

THE DEADLY VAPING EPIDEMIC A DEEP DIVE

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Living Safer

A Letter from the Firm



Dear Friends,

Our primary goal with each edition of *Living Safer* is to provide helpful information on timely topics facing our communities and our families, and this edition is no exception. It addresses the increasing use and health risks associated with e-cigarette use. As my associate, Rakin Hamad, recently wrote in a blog that appears at *Northern Virginia Legal Examiner* (https://northernvirginia.legalexaminer.com/health/legal-and-health-risks-e-cigarettes/), globally, the number of people smoking e-cigarettes has increased from 7 million in 2011 to

41 million in 2018 and is estimated to grow to 55 million by 2021.

Recently, reports of serious illness and deaths caused by e-cigarettes appeared in the news, and the Center for Disease Control and Prevention has stepped up their investigation into the causes of these health risks associated with smoking e-cigarettes. Fellow plaintiff's lawyers have also filed lawsuits against e-cigarette companies on behalf of consumers suffering from serious respiratory injuries

caused by e-cigarettes. I encourage you to discuss the articles in this issue with your family and friends so that those you love and care about will be informed about the serious health risks of using these products.

This year, the Injury Board's Day of Action "Smart Home Initiative" focused on helping members of the community who can benefit from the use of smart home devices. We teamed up with ACCfamily, Inc. (formerly Adult Companion Care, Inc.), who put us in touch with Margarite and John Edelman of Mount Vernon. They are a wonderful couple who have been married 75 years and with the assistance of ACCfamily staff, are able to live independently in their home of more than 50 years. Curcio Law gifted the Edelmans with an Echo speaker and Smart Plugs, so now they



can depend on a little additional help from "Alexa" throughout the day. They will use the new smart home technology to schedule verbal medication reminders, improve safety by asking Alexa to turn on and off lamps from across the room, and even tune in to their favorite music and radio programs. We enjoyed very much our time spent with them setting it up. Fortunately, Rakin is technology savvy and was able to get it working. Below is a picture of the Edelmans, Rakin, and myself.

The Holiday Season is approaching as I write this. It is a wonderful and joyous time of year as everyone seems to be in better spirits, are kinder, and more generous in thought and deed. Enjoy this special time of year with your family and friends, as that is the best part of the Holidays. Also, be smart when celebrating and use Uber, Lyft, or taxis if you will be consuming alcohol during this festive time of year.

From all of us at Curcio Law, we wish and your family a happy and safe Holiday Season and a healthy and prosperous New Year.

Sincerely, Thomas J. Curcio



Casey Anderson Feldman

The Casey Feldman Foundation

ONE Second IS NOT A VERY LONG TIME.

But when you're behind a steering wheel and your eyes leave the road—that ONE single second can change a life.

ONE second is all it takes to be distracted.

When you are driving, it should not be a secondary task—it should be the only task.

EndDD.org (End Distracted Driving) was established to raise awareness and generate action against the epidemic of distracted driving.

DISTRACTIONS INCLUDE:	
Visual	Taking eyes off the road
Manual	Taking hands off the road
Cognitive	Taking mind off the road

While texting and talking on the phone are both mental and physical distractions, cellphone use is attributed to 18% of fatalities in distraction-related crashes.

What makes up the other 82%?

- » Putting on makeup
- » Reaching to grab a drink
- » Changing the music
- » Dealing with the GPS
- » Eating on the go

The distractions are endless. But they don't have to be.

The Core Mission of EndDD

Our core mission is to preserve life and promote safety on a large scale through advocacy, education and action. It is our hope that we can prevent families and friends from suffering the loss of a loved one because of distracted driving.

Together, let's work to prevent distracted driving from claiming another life.

VISIT US ONLINE

web: endDD.org

twitter: @end_DD

facebook: EndDistractedDrving





Early Detection Leads to Early Prevention

Small hearts can conceal big challenges, especially when it comes to congenital heart defects. Nearly one in three infants who die from birth defects has this condition. But a simple, non-invasive screening for all newborns could save the life of your child or the child of someone you know.

Tell your legislator to support pulse-oximetry testing for all newborns. Get involved at YoureTheCure.org



Heart Disease and Stroke. You're the Cure.

YoureTheCure.org

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Recently, vaping addiction and its accompanying lung illness outbreak have been at the top of national news. U.S. health officials are scrambling to identify what is causing thousands of vapers to develop the potentially fatal lung disease "EVALI" as new cases are reported each day. Even more alarmingly, teens and young adults are being disproportionately impacted by the epidemic, making it every parent's worst nightmare.

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Flu Season is Here: Protect Yourself with These Tips

by Rachel Gore



or much of the nation, the fall and winter seasons bring cozy sweater weather, changing leaves and festive holiday celebrations, making it many people's favorite time of year. Unfortunately, however, the colder seasons also bring flu season, which consistently proves itself to be a deadly force.

Flu season is the time of year when the influenza virus is at its most contagious. The United States Centers for Disease Control & Prevention (CDC) estimates that between 9.3 million and 49 million flu illness cases have occurred annually since 2010. Similarly, the CDC estimates that the flu results in 140,000 to 960,000 hospitalizations every year. Death tolls vary

widely by flu season, with a low in the past decade of around 12,000 flu-related deaths (in the 2011-2012 flu season) and a high of around 79,000 deaths (in the 2017-2018 season).

The flu virus, which is extremely contagious, is spread primarily through coughing, sneezing or talking with someone who already has the virus. A less common, but still possible, way to get the flu is by touching a surface with the virus on it then touching your mouth, nose or eyes. Signs and symptoms of the flu include:

- » Coughing
- » Feeling tired or fatigued
- » Feeling feverish or having chills
- » Having a fever
- » Sore throat
- » Stuffy nose
- » Headaches
- » Muscle or body aches
- » Less common symptoms: vomiting and diarrhea

While following personal hygiene tips like hand washing, covering your mouth when you cough and avoiding touching your face can somewhat protect you from the flu, there is one scientifically-backed preventative tip that far exceeds the others: getting the flu vaccine.

Why You Should Get the Flu Vaccine

Influenza viruses circulate all year, but a majority of flu activity occurs during flu season. In the United States, flu season hits hardest in the fall and winter months, typically peaking between December and February. To best protect yourself from the flu, the CDC recommends that Americans get flu shots by the end of October, as it takes about two weeks for the shot to be fully effective. Being vaccinated later than that can still be beneficial and protect you from the flu, though, so don't avoid going just because you missed the ideal time frame.

