

reviews, advice & information

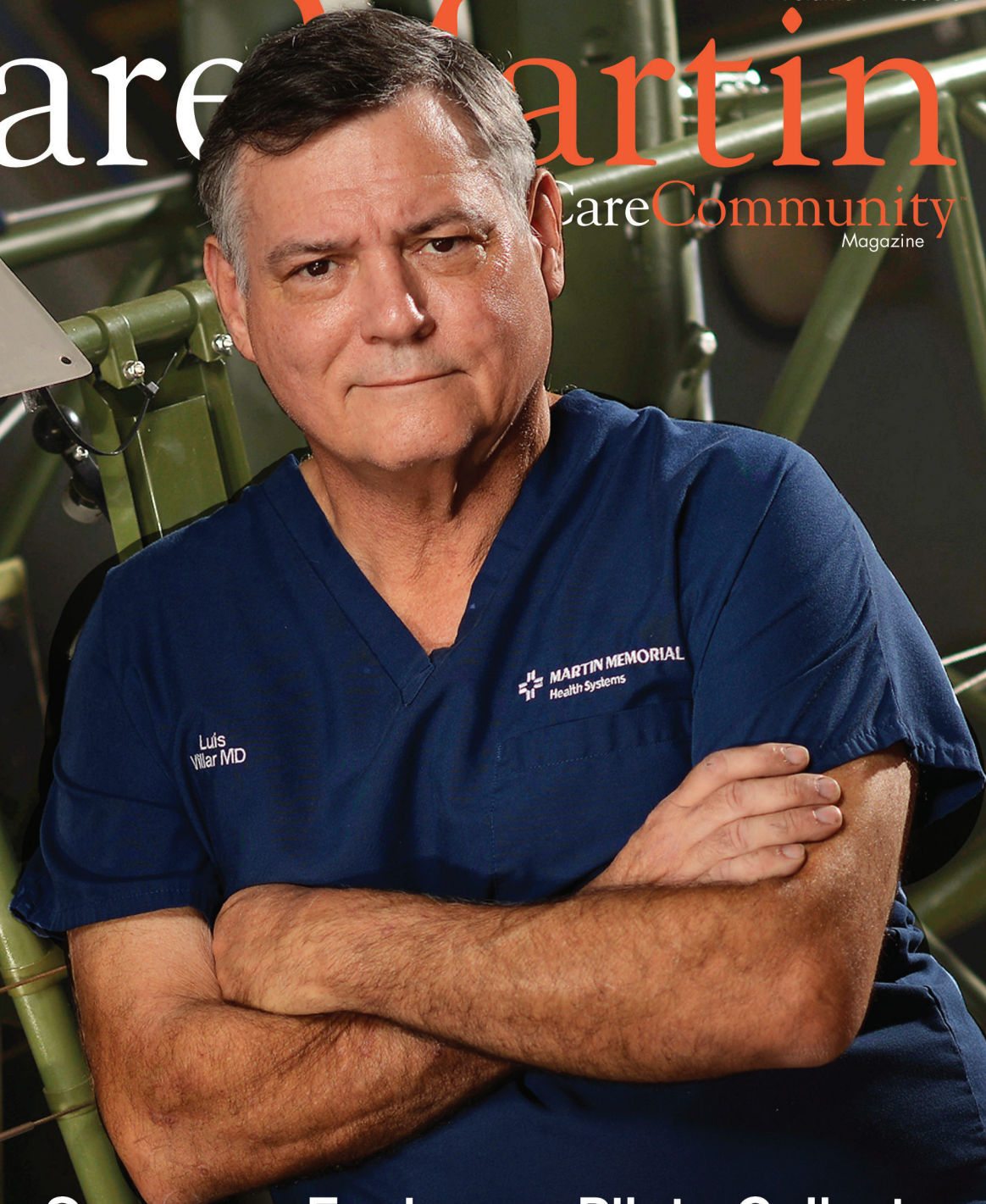
KNOW YOUR LOCAL PROFESSIONALS

Volume 7 • Issue 8

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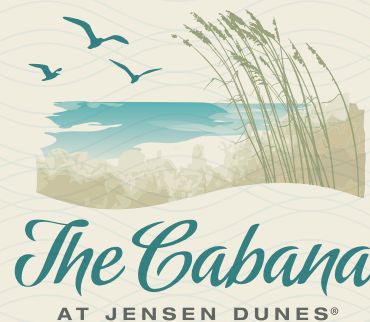
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FROM THE
EDITOR

By ANGEL CHAVEZ

WHAT KIND OF TREE DO YOU CONSIDER YOURSELF TO BE?

IT IS EXPECTED OF US TO GROW SPIRITUALLY IN ORDER TO BE RECEPTIVE TO HIS GLORY AND BE ABLE TO POUR OUT HIS GLORY INTO OUR WORLD. YES, IT IS POSSIBLE TO GROW FROM GLORY TO GLORY. AND THESE TIMES ARE PERFECT TO SPREAD GOD'S GLORY IN A WORLD THAT IS FULL OF FEAR AND DECAY.

IF WE SPEND DAILY TIME WITH THE FARMERS OF HEAVEN, THE FATHER, THE SON AND THE HOLY SPIRIT WITH OUR HEARTS WIDE OPEN IN HIS PRESENCE-HIS WORD; HE WILL SOW PLENTY OF SEED IN OUR HEARTS. WE MAY NEVER UNDERSTAND HOW IT GROWS, BUT WE WILL FIND OURSELVES GIVING THE RIGHT FRUIT.

“But we all, with unveiled face, beholding as in a mirror the glory of the Lord, are being transformed into the same image from glory to glory, just as by the Spirit of the Lord.”
2 Corinthians 3:18

DO YOU FEEL THAT YOU HAVE VERY LITTLE FAITH? NO WORRIES, LITTLE IS ALL YOU NEED. THE REST IS GOD'S WORK AS SHOWN BY THE FOLLOWING PARABLE:

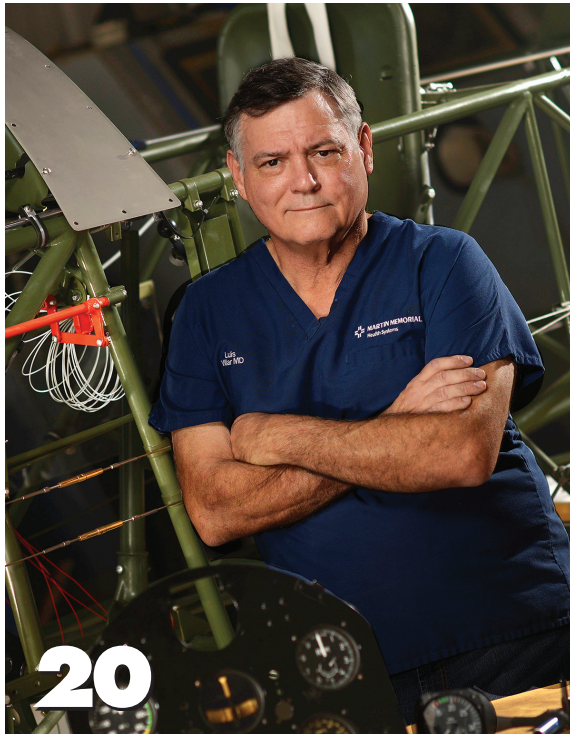
PARABLE OF THE MUSTARD SEED:

“Jesus said, “How can I describe the Kingdom of God? What story should I use to illustrate it? It is like a mustard seed planted in the ground. It is the smallest of all seeds, but it becomes the largest of all garden plants; it grows long branches, and birds can make nests in its shade.”
Mark 4:30-31

THESE GLOOMY TIMES ARE PERFECT FOR OUR LONG BRANCHES TO SHOW GOD'S MERCY AND UNDERSTANDING TO THE ONES THAT ARE FALLING BEHIND, PROTECT THE HELPLESS AND MISFORTUNED, HEALING AND DELIVERING THE ONES THAT HAVE FALLEN INTO THE ENEMY'S TRAP.

THE LAW OF THE GROWING SEED. THE SEED IS GOD'S WORD, THE GROUND IS THE CHRISTIAN, THE HOLY SPIRIT IS THE FARMER.
“Jesus also said, “The Kingdom of God is like a farmer who scatters seed on the ground. Night and day, while he's asleep or awake, the seed sprouts and grows, but he does not understand how it happens. The earth produces the crops on its own. First a leaf blade pushes through, then the heads of wheat are formed, and finally the grain ripens.
Mark 4:26-28

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DURING COVID-19?

A big question parents have right now is how students can go back to school safely during COVID-19. The latest American Academy of Pediatrics (AAP) advice says children learn best when they are in school. However, returning to school in person needs careful steps in place to keep students and staff safe.

Ideally, local school leaders, public health experts, educators and parents can work together to decide how and when to reopen schools. These decisions will need to take into account the spread of COVID-19 in the community, as well as whether schools are able to make in-person learning safe. Schools and families should also prepare to go back to virtual learning if COVID cases increase in the community.

Why students should go back to school—safely

The AAP guidance is based on what pediatricians and infectious disease specialists know about COVID-19 and kids. Evidence so

far suggests that children and adolescents are less likely to have symptoms or severe disease from infection. They also appear less likely to become infected or spread the virus.

Schools provide more than just academics to children and adolescents. In addition to reading, writing and math, children learn social and emotional skills, get exercise and access to mental health support and other things that cannot be provided with online learning. For many families, school is where kids get healthy meals, access to the internet, and other vital services.

What schools can do

To stay safe, there are a number of steps schools should take to help prevent the spread of COVID-19. They include:

Physical distancing. The goal should be to stay at least 6 feet apart to help prevent the spread of the virus that causes

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JILL BALL - PRESIDENT VIP AMERICA
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Remember When?

We have all had those times sitting around the table after a meal with family or friends remembering the fun and fond memories, telling stories and laughing about the funny thing that happened. It brings smiles to our faces, a chuckle or maybe even laughing till the tears run down our cheeks. That kind of reminiscing is good for the soul. It is good for the heart. It brings a sense of identity. This is just some of the reasoning behind reminiscence therapy for seniors facing declining memory function like dementia and Alzheimer's disease.

Triggering memory recall through reminiscing sessions has shown to improve quality of life, relieve stress, reduce aggression in patients with Alzheimer's disease and improve interaction with caregivers, treat depression, improve social interaction and improve mortality rates. This type of therapy has been shown to improve heart health and, according to the American Psychological Association, improve psychological wellbeing. If your loved one has a declining memory or has been diagnosed with Alzheimer's check with their doctor or local senior resource center about the availability of this type of therapy. There are many resources online that can also assist with more information.

You can help your loved one reminisce and improve communication. How can you get started? Here are a few ideas:

- Look through an old photo album together
- Ask them about their favorite movies
- Listen to their favorite songs or music together
- Make them their favorite recipe and ask them about their favorite food
- Ask them about their favorite knick knack or collectible
- Ask about favorite vacations or special occasions in their life
- If your loved one has trouble communicating tell them a story about your life and rejoice for the mumble, a word, a gesture or a smile!
- Avoid painful memories

'Remembering when' can be therapeutic for all of us but especially for our senior suffering with dementia and Alzheimer's.

Have questions about what to do next caring for your loved one? We can help. Call us today at 772-220-6005 or visit our website at www.vipamerica.com. We have been making in-home care referrals for 23 years. ♦

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Phase 2 and 3 of Re-Opening

PHASE 2

- After issuing only driver's licenses for two weeks at the two large offices, we opened all offices (except Indiantown) to full services
- We kept mitigation practices in place (masks, gloves, social distancing, following CDC guidelines)
- Indiantown remained closed to the public and processed virtual services and answered phones.
- Indiantown was planned to reopen with full services on June 8th.

PHASE 3

- Planned to open TSA Pre ✓/TWIC, concealed weapons licenses, and HAZMAT.
- CDL tractor-trailer driver's licenses (ANY COUNTY) will not be restricted to Martin County residents.

We appreciate the CDL driver's dedication in transporting medical supplies and keeping our food chain moving. We want to help keep them on the road. We are grateful and thankful for their service.

In all three phases, we asked clients to NOT pay by cash if possible (viruses can live on paper bills). Payment could be made by check or E-check (we can do for them in our system), or use Apple, Samsung, or Google pay. Payment could be made by credit card/debit card (card processor charges a fee which we get no part of).

We strictly followed CDC guidelines instructing clients to stay home if they were sick, or had symptoms of COVID-19, such as cough, fever, shortness of breath, or had been in contact with a person known to have COVID-19.

Keeping the health and safety of our taxpayers and our staff as the top priority, we opened safely and miraculously kept the revenue coming in at the same level that we needed to fund our essential services. Hands down to the hard-working, quick thinking, and flexible staff at the tax collector's office! All expectations were exceeded. No one got sick and no one lost their job! God has blessed us all!

We provided a comfortable protected environment for our staff and constituents at all four Tax Collector's offices.

We maintained social distancing within the office by:

- Providing barriers with protective shields to provide no physical contact between constituents and staff a to ensure a comfortable protected environment
- Providing adequate markings to maintain social distancing while in line and within the office ♦



VICKI DAVIS
MARTIN COUNTY SUPERVISOR OF ELECTIONS
123 SE Martin Luther King Jr. Blvd.
Stuart, FL 34994
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Florida's 3 Ways to Vote...Your Choice!

In the state of Florida voters have the option to decide how they are going to cast their vote... by mail, by voting early, or by voting at their assigned precinct on Election Day. Here is some important information regarding these three ways to vote to help you decide by what method you are going to choose to cast your votes for the upcoming primary election:

Florida is a no excuse state so you do not need a reason to request a vote-by-mail ballot. Vote-by-mail ballots can be requested through Saturday, August 8 by calling the Elections Office at 772-288-5637 or visiting MartinVotes.com.

Early voting will be available to all registered Martin County voters for eight consecutive days at the Elections Office beginning Saturday, August 8 through Saturday, August 15 from 8:00 a.m. to 5:00 p.m. at the Martin County Elections Office located at 135 SE Martin Luther King, Jr. Blvd. in Stuart. These dates do include Sunday, August 9.

If voting at your precinct on Election Day, know where your polling location is located.

Voters should remember to bring signed, photo identification when voting early or when voting at their assigned polling location on Election Day, Tuesday, August 18.

As your Supervisor of Elections, it is my goal to provide the best possible customer service to the voters of Martin County. If there is anything my staff or I can do to assist you, please call 772-288-5637 or visit MartinVotes.com. ♦

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Property Appraiser & Three Approaches to Value

PROPERTY APPRAISER DUTIES

The Property Appraiser's Office is governed by the Florida Constitution, Florida Statutes, and the Rules and Regulations of the Florida Department of Revenue. We are charged with assessing the value of every property in Martin County every year, as of the January 1 assessment date, for ad valorem property tax purposes.

THREE APPROACHES TO VALUE

Property values are established each year based on the status of the property on January 1. To estimate market values, the appraiser must be familiar with all aspects of the local real estate market. Information such as sale prices, construction costs, typical rents, normal operating expenses, and current financing are all considered.

We consider three approaches to value when preparing the property tax value roll. First, sales of comparable properties that occurred prior to the January 1 assessment date are analyzed, using only sales where the buyer and seller both acted without undue pressure or special incentives (such as family relationships). This method is called the Sales Comparison Approach and is given considerable weight when valuing residential properties.

The second method, known as the Cost Approach, considers what it would cost using today's labor and material prices, to replace the structure with a similar one. If the structure is not new, the appraiser estimates how much it has depreciated since it was built. The resulting value is added to an estimate of the market value of the land.

The third method, referred to as the Income Approach, uses market rental rates, vacancy and collection loss allowances, and operating expenses to estimate what an income-producing property should earn. This net operating income is capitalized to estimate value.

Appraisers may reconcile two or more of the value indications (sales comparison, cost, and income) into a final value based on the appropriateness, accuracy, and quantity of market information from the three approaches. The resulting reconciled value is known as the Just/Market value for property tax purposes. ♦

CORONAVIRUS UPDATE

SUMMER MAY DECIDE FATE OF LEADING SHOTS IN VACCINE RACE

People on six continents already are getting jabs in the arm as the race for a COVID-19 vaccine enters a defining summer, with even bigger studies poised to prove if any shot really works — and maybe offer a reality check.

Already British and Chinese researchers are chasing the coronavirus beyond their borders, testing potential vaccines in Brazil and the United Arab Emirates because there are too few new infections at home to get clear answers.

The U.S. is set to open the largest trials -- 30,000 people tested a government-created shot in July, followed by this month with another 30,000 expected to test a British one.

Those likely will be divided among Americans and volunteers in other countries such as Brazil or South Africa, Dr. Anthony Fauci of the National Institutes of Health stated.

While he's optimistic, "we've been burned before," Fauci cautioned.

Multiple successes, in multiple parts of the world, are vital.

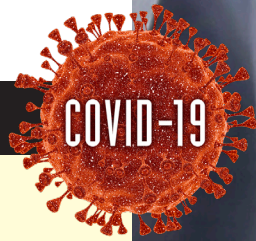
"This isn't a race of who gets there first. This is, get as many approved, safe and effective vaccines as you possibly can," Fauci said.

Vaccine experts say it's time to set public expectations. Many scientists don't expect a coronavirus vaccine to be nearly as protective as the measles shot.

If the best COVID-19 vaccine is only 50% effective, "that's still to me a great vaccine," said Dr. Drew Weissman of the University of Pennsylvania.

"We need to start having this conversation now," so people won't be surprised, he added.

And for all the government promises of stockpiling doses in hopes of starting vaccinations by year's end, here's the catch: Even if a shot pans out -- and it's one that your country stockpiled -- only some high-risk people, such as essential workers, go to the front of a very long line.



"Will you and I get vaccinated this year? No way."

"Will you and I get vaccinated this year? No way," said Duke University health economist David Ridley.

THE HOME STRETCH

Vaccines train the body to rapidly recognize and fend off an invading germ. About 15 experimental COVID-19 vaccines are in various stages of human studies worldwide.

And while there's no guarantee any will pan out, moving three different kinds into final testing offers better odds -- especially since scientists don't yet know just how strong an immune reaction the shots must spark to protect.

Measuring that with the first proven vaccine will "really help us understand for all the other vaccines in development, do they also have a chance?" said Oxford University lead researcher Sarah Gilbert.