Getting a flu shot every season is recommended for the vast majority of people six months and older. Most U.S. flu shots are quadrivalents, which means they protect against four different flu viruses: an influenza A (H1N1) virus, an influenza A (H3N2) virus and two influenza B viruses. Flu vaccines work by causing antibodies to develop in the body that protect against flu viruses similar to those used to make the shot.

Each year, various strains of influenza pop up, making it difficult for scientists to pinpoint exactly what each flu season will look like in advance. Global health experts attempt to predict what upcoming flu will consist of based on year-round surveil-lance conducted in over 100 national influenza centers in 100 countries. If a specific strain does not emerge until later in the flu season, it can be too late to effectively prepare a large quantity of vaccines to fight against it. This is why flu shots have varying levels of effectiveness on a year-to-year basis and even within single seasons.

There is a common misconception that the flu shot itself causes the flu, but this is not true. It is true that people can have mild reactions to vaccines like muscle aches, headaches and low-grade fevers as well as localized swelling and tenderness where the injection was given. These symptoms only last one to two days and are extremely minor compared to the flu itself.

While most people who get the flu recover, this isn't the case for everyone. With that being said, vaccines are especially important for individuals who are at high risk for flu complications (e.g., pneumonia, bronchitis and ear infections), which can result in long-term hospitalization and even death. Groups considered at-risk for serious flu complications include:

- » Older adults ages 65+
- » Pregnant women
- » Young children ages 5 and under
- » People with asthma, heart disease, diabetes, HIV/AIDS and cancer
- » Children with neurological conditions including cerebral palsy, epilepsy, intellectual disabilities, developmental delays, muscular dystrophy and brain/spinal cord disorders
- » People who have had a stroke

It is important to note that even if none of these categories apply to you, your decision to get a vaccine can be life-saving for someone else who is vulnerable to serious complications. If you decide not to get a flu shot and become infected, you can then pass on the influenza virus to other people you come in contact with whose immune systems may not be able to fight off like yours can.

Flu Vaccination Benefits

According to the CDC, flu vaccinations come with a number of widespread public health benefits. Flu shots:

- » Reduce the risk of going to the doctor with the flu by 40-60%
- » Prevent millions of illnesses annually
- » Prevent tens of thousands of hospitalizations annually
- » Reduce children's risk of flu-related pediatric intensive care unit admission by 74%
- » Reduce pregnant women's chances of flu-related hospitalization by 40%
- » Protect newborn babies whose mothers were vaccinated during pregnancy for multiple months after birth (before they're old enough to be vaccinated themselves)
- » Reduce the severity and duration of the flu in people who are vaccinated but become sick anyway

Other Flu Season Tips

Though the flu shot is by far the best plan of defense, there are a handful of other tips that can help protect you and others from the flu this season:

- » Wash your hands frequently and use hand sanitizer after touching public surfaces.
- » Keep up a healthy lifestyle—eating right, exercising and managing stress all promote a healthier immune system response that is better able to fight off disease.
- » Don't sneeze or cough into your hands.
- » Stay home and avoid contact with others while you're sick. It is especially important to avoid contact with people who have weakened immune systems, such as very old and very young individuals if you have any symptoms of the flu. Is



Do you understand the importance of dental wellness? **Tips for Keeping your Mouth Clean**

by Jared Smith

aking good care of your mouth, teeth and gums is a worthy goal in and of itself. Good oral and dental hygiene can help prevent bad breath, tooth decay and gum disease—and can help you keep your teeth as you get older. Your oral health is more important than you might realize. Here are some tips to protecting your oral health.

- Brush twice a day. There really is no better way to rid yourself of that thin film of dental plaque that makes a nest on teeth over the course of the day. While some people believe that using mouthwash alone may be enough, the reality is that mouthwash has been shown to slow and prevent the buildup of plague on teeth, but is not effective at removing plaque that has already formed on teeth. To accomplish this, you must brush your teeth and use good form. The best way to brush your teeth is to hold it at a 45 degree angle, pointed down at the gum line and to use a combination of short, back and forth strokes and gentle circular motions. In addition, you should strive to avoid being overly aggressive when brushing as this can erode your gum line and lead to tooth damage. In case you're curious, manual brushing, if done properly, should do the trick. Electric toothbrushes, however, have been shown to be more efficient at plaque removal.
- Scrape your tongue. In addition to brushing your teeth, you should also brush or scrape your tongue with a plastic tongue scraper. It just so happens that your tongue, like your teeth, can become a hotbed for foul smelling bacteria to nest overnight if not properly removed before retiring to bed. Using a tongue scraper will both assist in the prevention of bad breath and help restore the appearance of your tongue to its natural pink state.

Floss your teeth and gums. While brushing teeth and scraping tongue may rid the mouth of most bacterial buildup, the area between the teeth and gum line also serves as a safe haven for bacteria to nest and should be cleared out daily with dental floss. In fact, you should treat flossing just as important a daily activity as brushing—because it is. This is because in addition to removing plaque while it is still soft, flossing also serves to stimulate the gums and help lower inflammation. Flossing once per day is usually sufficient, assuming you are not prone to tartar buildup or gum disease.

Avoid using mouthwash with alcohol at night.

- Mouthwash has generally been proven effective at slowing and preventing bacterial growth, but not all mouthwash is created equal and it is important to understand when it is best used. Generically put, there are two types of mouthwash: mouthwash with alcohol and mouthwash without. Contrary to popular belief, alcohol is added to mouthwash not to destroy bacteria, but to act as a carrier agent for its active ingredients to better penetrate plaque. The problem with using mouthwash that contains alcohol as part of your bedtime routine is that it has the potential to cause a drying effect on your mouth, which in turn, encourages the build-up of bad breath bacteria overnight. Using mouthwash during day
- 5 Stay away from sugar. Think of sugar as an accelerant.
 Just as gasoline will cause a fire to rage out of control

effective with little to no side effects.

and especially in between brushing sessions has proven



Did you know that your oral health offers clues about your overall health—or that problems in your mouth can affect the rest of your body? Protect yourself by learning more about the connection between your oral health and overall health from Mayo Health Clinic. Your oral health might contribute various diseases and conditions, including:

- » Endocarditis. This infection of the inner lining of your heart chambers or valves (endocardium) typically occurs when bacteria or other germs from another part of your body, such as your mouth, spread through your bloodstream and attach to certain areas in your heart.
- » Cardiovascular disease. Although the connection is not fully understood, some research suggests that heart disease, clogged arteries and stroke might be linked to the inflammation and infections that oral bacteria can cause.
- » Pregnancy and birth complications. Periodontitis has been linked to premature birth and low birth weight.
- » **Pneumonia.** Certain bacteria in your mouth can be pulled into your lungs, causing pneumonia and other respiratory diseases.