Only China is pushing out "inactivated" vaccines, made by growing the new coronavirus and killing it. Vaccines by Sinovac Biotech and SinoPharm use that old-fashioned technology, which requires high-security labs to produce but is dependable, the way polio shots and some flu vaccines are made.

Most other vaccines in the pipeline target not the whole germ but a key piece -- the "spike" protein that studs the surface of the coronavirus and helps it invade human cells. Leading candidates use new technologies that make shots faster to produce but haven't yet been proven in people.

Oxford's method: Genetically engineer a chimpanzee cold virus so it won't spread but can carry the gene for that spike protein into just enough cells to trick the immune system that an infection's brewing.

Another vaccine made by the NIH and Moderna Inc. simply injects a piece of the coronavirus genetic code that instructs the body to produce harmless spike copies that the immune system learns to recognize.

CHASING THE VIRUS

Researchers must test thousands of people not where COVID-19 is surging -- because then it's too late -- but where it's smoldering, Fauci said.

Only if the virus starts spreading through a community several weeks after volunteers receive either a vaccine or a dummy shot -- time enough for the immune system to rev up -- do scientists have the best chance at comparing which group had more illness.

Lacking a crystal ball, the NIH has vaccine testing networks in the U.S., South America and South Africa on standby while finalizing decisions on the summer tests.

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How Diet and Nutrition Impact a Child's Learning Ability

While the intake of food is vital for proper performance, many of the widely available and popular foods in schools today are actually hindering children's abilities to learn. Loaded with sugars, caffeine, chemicals, and sodium, many popular menu items are leaving kids tired, unfocused, jittery, and sick—which not only impact students' grades and performance, but also influences their behavior and moods.

Lack of Energy and Focus

According to the Society for Neuroscience, recent studies reveal that diets with high levels of saturated fats actually impair learning and memory. Unfortunately, foods with saturated fats are often the most affordable and widely available in schools. French fries, sugary desserts, cheeseburgers, chicken nuggets, and other cafeteria staples are filling kids with food that actually lower their brain power before sending them back to class.

One of the theories that explain the link between saturated fats and brain power is the effects of glucose and sugars in the higher-fat foods. Essentially, glucose comes from carbohydrates, and while glucose is vital for energy, foods that are too high in glucose actually cause a body's energy levels to drop. As glucose is ingested, the body releases insulin in order to process the newly acquired foods. Normally, after a healthy meal, glucose levels should rise slightly, and a body should feel energized after taking in nutrition.

Today, however, children and adults with high-glucose diets experience a post-food

“crash,” wherein the glucose intake is so high that the body begins to shut down as it processes all of the food. Popular meals in cafeterias for kids often include white and refined breads, fried foods, sugary sweets, and sodas; all of these meal options cause an incredible drop in energy, leading to a terrible drop in energy, focus, and successful mental performance. A regular diet of high glucose can result in damage to kidneys, eyes, blood vessels, and nerves. And while these side effects are serious, high glucose also causes irritability, lethargy, and a lack of focus.

Food Deprivation and Malnutrition

Today, it is estimated that one out of three kids is overweight; surprisingly, both overweight and underweight kids in America may be deemed as malnourished. A lack of proper food intake is known as malnutrition/malnourishment, and it does not only imply that there is a lack of food; moreover, malnutrition signifies a lack of nutrients.

Therefore, while most American children may be taking in a great deal of calories, they may not be taking in any essential vitamins, nutrients, and minerals. This lack in vitamins and minerals leads to detrimental side-effects, according to Mary Gavin from the Nemours Foundation. Children with insufficient diets are reported to have more problems with health, academic learning, and psychosocial behavior.

Malnutrition can result in long-term neural issues in the brain, which can impact a child's emotional responses, reactions to stress, learning disabilities, and other medical complications. In a specific study, researchers Margaret Lahey and Shari Rosen discovered that, “Malnourished children [...] were found to have delays in vision, fine motors skills, language skills and personal-social skills.” Recently, researchers also discovered that 1/3 of surveyed adolescents actually reported poor food habits, chronic illnesses, and lower school achievements. While foods are often readily available for kids, the foods are actually inhibiting their development. Not only are unhealthy foods proven to impact academia, but research also proves that a poor diet also impacts a child's attitude and behavior, both in and outside of school.



A Plan to Improve - Research for Lunch Programs

With widespread concern about student performance and health, an initiative called “The Healthy Schools Program” is being incorporated into both public and private schools across the country. The program establishes concrete actions to create healthier school environments by examining systems, policy, school meals, health education, and school programs. With studied standards and incredible support, according to the Alliance for a Healthier Generation, “The criteria have been through a scientific review process led by experts at the American Heart Association and the Healthy Schools Program Expert Panel comprised of professionals from numerous national health and education organizations.”


Implementing this program, many schools are banning fast foods, French fries, and chemically processed menu options. Instead, schools are serving whole-grain breads, fruits, vegetables, salads, and lean proteins. Since natural and unprocessed foods provide kids with a lower intake of glucose, kids are leaving the lunchrooms now feeling more energized, less lethargic, and more able to focus. Furthermore, one school with the “Healthy Program” also reported that after serving healthier foods, there was “no discipline problems, no acting out, no violence to speak of,” according to Mercola. Also, since the studied

implementation of healthier school plans in 1997, the “Healthy Schools” across the country report lower incidences of dropouts, expulsions, drug use, weapons, and fighting, with a simultaneous rise in student performance, as grades have also improved and gone up at these schools.

A Plan at Home


To promote healthy eating and brain function outside of school, parents should provide their kids with smaller meals and snacks every three to four hours. Reports reveal that after just thirty minutes, feelings of fatigue and stress drop after a nutritious snack or meal. Providing children with an intake of healthy glucose boosts their energy and improves their focus.

Healthy meals and snacks should consist of natural fruits and vegetables, whole grains, and lean proteins, such as chicken, fish, nuts, and eggs. Also, specific vitamins can be incorporated to target definite functions. For example, to improve memory, individuals should invest foods rich in lecithin, such as peanuts, soy beans, and wheat germ. Potassium also aids in energy and brain functioning, and can be derived from oranges, bananas, apricots, avocados, melons, peaches, and nectarines. Avoiding processed foods, and incorporated natural fare into a daily diet will ultimately promote a healthier body, behavior, and brain power. ♦



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HEAT AND EXERCISE: Keeping Cool in Hot Weather

Here in Florida we are having a very hot summer. Whether you're running, playing a pickup game of basketball or going for a power walk, take care when the temperature rises. If you exercise outdoors in hot weather, use these commonsense precautions to prevent heat-related illnesses.

How heat affects your body

Exercising in hot weather puts extra stress on your body. If you don't take care when exercising in the heat, you risk serious illness. Both the exercise itself and the air temperature and humidity can increase your core body temperature.

To help cool itself, your body sends more blood to circulate through your skin. This leaves less blood for your muscles, which in turn increases your heart rate. If the humidity also is high, your body faces added stress because sweat doesn't readily evaporate from your skin. That pushes your body temperature even higher.

Heat-related illness

Under normal conditions, your skin, blood vessels and perspiration level adjust to the heat. But these natural cooling systems may fail if you're exposed to high temperatures and humidity for too long, you sweat heavily, and you don't drink enough fluids.

The result may be a heat-related illness. Heat-related illnesses occur along a spectrum, starting out mild but worsening if left untreated. Heat illnesses include:

Heat cramps. Heat cramps, sometimes called exercise-associated muscle cramps, are painful muscle contractions that can occur with exercise. Affected muscles may feel firm to the touch. You may feel muscle pain or spasms. Your body temperature may be normal.

Heat syncope and exercise-associated collapse Heat syncope is a feeling of lightheadedness or fainting caused by high temperatures, often occurring after standing for

a long period of time, or standing quickly after sitting for a long period of time. Exercise-associated collapse is feeling lightheaded or fainting immediately after exercising, and it can occur especially if you immediately stop running and stand after a race or a long run.

Heat exhaustion. With heat exhaustion, your body temperature rises as high as 104 F (40 C), and you may experience nausea, vomiting, weakness, headache, fainting, sweating and cold, clammy skin. If left untreated, heat exhaustion can lead to heatstroke.

Heatstroke. Heatstroke is a life-threatening emergency condition that occurs when your body temperature is greater than 104 F (40 C). Your skin may be dry from lack of sweat, or it may be moist.

You may develop confusion, irritability, headache, heart rhythm problems, dizziness, fainting, nausea, vomiting, visual problems and fatigue. You need immediate medical attention to prevent brain damage, organ failure or even death.

Pay attention to warning signs

During hot-weather exercise, watch for signs and symptoms of heat-related illness. If you ignore these symptoms, your condition can worsen, resulting in a medical emergency. Signs and symptoms may include:

Muscle Cramps • Nausea or Vomiting • Weakness • Fatigue
Headache • Excessive Sweating • Dizziness or Lightheaded
Confusion • Irritability • Low Blood Pressure • Visual
Problems • Increased Heart Rate

If you develop any of these symptoms, you must lower your body temperature and get hydrated right away. Stop exercising immediately and get out of the heat. If possible, have someone stay with you who can help monitor your condition.

Measuring core body temperature with a rectal thermometer is essential to accurately determine the degree of heat injury. An oral, ear or forehead thermometer doesn't provide an accurate temperature reading for this purpose. In cases of heatstroke, due to confusion and mental status changes, you won't be able to treat yourself and you'll require emergency medical care. The most effective way of rapid cooling is immersion of your body in a cold- or ice-water tub.

In cases of heat exhaustion, remove extra clothing or sports equipment. Make sure you are around people who can help you and assist in your care. If possible, fan your body or wet down your body with cool water.

You may place cool, wet towels or ice packs on your neck, forehead and under your arms, spray yourself with water from a hose or shower, or sit in a tub filled with cold water. Drink fluids such as water or a sports drink. If you don't feel better within about 20 minutes, seek emergency medical care.

continued page 16

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7 Ways Mentally Strong People Deal With Stress

By AMY MORIN

While stress causes some people to crumble, mentally strong people are able to thrive despite added tension. In fact, they view adversity as an opportunity for growth. Whether they're dealing with financial setbacks, health problems, or workplace difficulties, mentally strong people don't let stress drag them down.

Here are seven ways mentally strong people handle stress effectively:

1. They accept that stress is part of life.

While some people waste time and energy thinking things like, "I shouldn't have to deal with this," mentally strong people know that setbacks, problems, and hardships are inevitable. When stressful situations arise, they devote their efforts into doing what they can to move forward. Even when they can't change the circumstances, they know they can always take steps to improve their lives.

2. They keep problems in proper perspective.

Rather than think that a flat tire has the power to ruin their whole day, mentally strong people keep inconveniences in proper perspective. When tempted to catastrophize a minor event — such as thinking one mistake could ruin their whole career — they respond by reframing the message they give themselves, and refuse to allow a pessimistic inner monologue to take hold.

3. They take care of their physical health.

Mentally strong people recognize the importance of keeping their bodies in smooth operating condition. They recognize they won't be able to combat stress if they're worn out and running on empty. They exercise, get plenty of sleep, and maintain a diet that keeps them healthy.

4. They choose healthy coping skills.

While some people turn to alcohol, junk food, or other unhealthy vices to help them escape stress, mentally strong people cope with discomfort in a productive manner. They allow themselves to feel uncomfortable emotions like anxiety, fear, and sadness head-on. They use healthy activities, like going for a walk or participating in a hobby, to cope with emotional pain.

5. They balance social activity with solitude.

Sometimes, in an attempt to avoid facing problems, people fill their schedules with social activities. Others deal with stress by withdrawing from friends and family. Mentally strong people

strike a balance: They maintain a healthy social life even when they're stressed, but they also reserve time to be alone with their thoughts.

6. They acknowledge their choices.

Stress can cause people to feel like victims of bad circumstances. Mentally strong people acknowledge that everything they do, from the time they wake up until the time they go to sleep, is a choice. They're willing to say no to things they don't want to do and they accept responsibility for their behavior.

7. They look for the silver lining.

Mentally strong people don't necessarily see the world through rose-colored glasses—they have a realistic outlook—but they do look for the silver lining in tough circumstances. They recognize that good things can come from stressful situations. Rather than allowing hardship to turn them into bitter people or helpless victims, they choose to use stressful circumstances to become stronger and better. ♦

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vaccine race cont.

"We're going to be doing it in multiple sites with a degree of flexibility" so researchers can rapidly shift as the virus moves, Fauci said. "Nothing is going to be easy."

The Oxford shot, with a 10,000-person study underway in England, already encountered that hurdle. Gilbert told a Parliament committee last week that there's "little chance, frankly" of proving the vaccine's effectiveness in Britain after infections plummeted with the lockdown.

So her team looked abroad. In addition to the planned U.S.-run study, Brazil last week began a last-stage test of the Oxford shot in 5,000 health workers, the first experimental COVID-19 vaccinations in South America. In another first, South Africa opened a smaller safety study of the Oxford shot.

With few new infections in China, Sinovac next month will begin final tests in 9,000 Brazilian volunteers. And SinoPharm just signed an agreement with the United Arab Emirates; that study's size isn't clear.

EXPECT IMPERFECT PROTECTION

Animal research suggests COVID-19 vaccines could prevent serious disease but may not completely block infection. One study that dripped the coronavirus into monkeys showed vaccinated animals avoided pneumonia but had some virus lurking in their noses and throats. Whether it was enough to spread to the unvaccinated isn't known.

Still, that would be a big win.

"My expectations have always been that we'll get rid of symptomatic disease. From what we've seen of the vaccines so far, that's what they do," said Penn's Weissman.

continued page 34



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heat and exercise cont.

When to see a doctor

If you have signs of heatstroke, you'll need immediate medical help. If your core temperature is less than 104 F (40 C), but it doesn't come down quickly, you'll also need urgent medical attention. In some cases, you may need fluids through intravenous (IV) tubes if you're not able to drink fluids, or not able to drink enough fluids.

Get cleared by your doctor before you return to exercise if you've had heatstroke. Your doctor will likely recommend that you wait to return to exercise or sports until you're not experiencing symptoms. If you've had a heatstroke, you may require many weeks before you are able to exercise at a high level. Once your doctor clears you for exercise, you may begin to exercise for short periods of time and gradually exercise for longer periods as you adjust to the heat.

HOW TO AVOID HEAT-RELATED ILLNESSES

When you exercise in hot weather, keep these precautions in mind:

Watch the temperature. Pay attention to weather forecasts and heat alerts. Know what the temperature is expected to be for the duration of your planned outdoor activity. In running events, there are "flag" warnings that correspond to the degree of heat and humidity. For example, a yellow flag requires careful monitoring, and races are canceled in black flag conditions.



Get acclimated. If you're used to exercising indoors or in cooler weather, take it easy at first when you exercise in the heat. It can take at least one to two weeks to adapt to the heat. As your body adapts to the heat over time, gradually increase the length and intensity of your workouts.

Know your fitness level. If you're unfit or new to exercise, be extra cautious when working out in the heat. Your body may have a lower tolerance to the heat. Reduce your exercise intensity and take frequent breaks.

Drink plenty of fluids. Dehydration is a key factor in heat illness. Help your body sweat and cool down by staying well-hydrated with water. Don't wait until you're thirsty to drink fluids.

If you plan to exercise intensely, consider a sports drink instead of water. Sports drinks can replace the sodium, chloride and potassium you lose through sweating. Avoid alcoholic drinks because they can actually promote fluid loss.

Dress appropriately. Lightweight, loosefitting clothing helps sweat evaporate and keeps you cooler. Avoid dark colors, which can absorb heat. If possible, wear a light-colored, wide-brimmed hat.

Avoid midday sun. Exercise in the morning or evening, when it's likely to be cooler outdoors. If possible, exercise in shady areas, or do a water workout in a pool.

continued next page

Wear sunscreen. A sunburn decreases your body's ability to cool itself and increases the risk of skin cancer.

Have a backup plan. If you're concerned about the heat or humidity, stay indoors. Work out at the gym, walk laps inside the mall or climb stairs inside an air-conditioned building.

Understand your medical risks. Certain medical conditions or medications can increase your risk of a heat-related illness. If you plan to exercise in the heat, talk to your doctor about precautions.

Heat-related illnesses are largely preventable. By taking some basic precautions, your exercise routine doesn't have to be sidelined when the heat is on. ♦

RETURN TO SCHOOL cont.

COVID-19. However, spacing desks at least 3 feet apart and avoiding close contact may have similar benefits for students--especially if students wear cloth face coverings and do not have symptoms of illness.

Teachers and staff, who are likely more at risk of getting COVID-19 from other adults than from children at school, should stay the full 6 feet apart from each other and students when possible. Teachers and staff should also wear cloth face coverings and limit in-person meetings with other adults.

When possible, outdoor spaces can be used for instruction and meals. Students should also have extra space to spread out during activities like singing and exercising.

Cloth face coverings & hand hygiene. Frequent hand washing with soap and water is important for everyone. In addition, all adults should wear cloth face coverings. Preschool and elementary students can benefit from wearing masks if they do not touch their mouths or noses a lot. Secondary school students should wear cloth face masks, especially when they can't stay a safe distance apart.

Classroom changes. To help limit student interaction outside the classroom, schools can:

- Have teachers move between classrooms, rather than having students fill the hallways during passing periods.
- Allow students to eat lunches at their desks or in small groups outdoors instead of in crowded lunchrooms.
- Leave classroom doors open to help reduce high touch surfaces such as doorknobs.

Temperature checks and testing. COVID testing of all students is not possible for most schools. Taking students' temperature at school also may not always be feasible. Schools should establish ways to identify students with fever or other symptoms of illness. They can also frequently remind students,

teachers, and staff to stay home if they have a fever of 100.4 degrees or higher or have any signs of illness.

Cleaning and disinfecting.

Schools should follow CDC guidelines on proper disinfecting and sanitizing classrooms and common areas.

Buses, hallways and playgrounds

Since these are often crowded spaces, schools can:

- Give bus riders assigned seats and require them to wear a cloth face coverings while on the bus. Encourage students who have other ways to get to school to use those options.
- At school, mark hallways and stairs with one-way arrows on the floor to cut down on crowding in the halls.
- Outdoor activities are encouraged, so students should be allowed to use the playground in small groups.

continued page 18

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return to school cont.