Certain conditions also might affect your oral health, including:

- » Diabetes. By reducing the body's resistance to infection, diabetes puts your gums at risk. Gum disease appears to be more frequent and severe among people who have diabetes Research shows that people who have gum disease have a harder time controlling their blood sugar levels. Regular periodontal care can improve diabetes control.
- » **HIV/AIDS.** Oral problems, such as painful mucosal lesions, are common in people who have HIV/AIDS.
- » Osteoporosis. This bone-weakening disease is linked with periodontal bone loss and tooth loss. Certain drugs used to treat osteoporosis carry a small risk of damage to the bones of the jaw.
- » Alzheimer's disease. Worsening oral health is seen as Alzheimer's disease progresses.

Other conditions that might be linked to oral health include eating disorders, rheumatoid arthritis, certain cancers and an immune system disorder that causes dry mouth (Sjogren's syndrome).

Tell your dentist about the medications you take and about changes in your overall health, especially if you've recently been ill or you have a chronic condition, such as diabetes. Also, contact your dentist as soon as an oral health problem arises. Taking care of your oral health is an investment in your overall health.

when tossed on it, so too will sugar cause bacteria and acidity to grow rapidly in your mouth. In fact, it is estimated that teeth are subject to twenty (20) minutes of acid production each time sugar is inserted into your mouth. This includes sugary treats like ice cream, sugar added to coffee, soft drinks and chewing gum laced with sugar. In some instances, if you are not careful, you could subject your mouth to an increased level of bacterial and acid production for the entirety of the day with little effort.

See a dentist. Even the most committed brushers, scrapers, flossers and swishers need to visit a dentist regularly. At a minimum, it is recommended that you see your dentist twice per year to remove tartar and check for cavities and any other latent issue that may be present in your mouth. Follow these tips and you will be well on your way to a clean and healthy mouth.

Maintaining good dental hygiene is vital to living a positive, healthy life. Taking charge of your health can be very empowering and provides you with peace of mind. As is the case with all medical treatment, preventative care can save you time, money and stress. Is



Simple Ways to Add **Fiber to Your Diet**

by Tom Lovecchio

he American Heart Association Eating Plan suggests that dietary fiber intake should be about 25 to 30 grams a day. This does not include fiber supplements, which don't always come with the full benefits of fiber-rich foods.

Since something that may work for one person may not work

Since something that may work for one person may not work for another, here are some simple ways to add fiber to your diet:

With the rise in popularity of fast-casual restaurants, everyone can take a page out of Chipotle's book and prepare a DIY bowl or burrito for lunch. In doing so, adding lentils, kidney beans, black beans, split peas and/or carrots are all simple ways to add in additional fiber without completely changing the overall taste of the DIY bowl or burrito.



Breakfast

Switching to a high fiber cereal is a simple way to start off the day with some additional fiber. For this, look for cereals that have fiber or whole grain in the name, such as Fiber One.

Oatmeal is another great way to add fiber to your diet, with multiple options: the traditional way of heating up oatmeal, or overnight oats, a great alternative for those who have never liked oatmeal.

Overnight oats have the base ingredients of oats and water/ choice of milk. Top it off with add-ins like fruits, nuts, chia seeds, geek yogurt, sweeteners, spices and any other toppings. Once all of the ingredients are combined, the oats just need to soak overnight and will be ready to go in the morning.



Lunch

Sandwiches are a lunchtime staple. Just like with cereal, sandwiches provide a simple way to make the switch to whole grain. Look for whole grain or sprouted bread in the bread aisle to add in some midday fiber.

Another way to add more fiber into a sandwich is to swap out the usual mayonnaise or sandwich spread and substitute in an avocado. Not only are avocados rich in fiber, they also contain healthy fats.



Dinner

Quinoa has also gained popularity in the recent years for being high in fiber and protein. Quinoa can replace rice in a main entrée or simply added into a salad.

If pasta or rice are on the menu for dinner, opt for whole wheat pasta or brown rice to get more fiber than traditional pasta or white rice.

Vegetables are a great source of fiber. Broccoli, artichokes and peas all make easy additions to dinner to add more fiber to your diet.



Snacks

Chickpeas are an excellent source of fiber, so feel free to grab the hummus when it comes time for a snack. Just like with bread and cereal, opting for whole grain crackers will provide additional fiber.

For individuals with a sweet tooth, dark chocolate is another great fiber-rich snack. With dark chocolate, be careful while walking down the candy aisle and pick a dark chocolate with at least 70% or higher cacao content to avoid any unnecessary sugar.

Almonds, pistachios and sunflower kernels are also some other fiber-rich foods that are good to snack on throughout the day. \(\)



Safer Communities. Safer Campuses.

Live Safe Foundation is devoted to making life and fire safety education, awareness initiatives and life saving tools available on a broad basis to communities and campuses.

Our primary goal is to reduce national fire fatalities and fire losses.