**Other considerations**

In addition to having plans in place to keep students safe, there are other factors that school communities need to address:

Pressure to catch up. Students may not have gained as much from distance learning. Some students may not have had access to computers and internet. Schools should be prepared to adjust curricula and not expect to make up all lost progress. It is important to balance core subjects with physical education and other learning experiences.

Students with disabilities. The impact of schools being closed may have been greater for students with disabilities. They may have a difficult time transitioning back to school after missing out on instruction time as well as school-based services such as occupational, physical and speech-language therapy and mental health support counseling. School should review the needs of each child with an Individual Education Program before they return to school, and providing services even if they are done virtually.

Immunizations. It is important as students return to school that they are up to date on their immunizations. It will be critical that students and staff get their flu shot this year to reduce the spread of influenza this fall and winter. Your pediatrician is available now to make sure you child is ready for school.

Exams. If your child participates in extracurricular activities like sports or band, talk with your pediatrician to see if they need a preparticipation physical exam. Key well-child visits are also important.

Behavioral health/emotional support.

Your child's school should anticipate and be prepared to address a wide range of mental health needs of students and staff. Schools should provide mental health support to any student struggling with stress from the pandemic and recognize students who show signs of anxiety or distress. Schools also can help students with suicidal thoughts or behavior get needed support.

Nutrition. Many students receive healthy meals through school meal programs. More students might be eligible for free or reduced meals than before the pandemic. Schools should provide meal programs even if the school closes or the student is sick and stays home from school.

Students at higher risk. While COVID-19 school policies can reduce risk, they will not prevent it entirely. Even with safety steps in place, some students with high-risk medical conditions may need to continue distance learning or other accommodations. Talk with your pediatrician and school staff (including school nurses) to determine if your child can safely return to school.

Remember

Returning to school during the COVID-19 pandemic may not feel like normal – at least for a while. But having safety plans – and making sure schools have the resources needed to follow them – can help protect students, teachers, staff, and families. ♦

Source: American Academy of Pediatrics

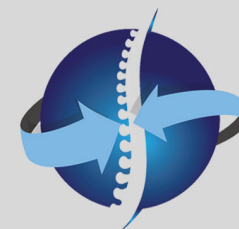
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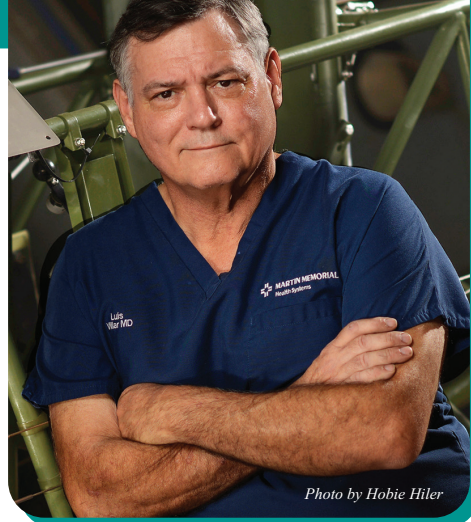


Photo by Hobie Hiller

Since he was a child, Doctor Luis Villar has enjoyed building things.

“I have always loved engineering, but my gifts were in biology and science,” said Villar, a board certified plastic surgeon in Stuart who has served Treasure Coast patients since 1982. “There is a logic to medicine and surgery that appeal to me, and I am fortunate to have a career that lets me help people.”

Restoring vintage aircraft

In addition to his surgical “engineering,” Villar has put his talents to work restoring vintage aircraft in a hangar at Witham Field in Stuart and has built a sizeable collection of military memorabilia, focusing on World War II with items dating back to the Spanish American War in 1898.

“I’m usually out there on weekends building planes,” he said, adding that his collection was on display at the Stuart Air Show on Nov. 2-3. “I also take videos of the construction process as I want to get the younger generation interested in preserving the past.”

Born in 1947 in New York City, Villar enjoyed building models and completing science projects with his father, Luis Sr., a design engineer who did projects for the government.

“As a child, I would take everything in the house apart to see how it worked,” Villar said. “When I was a surgical

resident, I could easily visualize myself doing the procedure, and notice things like how to turn the wrist. That quality really helped me develop more efficient surgical techniques.”

Loves to work

Villar trained in general surgery and plastic surgery at Massachusetts General Hospital in Boston and Nassau County Medical Center in New York in the 1970s in what he calls “the golden age of medicine.” At Massachusetts General, residents were on call for 36 hours and off for 12 hours.

“I couldn’t wait for those 12 hours to end so I could get back to work,” he said. “I was a sponge for knowledge.”

Villar also trained at a shock trauma unit in Baltimore, and completed a fellowship in shock trauma at Boston City Hospital, winding up with eight years of surgical residency training rather than the usual five to seven.

In 1979, Villar took a break from medicine, and spent a year sailing the Caribbean with a college friend. That was long before the introduction of GPS systems, so Villar used a \$69 plastic sextant for navigation.

After his sabbatical, Villar sold the sailboat and decided to stay in Florida. He spent a year in Fort Pierce and then came to Stuart where he has practiced ever since.

A fellow of the American College of Surgeons, he is on the staff at Martin Memorial Hospital and personally attends to all pre-operative and post-operative care.

Meanwhile, Villar took flying lessons and purchased a Stearman biplane, which was the primary training aircraft for the U.S. military during World War II. He also began collecting parts and learning how to build aircraft like the P-51 Mustang, a fast and maneuverable WWII fighter.

While Hurricane Wilma destroyed Villar’s vintage biplane in 2005, the rest of Villar’s collection made it safely through the storm. Now, Villar stays busy building three Stearmans in a new hangar at Witham Field. “I didn’t think about planes until my 40s, but this is a labor of love for me,” he said. “With these aircraft — and with my practice — I can’t wait to get up every day and discover something new.”

Original article by Richard Westlund for Progress & Innovation. A publication of Scripps Media.



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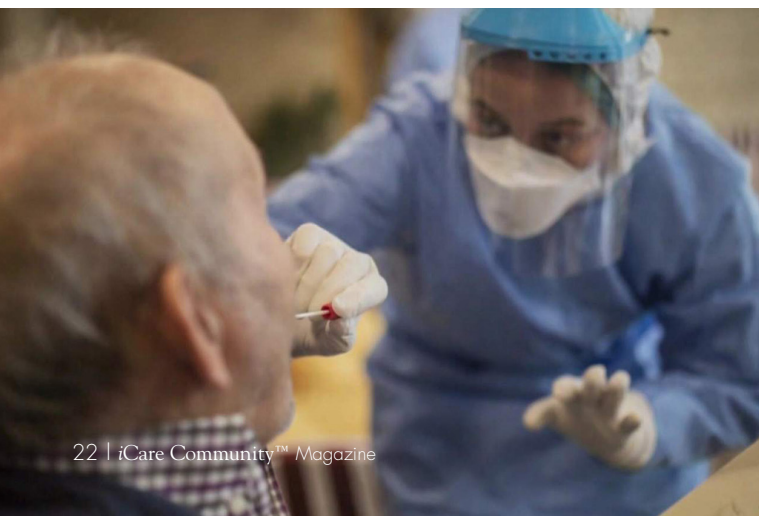


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AARP ANSWERS: NURSING HOMES AND THE CORONAVIRUS

By ANDY MARKOWITZ, AARP



Why are nursing homes so vulnerable to COVID-19?

Older people are at higher risk for COVID-19, the disease caused by the new coronavirus. So are people with chronic medical conditions such as heart disease, diabetes, kidney disease and respiratory illness. Both groups are heavily represented among the nation's 1.3 million nursing home residents.

That concentration is a key reason why 2 in 5 U.S. deaths from COVID-19 have occurred in nursing homes and other long-term care facilities, according to tracking by the Kaiser Family Foundation, but it's not the only one. Certain conditions at nursing homes can exacerbate the spread of the disease:

- shortages of coronavirus tests
- shortages of or lack of access to personal protective equipment (PPE) such as masks and gowns
- frequent physical contact between residents and staff understaffing
- employees who work in multiple facilities, increasing chances for exposure
- residents sharing rooms
- transfers of residents from hospitals and other settings

These factors make nursing homes potential breeding grounds for viral and bacterial diseases, especially given chronic problems with infection control that predate the pandemic. According to a recent federal report, 4 in 5 nursing homes surveyed between 2013 and 2017 were cited for deficiencies in infection prevention and control. Half were cited more than once during that time.

What's being done about it?

The Centers for Medicare & Medicaid Services (CMS) and the Centers for Disease Control and Prevention (CDC) issued guidance on reducing the spread of COVID-19 in nursing homes. Facilities were instructed to:

- strictly limit visitation
- suspend communal dining and group activities for residents
- screen residents daily for fever and other COVID-19 symptoms
- screen anyone entering the building for symptoms and observe
- flexible sick-leave policies for staff members
- require staff to wear masks

If the disease is identified at a nursing home, the federal agencies urge the facility to restrict residents to their rooms; require health care staff to wear gowns, gloves, eye protection, and N95 or medical masks; and treat suspected and confirmed COVID-19 patients in a designated area, away from other residents.

The CMS is requiring facilities to quickly alert residents, their families or representatives, and the CDC about new COVID-19 cases. The agency is also posting data, updated weekly, on coronavirus case counts at the national, state and individual nursing home level, and in May it announced tougher rules on infection-control inspections and enforcement.