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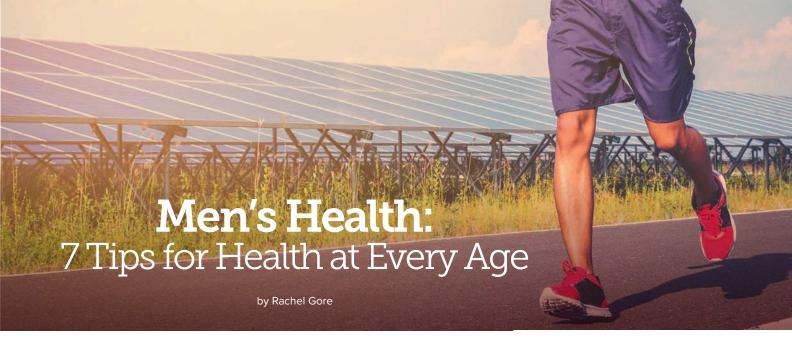
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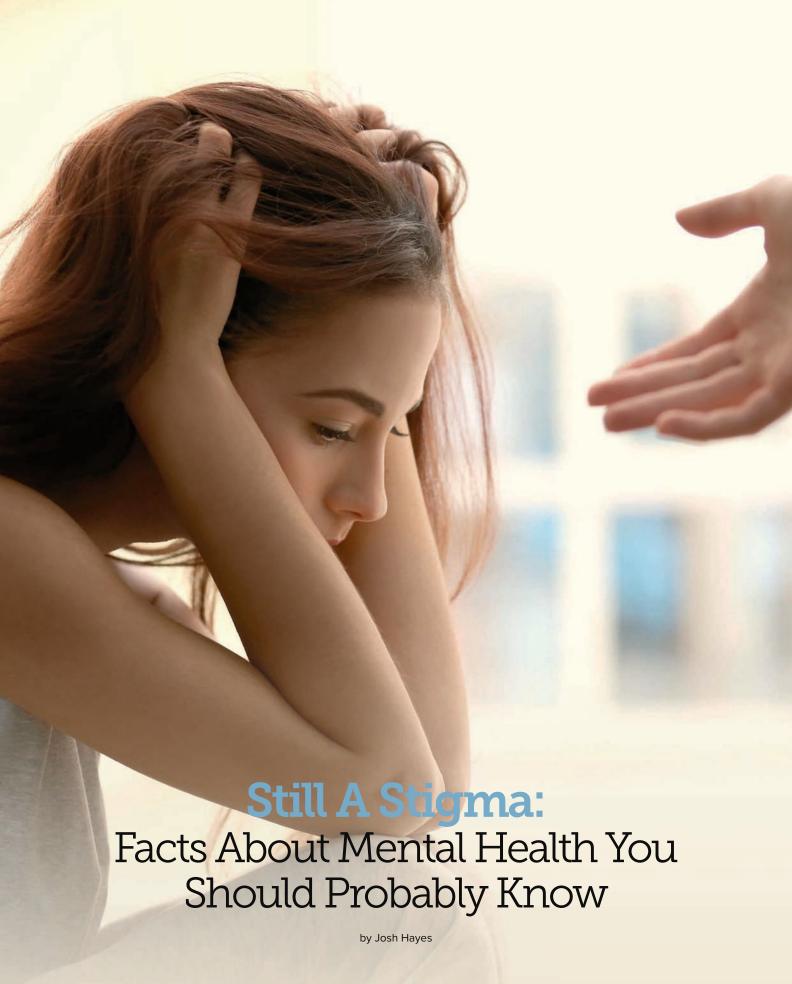
aking every aspect of your well-being seriously is crucial if you want to live a long, healthy life. While men and women's health needs overlap greatly, men are more susceptible to certain conditions, behaviors and tendencies that contribute to the growing life expectancy gap between sexes: across the world, women live an average of six to eight years longer than men. As a a man, the following tips can help you stay healthy at every age:

- Prioritize your heart health. Heart disease is the leading cause of death for both American men and women, accounting for nearly one in four deaths every year. But according to the American Heart Association, men develop heart disease around 10-15 years before women, putting them at a higher risk for early death. By keeping on top of your diet and exercise, avoiding harmful behaviors like smoking cigarettes and drinking too much alcohol and managing stress, you can reduce your chances of developing heart disease that can shorten your lifespan.
- 2 Eat a nutritious, healthy diet. Opt for natural food sources like fresh fruit, vegetables, lean meats, fish and whole grains while limiting your intake of processed foods, alcohol, sodium, sugar and fat. One of the top health benefits of a healthy diet is preventing obesity, which contributes to the development of heart disease, diabetes, some types of cancer and poor bone density.
- Exercise regularly. Regular exercise has multiple proven benefits like improving circulation, lowering cholesterol, lowering blood pressure and reducing the likelihood of obesity. Exercise also promotes mental wellness with benefits like increased energy, better stress management and boosted feelings of happiness and wellbeing.
- Stay at a healthy weight. Being overweight or obese increases your risk for heart disease because of risk factors often present with obesity including high blood cholesterol, high blood pressure and diabetes. Diet and exercise

management are two of the most important factors in preventing obesity.

- Don't smoke. Smoking affects your health negatively in a number of ways. According to the U.S. Centers for Disease Control & Prevention (CDC), cigarette smoking increases the risk of men developing lung cancer by 25 times compared to their non-smoking counterparts. It can damage the lining of your arteries, decrease oxygen levels in your blood and force your heart to pump harder, causing blood clots that can lead to heart attacks. Smoking also makes you at risk for lower respiratory diseases, stroke and diabetes, which are all leading causes of death in American men.
- Go to the doctor. Men are more likely to skip annual checkups, regular screenings and going to the doctor when they're sick. By doing so, you could be missing clear red flags that something is impacting your health negatively, whether it be obesity, high-cholesterol or early symptoms of prostate cancer. It's always better to take preventative action than to have to treat a disease that's already impacting your health.
- Pursue mental health care. According to the American Foundation for Suicide Prevention, men committed suicide at rates greater than 3.5 times that of women in 2017. Suicide is most common in middle-aged white men, who account for nearly 70% of all suicides in the U.S. The high suicide rate in men has been linked to men's tendency to avoid reaching out for help, opting instead to "tough out" difficult emotions. Men are also less likely to talk about feelings of depression with their doctors. If this is the case for you, don't feel like you need to manage symptoms of mental health disorders on your own just because you're a man. A therapist can help you establish goals for yourself, teach you coping and stress management skills and set healthy boundaries.

While it may seem easier to not prioritize your health on a daily basis, this isn't true in the long run. If you don't make time for your wellness now, you'll be forced to make time for your illness later. \$





ental illness is a multi-faceted issue that has shifted and changed over the course of U.S. history. As a whole, mental health carries a history of stigma, incorrect

assumptions and stereotyping. In decades and centuries, this led people with mental health disorders to be isolated from society, sometimes locked in psychiatric hospitals and asylums. While mental health treatment has since become more normalized, it's important to remember those who were abandoned by loved ones and subjected to cruel treatments in these so called "hospitals", especially since stigma from those times still lingers today.

America has made enormous strides since the beginnings of mental health treatment, but there remains ongoing stigma against people who are open about their struggles with mental health disorders. This stigma stems from a lack of basic understanding of what mental illness looks like. In reality, there are a vast number of "normal" people—family members, co-workers, neighbors and more—who quietly manage a mental illness in their personal lives while thriving outwardly.

Here are some basics that you may not have known about mental illness:



One-in-five young people have, or will have, a mental illness in their lifetime.

People without mental illness naturally assume that it is a problem they'll never need to comprehend or navigate. According to the National Alliance on Mental Illness, however, one in five people ages 13-18 has, or will develop, a mental illness. Decreasing stigma is critically important for these young people to seek mental health care or support. It is important they are not just dismissed as being sad or having a "normal teenage experience", when they could actually be suffering from something more serious like clinical depression.



More than 43 million Americans are living with a mental illness.