AARP is pushing for policies and legislation at the federal and state level to require more transparency around coronavirus cases

in nursing homes and more support for virtual visits between residents and loved ones. The organization is calling on Congress to address the shortage of staff, personal protective equipment and tests in facilities.

Can I visit my loved one in a nursing home?

Senior-living facilities are effectively in lockdown, with building entry restricted to essential staff, health care workers and vendors. Under CMS guidelines, outside visitors can come only in "compassionate care situations," such as when a resident is near death. The CMS issued recommendations on May 18 aimed at helping state and local authorities determine when and how to resume visitation, but progress is likely to be slow.

A number of states, including Connecticut, Illinois, Indiana, Maryland, Massachusetts, Minnesota, Missouri, North Dakota, Oklahoma, Vermont and Wisconsin, have authorized nursing homes that meet benchmarks for coronavirus testing and case counts to allow visits in designated outdoor spaces as a transitional step, with strict rules for distancing, face-covering and sanitizing. Studies have shown the risk of coronavirus transmission is considerably lower outside.

In the meantime, the best way to "see" your loved ones during this period is through video-chat and conferencing platforms like Zoom, FaceTime and Skype. AARP is advocating stronger measures by Congress and state governments to require nursing homes to facilitate virtual visitation during the pandemic and has endorsed the federal ACCESS (Advancing Connectivity during the Coronavirus to Ensure Support for Seniors) Act, which would provide grants for nursing homes to buy tech tools and services to support virtual visits. Phone calls are another option to speak with residents.

What can I do to support my loved one?

Stay connected. It's crucial for your loved one's well-being, physically and emotionally. Isolation "can have very real and serious health impacts" for nursing home residents, says Megan O'Reilly, AARP's vice president of health and family.

If you haven't already established ways to visit virtually, ask the nursing home what it can do to facilitate communication. Does it have tablets residents can use for televisits? Can staff help those who have mobile devices but aren't familiar with video-chat apps?

Use tech to do more than just check in. With smartphone cameras and video apps, you can take a locked-down loved one for a walk in the woods, share a virtual meal or watch a movie together. Also think about non-digital ways to boost morale, like sending handwritten cards or arranging a delivery from their favorite restaurant. (Not all facilities may allow this, so check first.)

You can also support loved ones by staying informed about what's going on at their facility. Identify a point of contact on staff for when you have questions and concerns. AARP has a list of six key questions to ask about circumstances at your loved one's nursing home.

Will the nursing home tell me if people there are infected? The CMS is requiring nursing homes to tell residents and their families or representatives within 12 hours if a COVID-19 case is confirmed on-site. The information must also be reported to the CDC. Some states have made public the names of nursing homes with cases, but not all states are doing so.

AARP and other advocates for seniors say the CMS guidance does not go far enough and are demanding greater transparency and accountability at both the federal and state level. "This information is critical to share with residents and their loved ones and facility staff so that they can make informed decisions about their health and safety," says Elaine Ryan, AARP's vice president of state advocacy and strategy integration.

Don't be shy about contacting the nursing home to ask if it's had cases and deaths and about what protective measures they're taking. If the facility is not forthcoming or if you have a concern or complaint, contact your state's long-term care ombudsman.

How are nursing homes regulated?

They are regulated by the federal government, specifically the Centers for Medicare & Medicaid Services, in collaboration with the states. State survey agencies conduct inspections of nursing homes on behalf of the CMS to check that they comply with federal laws and standards in areas such as staffing, hygiene, record keeping, and residents' care and supervision. Facilities must be deemed compliant to be certified by the CMS and eligible

continued next page

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AARP ANSWERS cont.

for payments from Medicare and Medicaid. State surveyors also ensure compliance with state laws, which frequently go beyond federal requirements.

Last year, the CMS proposed rolling back what it deemed “excessively burdensome regulations” on nursing homes. The proposals, which have not yet been finalized, include relaxing rules on documenting grievances and investigations; requiring facilities to conduct assessments of staff and resource needs every two years, rather than annually; and allowing them to use consultants for infection prevention rather than hiring at least one part-time staff member for that purpose.

AARP and other advocates for seniors have voiced opposition to many of the proposals.

What if I have a complaint or concern?

First, try talking to the nursing home. Learn as much as you can about the situation you want to address and have specific questions ready. AARP has extensive coverage on the crisis in nursing homes and resources on broader issues in long-term care.

If the facility is not responsive, reach out to your state’s long-term care ombudsman. Ombudsmen programs were established by the federal Older Americans Act in all 50 states, plus the District of Columbia, Puerto Rico and Guam, to address problems related to the health, safety, welfare and rights of residents of nursing homes and long-term care communities.

Staff and volunteers at ombudsmen offices work to advocate for residents of long-term care facilities, and to investigate

and resolve complaints. AARP has a directory where you can find contact information and a website link for your state ombudsman.

If an issue persists, you can file a complaint with your state survey agency, which inspects nursing homes to determine if they comply with CMS regulations. Keep in mind that infection control is getting priority attention, so other concerns may take longer to resolve.

What are nursing home residents’ rights?

The CMS has a list of residents’ rights and protections under federal and state laws. Broadly speaking, these include the right to:

- be treated with dignity and respect
- be free from abuse, neglect and discrimination
- have friends and family visit and participate in your care
- take part in activities
- make complaints without fear of punishment
- receive proper medical care
- have a doctor, family member or legal representative notified of changes in your condition or treatment

Keep in mind that state statutes on resident rights often go beyond federal rights. But rights related to visitation and activities are being restricted as part of efforts to curb the spread of COVID-19. The National Consumer Voice for Quality Long Term Care, an advocacy group that focuses on care issues, has a fact sheet on how the pandemic is affecting rights and rules in nursing homes.

continued next page

Should I consider taking my loved one out of a nursing home? There is no one-size-fits-all answer. Some individuals and families may decide that it makes sense for a spouse, parent or other loved one to come home during the pandemic, particularly if there are COVID-19 cases at their facility. But the reality is that some nursing home residents have medical or other needs beyond what can be provided at home. Ask your loved one’s medical provider for advice before making a move.

Here are some questions to consider:

- **How is the facility handling the coronavirus?** For example, are residents and staff being tested? Are there confirmed cases among them? Do staff have PPE? Are staffing levels adequate?
- **What type and level of care does your loved one need, and are you able to provide it?**
- **Is in-home care available during the pandemic?**
- **Can your home accommodate a loved one with mobility issues or dementia?** For example, is there a ground-floor bedroom if they can’t use stairs, or ways to guard against wandering?
- **Will your loved one be able to return to the nursing home?**
Many residents rely on Medicaid to help cover their long term care costs, and leaving a facility can affect eligibility.

If you’re concerned about the safety and well-being of a loved one in a nursing home or other senior living facility, contact your state’s long-term care ombudsman.

Do these answers apply to other long-term-care facilities, like assisted living?

Many assisted living facilities and senior care communities have implemented lockdowns and other restrictions to combat COVID-19. The CDC has issued recommendations for assisted living that mirror much of its guidance for nursing homes on controlling the disease, including no outside visitors or group activities and regular screening of staff for symptoms.

Unlike nursing homes, however, assisted living facilities are generally not subject to federal oversight. For example, the CMS rules on disclosing COVID-19 cases to residents and family members do not apply to assisted living facilities. They are licensed by the states, many of which have not issued disclosure orders, and regulation varies by state.

If you have a loved one at an assisted living community and have questions or concerns about its COVID-19 caseload and response, contact the facility and ask to speak to an administrator. You can also bring issues to your state’s department of health, department of health and human services, or department of aging. ♦

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How Storms Can Damage Your Home and The Importance of Repair

Weather calamities are a regular occurrence no matter which part of the world you live in.

This is something we cannot avoid, neither can we judge the severity of them. What we can however do is try and mitigate the effects with a few steps either before or after they occur. In this case, we're looking at the damages that come with a storm of any kind and what we can do to lessen the effects of it. Where your home has been affected by it, there are solutions for this too, so keep reading to find out more information about this.

Storms can be of any frequency, strength, and modality, some are just comprised of heavy rain showers, while others can be a combination of strong winds, hail storms, heavy rainfall, and snowfall or hailstones even.

According to online statistics and research both storm and tornadoes are the cause of majority of insurance claims and deaths in the United States, further information can be found online.



This is just one thing that your home's roof must deal with, the other types of weather conditions it faces throughout the year, is another thing.

Not to mention the culmination of everything up to the point of a storm, in any old house, may have weakened the structure and this can be the straw that breaks the camels back, as they say.

What to Do After A Storm Has Damaged Your Home

There can be a few things affected on your property after a storm or any weather catastrophe, some of these issues can

include important elements such as your roof, siding, walls, windows, doors, gardens to name a few.

So, if one such unpredictable circumstance has caused harm to your four walls, below are a few things to do and check once the clouds clear out and it is safe to inspect the entire place.

Assess Your Roof

It is of the utmost importance that once a storm has blown away and the sky is clear, you go outside and do a thorough

inspection of your roof. This is to make sure no damage has been done, and in the case, there has been any, to check properly what exactly is broken or eroded.

Keeping your roof in tip-top shape should be your number one priority. After all, it's what keeps anything from getting inside and ruining your interiors (expensive or not). There could easily be a leak somewhere that starts out small but ends up getting bigger if not dealt with immediately.