If 43 million people in America suddenly came down with Influenza, quarantines, widespread intervention and assistance would be rolled out as soon as possible to combat a pandemic. Yet even as the symptoms of mental illnesses burden 43 million Americans every day, many are forced to manage their conditions in private to avoid additional hardships caused by stigma. On an optimistic note, while discussing mental health used to be considered widely taboo, this is slowly changing. A 2015 American University study found that Millennials, today's youngest generation of adults, are much more likely to talk about mental health than their parents or grandparents and are less likely to have stigma against others with mental illness.



Mental illness doesn't discriminate.

While rates of specific illnesses or disorders may be higher or lower based on a person's race, gender or other demographics, there is no exemption for having a lifetime of perfect mental health. People develop disorders during childhood, they might inherit an illness that runs in the family or they could have been exposed to severe abuse or trauma

that leaves them with long-lasting mental and emotional health issues.

4 Most mental illnesses begin earlier in life.

Half of all mental illnesses show symptoms or signs before someone turns 14 years old, and three of four mental illnesses begin before someone turns 24 years old. It can be difficult for individuals who have experienced symptoms their whole lives to realize that what they are going through is a mental health disorder. For example, if someone has suffered from anxiety since childhood, they may rationalize their symptoms with reasoning such as, 'everyone feels stressed out' or 'we all get nervous,' and begin the process of self-stigmatizing. It is important to intervene early and properly treat individuals that struggle with mental health in their formative years.

Treatment availability and access is a common obstacle to care.

Treatment, therapy, prescriptions and psychologists are often difficult to access for people with mental illness. The difficulty of performing day-to-day tasks can make it harder for people with severe, debilitating mental illnesses to seek regular treatment. The cost of care or lack of mental health insurance coverage can limit or prevent people from receiving treatment. Maintaining a schedule of therapy, prescriptions or support groups can also be challenging, especially because so many people with mental illnesses are high-functioning, meaning they have other obligations like a full-time job, school or a family, that they have to prioritize.

There is no "miracle cure" for mental illnesses, but therapy and medication are proven ways to promote recovery.

The severe, chronic suffering caused by mental illness makes people wish for a cure. Many fads or trends have capitalized on this suffering, claiming lifestyle changes such as a new diet, exercise or outlook on life will assuage illnesses or disorders. With these claims, they offer the cure in their hands, and might even give a short testimonial of their miraculously cured mental illness. The phrase 'snake oil' is still used because many people try to market or promote fraudulent miracle cures for depression, anxiety or other mental health disorders. In reality, the classic combination of psychotherapy and medication is typically the best way to promote recovery and has been linked to positive outcomes in many mental illnesses.

With a supportive community of families and friends, people with mental illness are more likely to access treatment that helps them manage the symptoms of their illness. With a better informed public, people will be able to seek the help they need without fear of stigma. People who know they aren't alone and that they can reach out for support without fear of judgment are more likely to recover, which shows how powerful a world without stigma could be. Is



Striving for More Patience? Consider These Steps to Get There.

by Jessica Zorn

veryone has heard it: patience is a virtue. However, in a modern world where technology makes everything available to us at the press of a finger, patience is harder than ever to practice. If someone can practice mindful patience, they can navigate daily life easier by responding to frustration or adversity with rational composure. Patience also helps reduce stress levels and contributes to empathy, compassion, and appreciation, by allowing a person time to better understand a situation before reacting. In that way, patience can also help lead us to make better decisions, stopping impulsive or reactive thinking so that cooler heads can prevail.

So how can someone go about exercising more patience in their daily life?

Notice patterns. Try to take notice of the things in your life that frustrate you; maybe it is tardiness, your job, traffic or your family. Awareness that your patience tends to wane due to specific stressors can help you be mindful of the need to calm down, take a deep breath and react accordingly. If you notice patterns in your life, take a deep breath to help boost your patience before interacting with that stimuli, or when possible, avoid the interaction altogether. For example, if traffic stresses you out, take a slightly longer, less chaotic route home. Preserve your patience for unexpected situations.

Give yourself permission to feel frustrated and

uncomfortable. If someone struggles with patience, they likely struggle to cope with the feelings of frustration, discomfort or tension. However, these emotions are common and outright normal. Some days, especially overly stressful days, you will find it hard to exercise patience even in minor circumstances. Acknowledge these moments and forgive yourself. Allow yourself time to feel frustrated and uncomfortable until you have more control over your emotional state. Impatience is to be expected sometimes. Give yourself the opportunity to work through your emotions, allowing you to then arrive to a healthier head space to work on problem solving.

Identify the true source of impatience. Frustration and impatience arise when someone wants a problem solved NOW.

Evolutionarily, humans developed these feelings to make sure problems are solved quickly. However, if the true source of tense feelings isn't identified, it will be harder to practice patience long-term. If your children or your job are contributing to your stress and impatience, try asking yourself what the real problem is and develop steps you can take to resolve the issue. Yoga, mediations, massages or cardio—whatever your stress reliever is, it will only get you so far to becoming your most patient self. Maybe it is as simple as getting more sleep or drinking more water, so you have more energy. Maybe, there's a nagging chore or lack of organization that causes hectic situations to intensify. Blocking small amounts of time in your schedule to prepare or organize for the week ahead will eliminate that overwhelmed feeling. Once you've reached the source of your impatience, you may find the solution is simply changing a few small, routine things.

Start with small goals. No one changes their personality or tolerance for patience overnight. Identify one trigger you have and try to habitually react more positively to that trigger. According to new psychological research by the University of Warwick, you can hack your brain to form good habits simply by repeating actions until they stick. When creating new habits, start slowly. Sometimes, you can overwhelm yourself by trying to change too many things at once.

Think about each issue in a different perspective. Small

frustrations can turn into calm hurdles when a person puts them into perspective. Try to remember a big problem that took you a long time to fix—and remember timeframe the next time you're impatient to solve a problem. Alternatively, try to remember a very large problem you tackled with relative ease. The next time you face an issue with an impatient attitude, whether big or small, remind yourself that each new issue brings with its new challenges. Therefore, you must face each new impatience you feel with a new perspective, reminding yourself that there is always a solution; you simply need to be intentionally patient to find it.



by Tobi Millrood

igh-Intensity Interval Training (HIIT) is a mainstay of workout programs for both the home and the gym. Whether it's the ubiquitous Orange Theory Fitness classes, the new F45 studios, CrossFit or Tabata classes, HIIT workouts are everywhere. And for good reason. HIIT offers tremendous benefits to your body and your mind. While HIIT can be part of a gym program that requires a contract fee, HIIT can just as easily be done for free at home with no equipment.

HIIT is not a very complicated workout concept, and because the body alone is the sole piece of "equipment" needed to do it, the offerings of HIIT are nearly endless. In short, HIIT consists of a rapid-fire sequence of different exercises, which rotate through different muscle groups and shock the body into shape. This is accomplished through intense bursts of activity followed by less-intense activity and even complete rest. A HIIT workout could be as simple as sprinting for one minute followed by walking for two minutes, repeating that five times for a 15-minute workout. Of course, running can be substituted or combined with a multitude of other exercises like rowing, biking, jumping jacks, jump rope, sit-ups, push-ups, burpees or lunges. Again, the key components are short bursts of high intensity exercise, followed by slower activity or rest and repeated intervals. There are numerous benefits to HIIT workouts.

No Gym Necessary

HIIT doesn't require a gym or expensive workout class. The only constraints to HIIT are time and space. If you can make 30-45 minutes free and find enough space to do a jumping jack or pushup, you've got what you need to do HIIT. A 30 minute workout can literally be done in a space the size of a phone booth (crack the door open for air!): 1 minute of sprinting in place, 2 minutes of slow marching in place, repeated 5 times, followed by 1 minute of as many phone booth wall pushups as quickly as possible followed by 2 minutes of a wall plank, repeated 5 times. Voila! Phone booth HIIT!

No Equipment Necessary

While a bike, jump rope and a row machine would serve as great equipment to do a HIIT workout, they are not required for HIIT. Running, high knees, fast feet and jumping lunges can get that heart pumping just as fast. Again, HIIT is about making your heart beat

fast to burn fat, not about building muscle. So, leave the dumbbells and weights on the side for HIIT. If you can move to get your heartbeat pumping fast, you've got the right HIIT idea.

HIIT is ideal for the busy lifestyle

In just 15 minutes of interval training, you can blast away more fat than a slow jog on the treadmill for an hour. Indeed, one popular form of HIIT called Tabata can pump out a major fat burning workout in just 4 minutes. The method of Tabata is to do an exercise for 20 seconds at high intensity followed by 10 seconds of rest. Repeat that 8 times and you have a 4-minute workout. Try it with a jump rope, for example, and you'll feel your heart beating and get that fat burning. HIIT can be done on a lunch break outside or even in the office with a 15-minute break. In this way, HIIT is incredibly efficient.

HIIT workouts extend beyond the workout

The effect of high intensity workouts is a great afterburn. As a result of intense exertion, HIIT sends the body repair workshop into overdrive. That means that the fat burning usually continues for a full 24 hours after the workout. In this way, you burn more fat with HIIT than a regular cardio workout.

HIIT is Heart Healthy

The beautiful thing about HIIT is that it trains your heart to build endurance and tolerate longer and harder workouts. Most low impact workouts or casual jogging workouts don't send the heart into the anaerobic zone. This is where the heart is really working overtime. But HIIT will bring your heart to this zone in the short bursts. That will allow the body to tolerate more frequent and intense workouts.

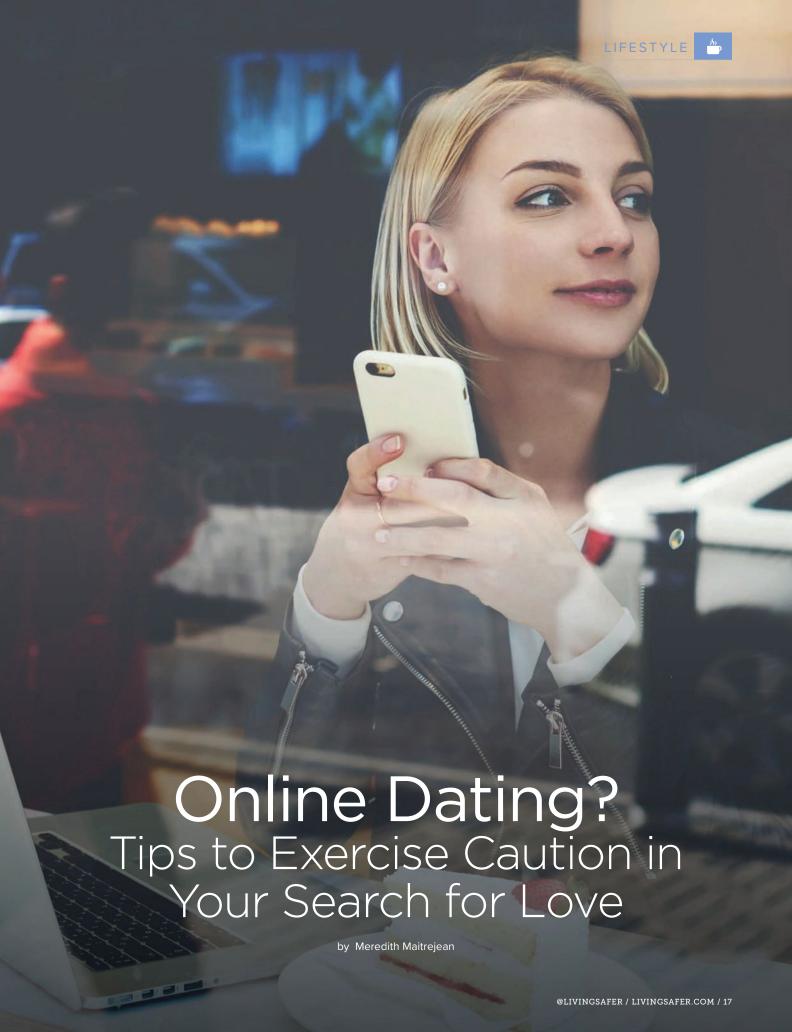
HIIT trims the fat, not the muscle

Working out often coincides with dieting. And dieting can lead to not only weight loss, but muscle loss as well. This is not the case with HIIT. Studies show that HIIT workouts allow dieters to preserve muscle while burning off the fat.

With the New Year on the horizon, many resolve to watch what they eat and get to the gym. This year, resolve to try HIIT workouts. You'll watch the weight burn off, the muscle build remain and your heart and mind will thank you for it. $\$







In this day and age, mobile apps have become a major part of life. Apps are used to communicate, get directions, check bank accounts and pay bills: the list goes on and on. With this increasingly heavy reliance on apps, it was only a matter of time until people turned to them to find love. Welcome to the world of dating apps. If you are familiar with dating apps, you have probably heard both success stories and horror stories. While it is both convenient and exciting to have your potential true love at your fingertips, dating app users must not be so blinded by the chance at love that they forget to exercise basic safety. Here are a few tips to help dating app users exercise caution in their online search for love.