Check After Every Rainfall for Any Damage

Sometimes we may think that if it doesn't rain too much there is nothing to worry about. This cannot be further from the truth. As mentioned above, it doesn't need one rain job to cause failure but rather a string of different events, in this case, weather conditions and calamities, to cause any faults.

The good thing is this is the most noticeable of all disasters that happen to any surface, due to the obvious presence of water puddles, wet tiles, and leaks or dampening on walls both inside and outside of the house. This is a sign that has been some internal damage to the roof.

These types of things lead to further annoying effects such as rot, affecting the structural integrity of the building, mold, to name a few. If left alone and not taken care of it can lead to further hazards not just to the building but to the health of your family.

The Centre for Disease Control and Prevention (CDC) has reported that exposure to contaminated buildings such as those with mold, can present prolonged health risks such as poisoning from mycotoxins https://en.wikipedia.org/wiki/Mold_health_issues, and can also cause fungal infections and respiratory problems in people.

Check After Every Hail Storm For Any Damage

One may think that hail cannot spoil any part of any home because it is not as harsh as the other elements, but when big rocks hit your rooftops or building, the impact can affect things negatively. The holes that are created when hailstones hit any surface can be quite disastrous in the long run.

Sidings and shingles can easily get damaged with constant hitting and pressure, which weakens them and ultimately causes breakage. Albeit small, these things can go unnoticed and cause bigger repercussions further on. Hail damage is a very common occurrence and needs to be checked regularly.

Check your Shingles

When the combination of strong winds and rainfall hits your shingles, they can easily start to deteriorate or erode and crack altogether. Checking to see if there are any cracks or missing parts is a good idea because you do want to leave an opening for further damage to occur.

continued next page



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storm damage cont.

If you have trees nearby, there can be a big possibility of branches falling onto the tiles and breaking them or even getting clogged up into your gutters and causing an overflow. All this must be sorted before the next storm arrives and all it takes is calling the right help from the roofing & siding contractor to make sure they not only tend to it and get it fixed professionally but they can also treat it, to prevent any further breakages or eroding of any materials including fixing any visible cracks.

Sometimes if you don't notice your shingles, check your gutters. You will be able to notice any clay debris left in them, this is a clear sign that they are starting to corrode and will become weak in the end, if not replaced soon enough. Another way to notice anything wrong is by checking your attic.

If you see any water seeping through, this needs to be inspected immediately and repaired. These rooms are highly vulnerable and nothing of importance should be stored in them.

Cautionary Steps to Take

In the above information, we have looked at how important it is to get your structure repaired if it was harmed during a storm, and what are the things to look out for. The emphasis is on sorting it out immediately and not waiting for the 'storm to pass', as they say.

Below are some cautionary tips on what to do in the event you are caught up in it and have called the professionals. So, while you wait for them to arrive, sometimes it could take hours or even days, these helpful steps can make your life slightly easier. First and foremost, you need to make sure you do not touch any electrical equipment with your bare hands or while bare feet. Items such as telephone cables, or electrical equipment waiting to electrocute you or your children.

It is also a good idea not to walk too close to any structures such as the walls, trees, high rises in case they have been weakened and may fall on top of you. Try and stay in open places and preferably outside while

the building you wait for help to arrive.

For any temporary fix, grab some tarpaulin and cover the rooftop with it so that it blocks any further rain or water going through the tiles. This is however a very temporary fix and will need to be properly taken care of once the experts arrive.

Sometimes the ceiling will start bulging with the collection of water and this will need to be removed, which can easily be done using a broom or a mop to pierce it. Stagnant water is not a good idea in any home.

Most importantly, leave all your doors and windows open so the draft can start to dry things out. Ring out any rugs or clothes that are damp and do not touch your carpets yet, unless necessary. Leave them alone to dry out themselves. Unless you will replace them, which will be the job of the carpet company.

A good recommendation is to take lots of pictures of anything that has been damaged, this is for the insurance claims company. Sometimes they face a lot of fraud, any evidence you have that your property got damaged due to the storm will be a bonus on your part.

As mentioned above do not touch any electrical equipment, we would like to add do not use any electrical equipment such as a stove or fridge. If you need food try and ask the neighbors for help or go somewhere outside that's away from the house, but refrain from using even small appliances such as the toaster, until the engineers have been there and checked that everything is safe to use again.

No one wants a damaged house no matter how big or small it is, any costs can drastically add up if not taken care of. It is very important to make sure that you are safe during the storm after it passes away and to future proof everything before the next one comes. These things can be unpredictable, but what is predictable is how good we look after our premises, this can mean the difference between costs and life. ♦

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The 50/30/20 Rule of Thumb for Budgeting

Congratulations, you've created a budget. You're aware of how much money you spend on your home, your car and your retirement fund. But how does your financial allocation compare to the amount you ideally should spend and save?

Harvard bankruptcy expert Elizabeth Warren - named by TIME Magazine as one of the 100 Most Influential People in the World - and her daughter, Amelia Warren Tyagi, coined the 50/30/20 rule of thumb in the book they co-authored together, "All Your Worth: The Ultimate Lifetime Money Plan."

The 50/30/20 plan outlines the following four steps:

Step One: Calculate Your After-Tax Income.

Your after-tax income is the amount you collect after taxes are taken out of your paycheck, such as state tax, local tax, and Medicare and Social Security tax.

If you're an employee with a steady paycheck, your after-tax income is easy to figure out.

If health care, retirement contributions or any other deductions are taken out of your paycheck, simply add them back in.

If you're self-employed, your after-tax income equals your gross income, minus your business expenses (such as the cost of your laptop or airfare to conferences), minus the amount you set aside for taxes.

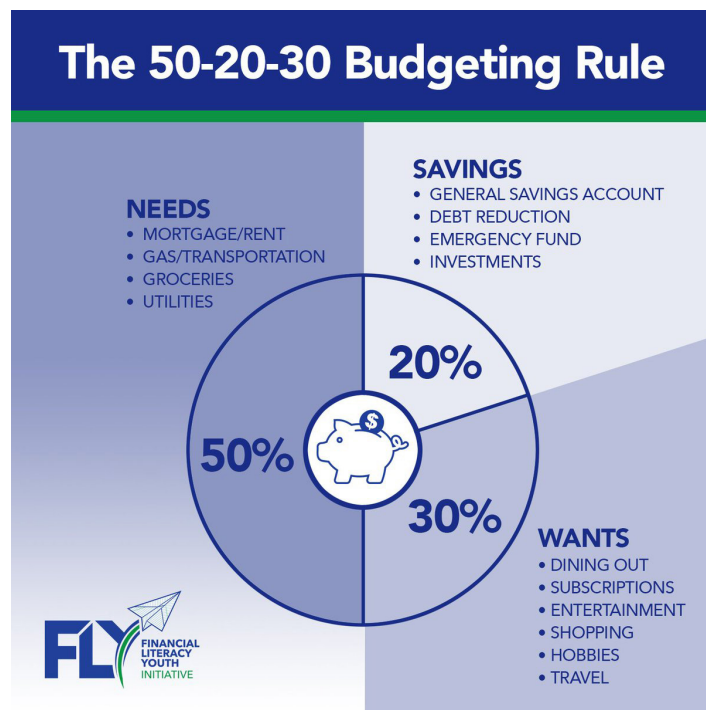
Step Two: Limit Your Needs to 50 Percent.

Review your budget. Note how much you spend on "needs" such as groceries, housing, utilities, health insurance and car insurance. The amount that you spend on these "needs" should be no more than 50 percent of your total after-tax pay, according to the 50/30/20 rule of thumb.

What's a need and what's a want? That's the million-dollar question.

Any payment that you can forgo with only minor inconvenience, like your cable bill or your back-to-school clothing, is a want. Any payment that would severely impact your quality of life, such as electricity and prescription medicines, is a need.

If you can't forgo a payment, such as a minimum repayment on a credit card, it is also considered a "need," according to the Warren and Tyagi.



Why? Because your credit score will be negatively impacted if you don't pay the minimum.

Step Three: Limit Your Wants to 30 Percent.

On the surface, Step Three sounds great. Thirty percent of my money can be put towards my wants? Hello, beautiful shoes, trip to Bali, salon haircuts and Italian restaurants.

Wait! Not so fast. Remember how strict we were with the definition of a "need"? Your "wants" include your unlimited text messaging plan, your home's cable bill, and cosmetic (non-mechanical) repairs to your car.

Sometimes you'll buy a "need" that upgrades to a "want." Bread is a need; Oreo cookies are a want. Yes, they're both classified as "groceries," but one is clearly discretionary.

You may spend more on "wants" than you think. A threadbare minimum of warm clothing is a need. Anything beyond that - such as shopping for clothes at the mall rather than the discount outlet - qualifies as a want.

Step Four: Spend at Least 20 Percent on Savings and Debt Repayments

Spend at least 20 percent of your after-tax income repaying debts and saving money in your emergency fund and your retirement accounts.

If you carry a credit card balance, the minimum payment is a "need," which counts towards the 50 percent. Anything beyond that is an additional debt repayment, which qualifies towards this 20 percent. If you carry a mortgage or a car loan, the minimum payment is a "need" and any extra payments count toward your "savings and debt repayment." ♦

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STARTING LATE?