Be cautiously optimistic

Matching with someone on a dating app is exciting because this person could be "the one". While matching with someone is exhilarating, however do not forget that this person is still a stranger. During the first few conversations with a new match, refrain from sharing specific details about yourself, such as where you work or where you live, until you have developed trust in that person. Continue your conversation on the dating app until you feel comfortable sharing your phone number with that person, even if they ask for your number before you are ready. Since you just began interacting with this person, it is okay to keep information to yourself until you are ready to share. Trust your instincts.

Do your research

Thanks to social media, it can be very easy to find out information about someone that you have never met before. For the sake of safety, it is fair game to search for someone on social media before meeting them. Someone's online presence can tell you a lot about that person. If you have any mutual friends, ask them about your date. This may help you find out more about the person you are meeting. If the information you uncover is positive, this can provide conversation topics for your first date. If the information is negative or seems false, you have the choice to proceed

with the date or cancel if you feel uncomfortable. Do not ignore red flags.

Evaluate your online presence

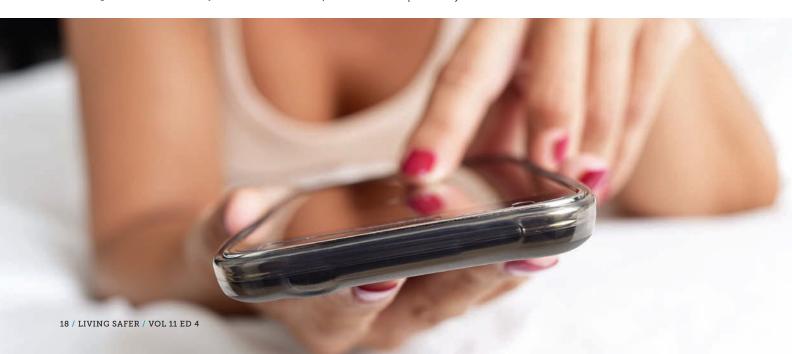
Remember that just as easily as you can find out information about your match, they have the same ability to find out information about you. Unfortunately, not everyone has the best intentions. Make sure your social media privacy settings are set to limit the amount of information you share with the world. Understand what your "friends" or "followers" can see about you and what strangers can learn about you as well. If your settings are public, be wary of sharing your location or information that can lead someone to find you. For instance, if you continuously post pictures at your favorite neighborhood spot, predators can identify patterns that can be used to harm you. Protect yourself.

Pick a Safe Location

When meeting with an online match for the first few times, be smart about the date details:

- » Pick a mutually convenient location to avoid allowing your match to pick you up from your home.
- » Choose a location where other people will be present, so if anything goes wrong on the date, there are witnesses.
- » Identify a meeting place that is easy to exit if you begin to feel unsafe.
- » Be sure at least one person you trust knows the name of the person you are meeting, the place where you are meeting, the time of the date and how long you expect the date to last. Consider using an app to share your location for a limited time with the person you trust so they can track you in real time.

Online dating can be rewarding for those in the pursuit of a romantic connection. However, there is the possibility of matching with a malicious person with dangerous intentions. Dating app users must be cautious and protect themselves from potentially harmful situations. IS





by Rachel Gore

ell, it's officially the time of year where an influx of people set new goals for themselves. Whether it be to lose weight, save money, learn a new skill, exercise more or go back to school, there's an endless list of accomplishments people hope to achieve. While setting a goal at all is positive, it's just the first in a list of steps needed to achieve it—and unfortunately, it's the step at which many people stop. If that's been the case for you in the past, consider using these tips to help organize your life and achieve your goals for good this time around:

Start now.

Why wait until next week, next month or next year? If you have a goal in mind that you're determined to achieve, today is the day to start doing it. So many people get into the mindset of starting at some point in the future, when there is no real reason to put it off longer. For example, a lot of people wait to kick-off their weight loss journeys until New Year's Day because of the food-focused nature of the holiday season. In reality, it's possible to fully enjoy the delicious meals and sweets offered on Thanksgiving, Christmas and New Year's Eve without sabotaging your health goals by indulging for the other 58 days in November and December.

Turn your goal into an actionable plan.

The sentence "I want to put more money into my savings account" is a solid starting point, but developing it into a more specific, actionable goal is still a must. Take the time to flesh out the goal and make an action plan on how you'll achieve it. How much money can you put aside per paycheck? Which of your current expenses are absolutely necessary, and which can be cut? Are you actually willing to give up the morning coffee you get before work, or is it unrealistic to expect you won't cave? Changing your vague goal of "saving money" to something like "I want to save \$200 every time I get paid for the next six months" makes it attainable, actionable and gives you a tangible number to work with.

Make to-do lists.

By using to-do-lists to help you reach your goal, you can prioritize what needs to be done on a daily basis. Instead of overwhelming yourself with 15 things to do in a single day, circle the top three to five items you need to get done. Try to include at least one item that will directly help you reach your goal. If you are determined to dedicate more time to yourself, add a non-negotiable 20 minutes to the end of the day to do something you love. If you hope to stop eating out for lunch every day, add grocery shopping and meal prepping to the top of your Sunday "to-dos."

4 Hold yourself accountable by involving another person.

It's easy to convince yourself that you can't work toward your goal today. Maybe you're training for a 5K and when you wake up to run before work it's raining out...or you're tired...or you decide to make up for not running by exercising even harder tomorrow...so you press snooze and go back to sleep. With another person around to keep you accountable—like a friend who wants to run the 5K with you—these excuses are less likely to hold up. The added pressure of knowing someone else is depending on you to show up might be just the motivation you need to finally stop pressing snooze, drag yourself out of bed and get moving.

Celebrate your successes.

Lastly, don't forget to reward yourself for your successes, big and small. Did you finally put \$1,000 into savings? Did you stop pressing snooze and run four days in a row? Did you take enough time for yourself to finish a book that's been collecting dust on a shelf for months? Your reward can be as small as giving yourself a metaphorical (or literal) pat on the back to doing something special like going out to a nice dinner with a significant other or friends. Ultimately, you should be proud of yourself for sticking with your goal and for the hard work that you've done to achieve it. Is



"I Choose"

anti-bullying campaign

The "I Choose" campaign is a challenge and movement for change. It's about recognizing bullying for what it is: a choice. What you say or do to someone has the power to affect that person's life. The campaign challenges people to stop, think and remember that their choices matter.

What do you choose?