How to Still Retire a MILLIONAIRE AT 50

You're 50 years old. Can you still retire a millionaire? Retiring a millionaire is really quite simple but it's not easy. Otherwise, we'd see millions more people accomplishing this feat. Here is the basic math – to help you see daily, monthly and yearly what it will take to retire a millionaire. Or dream bigger and retire a multi-millionaire. If you are starting from scratch at 50 you are behind, but you can still make this financial milestone happen.

Nearly half of all families have nothing, zero, nada saved for retirement. Simply starting to save any dollar amount will put you above the average. Without full pensions average savings rates just won't cut it for your dream golden years. You may have heard the average person is not saving nearly enough. Every day, I help people plan for financial freedom who often will have a multi-million-dollar retirements without ever breaking a sweat. It isn't easy but it also doesn't have to be hard.

You may be thinking OMG a million dollars is a lot of money and you'd be right. But if your income is above \$50,000, you will likely need a nest egg of more than a million dollars to maintain your current standard of living in retirement. If you are living in a big city like Los Angeles, San Francisco or New York you will likely need a larger amount. (link to cost of living in Los Angeles)

However, it's still completely possible to become a millionaire by the time you retire even if you don't start until you're 50. Whatever your age, get started! The sooner you start the easier it will be. To become a millionaire here's what you'll need to save.

HOW A 50-YEAR-OLD CAN RETIRE AS A MILLIONAIRE

Becoming a millionaire may seem like an impossible goal, so let's break down exactly what you need to do. What will you need to save each day, month and year to have one million dollars by the time you reach 70? We are assuming you are just getting started but if you have some money saved, you are going to have an easier time hitting this big milestone. In the end, it really boils down to three things: time, compounding interest and savings.

Calculations are compounded annually at a rate. Also, the earnings are compounded and reinvested and do not take into consideration any tax implications and their effect on the investment. They are not representative of past or future performance but are provided for illustrative purposes only. The illustration is not indicative of any specific investment. Actual investment results will vary. This type of plan does not assure a profit or protect against loss in declining markets.

A four percent annual return (approximately what average investors earn doing it themselves):

\$92 per day
\$2,798 per month
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A six percent annual return:

\$75 per day
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An eight percent annual return (still well below the average return of various stock market indexes over time):

\$60 per day
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\$21,852 per year
A 10 percent annual return:

\$48 per day
\$1455 per month
\$17,460 per year

Before you freak out, it's important to realize that these saving numbers can include things like a company match or profit sharing. You will also likely receive tax breaks for contributing into a retirement account such as a 401(k), IRA or 403(b). If this is the case for you, that means only 50-70% of the above numbers would be coming out of your pocket. Contributions will be pre-tax. Also, the more you make, the more beneficial the tax deductions will be. Since we are talking about starting at 50- you will be able to make catch-up contributions -putting away more money pre-tax.

Believe it or not, I've had people come to me who make millions each year but are in debt with little to no assets. On the flip side, there are those who make \$50,000 per year and who have made it a priority to save \$2,000 per month. When I was 22, I started saving a whopping \$25 per month into a ROTH IRA. Overtime, that number has increased dramatically. I'm telling you all of this because the most important thing to do is to get started. Strive to save 10-20% of your income and start where you can. Maybe you are only able to save 10% of your income. That's fine. Save 10% but set a goal, with a specific time, when you will increase that percentage. (I saved 50% of my income the year before I bought my house).

continued next page

Maximize your Hard work

Saving the money is your job. Maximizing the money is the job of a fiduciary financial planner like myself. As you can see from the numbers above the better your investment returns the faster and easier you can be a millionaire. Vanguard estimates that even basic financial guidance can add around 3.76% to your investment returns over time. According to DALBARs annual study the average investor earns roughly 1/3 of the stock markets return over time. No wonder so many people are afraid of investing. This dismal performance is often about investor behavior rather than picking the "right investments."

At the very least, start investing in your employer's 401(K) plan. If they provide a company match, make sure to get the full amount. THIS IS LIKE FREE MONEY! Would you turn down a raise? I hope not. It's important to realize that a 401(K) plan is a tax-advantaged retirement savings account. This means the money will be taken automatically from your paycheck and because it's automatic, you likely won't even miss it.

Beyond Millionaire to Financial Freedom

I truly believe anyone can achieve financial freedom and have it all. It just takes smart financial decisions and time. For those of you on track to become a millionaire and those who have already achieved this milestone, I have great news. The second million is even easier to achieve thanks to compounding interest.

The more you make the more you will need to retire. ♦

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vaccine race cont.

The initial vaccines might be replaced with later, better arrivals, as historically happens in medicine, noted Duke’s Ridley.

And while shots in the arm are the fastest to make, those for respiratory diseases require virus-fighting antibodies to make their way into the lungs. Gilbert said Oxford eventually will explore nasal delivery.



WARNING AGAINST SHORTCUTS

Some U.S. lawmakers worry about pressure from the Trump administration to push out an unproven shot during the fall election season.

“We want a vaccine, not a headline,” Sen. Jack Reed, a Democrat from Rhode Island, said at a recent Senate committee hearing.

Dr. Stephen Hahn, commissioner of the Food and Drug Administration, pledged to a House committee last week that any decision would be based on science.

Different countries have different rules about when to release a vaccine. For the U.S., Fauci insisted there will be no safety shortcuts, a key reason NIH is investing in such huge studies.

Regardless of how and when a vaccine arrives, each country also will prioritize who’s first in line as doses become available. Presumably they’ll start with health workers and those most vulnerable to severe disease — as long as each shot is proven to work in at-risk groups such as older adults.

Because each vaccine works differently, “which population group it will protect, we don’t know yet,” said Dr. Mariangela Simao of the World Health Organization, which is advising countries on how to choose.

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WHAT KIND OF TREE cont.

WE NEED TO BECOME TALL TREES IN THE SPIRITUAL REALM. THAT IS WHERE THE REAL BATTLE IS. IN THE FOLLOWING PASSAGE WATCH HOW GOD'S GLORY WANTS TO WORK OUT IN US AND THROUGH US IN SOLVING DAILY ISSUES OF LIFE FOR OUR OWN FAMILIES, NEIGHBORS AND PEOPLE AROUND US.

JESUS CALMS THE STORM:

"As evening came, Jesus said to his disciples, "Let's cross to the other side of the lake." So they took Jesus in the boat and started out, leaving the crowds behind (although other boats followed). But soon a fierce storm came up. High waves were breaking into the boat, and it began to fill with water.

Jesus was sleeping at the back of the boat with his head on a cushion. The disciples woke him up, shouting, "Teacher, don't you care that we're going to drown?"

When Jesus woke up, he rebuked the wind and said to the waves, "Silence! Be still!" Suddenly the wind stopped, and there was a great calm. Then he asked them, "Why are you afraid? Do you still have no faith?"

The disciples were absolutely terrified. "Who is this man?" they asked each other. "Even the wind and waves obey him!"
Mark 4:35-41

THIS IS HOW WE MUST DEMONSTRATE GOD'S GLORY TO A WORLD THAT IS SUFFERING. JESUS HIMSELF HAS GIVEN US POWER AND AUTHORITY TO DO THAT AND HE EVEN SAID THAT WE WOULD DO GREATER THINGS.

"Most assuredly, I say to you, he who believes in Me, the works that I do he will do also; and greater works than these he will do, because I go to My Father. *John 14:12*

THE SECRET OF BECOMING A GREAT TREE IN THE KINGDOM OF GOD IS TO GROW INTERNALLY FIRST. ASK THE LORD TO GROW YOUR ROOTS INSIDE AS DEEP AS YOU CAN GO. TILL YOU FIND NOT FEARS INSIDE OF ANY KIND. ONLY THEN CAN YOU SHOW GOD'S GLORY AND DO THE WORKS OF THE KINGDOM WITH HIS KIND OF COMPASSION.

THE COMPASSION OF JESUS

"Then Jesus went about all the cities and villages, teaching in their synagogues, preaching the gospel of the kingdom, and healing every sickness and every disease among the people. But when He saw the multitudes, He was moved with compassion for them, because they were weary and scattered, like sheep having no shepherd."

Matthew 9:35-36

THE REAL GOSPEL MOVES WITH JESUS'S COMPASSION TO DO THE WORKS OF THE KINGDOM. ONLY THIS WILL COMPEL ALL PEOPLE TO BELIEVE AND RECEIVE GOD'S GREATNESS...SALVATION FOR THEIR SOULS!

continued page 38



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WHAT KIND OF TREE cont.

Pray with me for the Salvation of your Soul:
Lord, I do believe that Jesus of Nazareth took my place in the Cross. Lord, I am sorry for all my sins, please forgive me. I believe Jesus was raised on the third day for my justification. Jesus, I receive you as my Lord and Savior. Your Holy blood cleanses me right now and God gives me a new heart and eternal life. Now my name is written in the book of life, guaranteed by the following written law:

“That if you confess with your mouth the Lord Jesus and believe in your heart that God has raised Him from the dead, you will be saved. For with the heart one believes unto righteousness, and with the mouth confession is made unto salvation”
Romans 10:9-10

If you made this prayer, email me at: icarepublications@gmail.com. I would love to share your joy and send you material for balanced growth in the grace of the Lord. Also, send this letter to anyone you know as a testimony of your faith. ♦

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