We believe that there are five powerful choices that kids and teens can make to counter bullying:

> Friendship Kindness Respect Compassion Love



How you can be a part of the "I Choose" movement

Teachers

If you are interested in incorporating the "I Choose" Anti-Bullying Challenge into your classroom or school, please visit whatdoyouchoose.org and get signed up today.

Youth

Whether you were the victim or you know someone who was, your story has the power to shift someone's perspective. Visit whatdoyouchoose.org to share your story and make your choice.

Supporters

Spread the message by purchasing an "I Choose" bracelet for yourself or a child in your life.



ime changes everyone in one way or another, and with each passing decade, life experience builds up and both refines and redefines perspectives and relationships.

Arguably, people seem to experience the most drastic changes in the transition from their carefree twenties to the sobering realities and responsibilities of the thirties—people tend to learn a lot about themselves and others, values evolve, and different things become important. With a refreshing boost of a new 30-something confidence, a greater sense of independence emerges—not only financial, but also emotional and social. With that, friendships tend to change as well.

Something about crossing over into what feels like official adulthood forces a period of reflection, and 30-somethings begin examining their friendships, valuing quality over quantity of the people in their lives. Whether at work or at home, new obligations and responsibilities usually come with additional stress, and there never seems to be enough time in a day—making time become precious. Eventually, people turn away from investing time, emotion and energy into negative, superficial or even unfulfilling friendships, realizing that the little time there is to spare is better invested in a few true close friends and genuine relationships.

The unavoidable transition from life as a 20-something to a 30-something affects everyone differently—reaching this milestone, the big 3-0, is exciting to some and insignificant to others. Meanwhile, the people in between seem to find themselves

in some combination of anxiety, stress, confusion and even disappointment or sadness. A common thread among young adults is the expectation and misconception that all major things in life must and will be figured out by a certain age—for 20-somethings, that age is often 30. All of a sudden, the carefree twenties fly by, and when faced a reality that doesn't reflect people's long standing expectations or unrealized dreams—it becomes easy to spiral into crisis mode if life has seemingly veered off course. However, another common thread can emerge from this mini-crisis fueled by misconceptions of what life should look like at a certain age—a reflection on and greater appreciation for the things that really

This shift in focus and perspective creates a tendency among 30-somethings to distance themselves from things that don't seem worth their time. Instead of trying to avoid disappointing others at all costs and worrying about pleasing everyone, 30-somethings pay more attention to finding and maintaining their own happiness. This unapologetic focus on happiness makes it easier for 30-somethings to let go of friendships that don't support or encourage this ultimate goal. Friendships in one's thirties, although fewer in number, are often more positive, uplifting, genuine and supportive.

Significant life events tend to occur in one's thirties, and as life becomes more challenging and stressful, the friendships that last tend to offer support, encouragement, loyalty and a shared desire for each other's happiness. IS



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ccording to the 2019-2020 National Pet Owners Survey, two-thirds of all U.S. households have a pet, or around 85 million families. Altogether, pet owners across America

have around 90 million dogs and over 94 million cats as members of their families. While pet owners don't need science to tell them that their furry friends are assets to their lives, research proves that having the companionship of an animal comes with an abundance of scientifically-backed perks. Here are just some of the ways that having a pet at home is (or could be) benefiting your life:

They improve your heart health.

A decade-long study published in the Archives of Internal Medicine found that both former and current cat owners are 40% less likely to suffer a heart attack than people who have never owned a cat. Meanwhile, dog owners with cardiovascular disease are four times more likely to be alive a year later compared to cardiovascular disease patients without dogs.

They keep you calm in stressful situations.

In a 2002 study published in Psychosomatic Medicine, researchers put pet-owner and non-pet owner study participants under stress by having them perform a timed math task. Those who had a dog or cat at home had lower resting heart rate and blood pressure readings at the start of the experiment, were less likely to see a spike in either while performing the test and had their readings go back to normal faster when the task was completed.

They prevent allergies in children.

The more pets a kid has growing up, the less likely they are to develop allergies. In a University of Gothenburg, Sweden study, researchers found that children who spent their first 12 months in a home without pets had a 49% incidence of allergies; this number was cut by over half for children with over three pets, who had a 24% incidence of allergies. Other studies have similarly linked growing up with animals at home to a reduction in hayfever, asthma, and eczema.

They increase your self-confidence.

A 2012 study published in the Journal of Research in Personality separated participants into three groups: one group of individuals had pets close by, the second group was asked to think about a pet and the third group involved no pets at all. When asked to list their goals and how confident they were that they could achieve them, the first two groups had notably longer lists of goals and were substantially more confident in their ability to reach them.

They give you a reason to get active.

A study funded by the National Institutes of Health found that pet owners get more exercise. Among a group of over 2,000 adults, dog owners who regularly walked their dogs were more physically active and less likely to be obese. On top of that, regular dog walkers walked faster, longer and had more mobility than owners and non-owners who didn't walk dogs.

Pets are humanizing. They remind us we have an obligation and responsibility to preserve and nurture and care for all life.

- James Cromwell

6 They help you sleep.

A 2015 Mayo Clinic study surveyed 150 patients who visited the facility's Center for Sleep Medicine and found that having a pet with you at night can lead to improved sleep. Among the 56% of participants who shared a bed or bedroom with their cat or dog, 41% attributed their pet's presence to better sleep. Study authors wrote that "respondents described feeling secure, content and relaxed when their pet slept nearby."

7 They increase your lifespan.

A systematic review of 70 years of research published in the American Heart Association journal Circulation found that having a dog is linked to a longer life. The review analyzed research involving almost four million study participants across the globe, finding that dog ownership was linked to an overall 24% reduction in mortality. The benefits were even greater in individuals who previously had a stroke or heart attack, who had a 31% reduced risk of death compared to survivors without dogs.

They're a social ice-breaker.

Animals are great ice-breakers and an easy way to start a conversation. After all, who doesn't love showing off their pets? Plenty of research has found that animals promote social behaviors and can serve as a positive ice-breaker for personto-person interactions. A 2015 study published in PLoS ONE found that all kinds of pets (i.e., dogs, cats, rabbits and snakes) help their owners form social connections with other people. Owning a pet—and in particular owning a dog that gets regularly walked—is a leading way that people form friendships and gain social support in their neighborhoods.

Think you're too busy to reap the benefits of having a pet? Not so fast! Just because you don't have the time to commit to caring for a cat or dog, doesn't mean you can't become a pet owner. Researchers have even found that keeping a home aquarium is associated with increased feelings of relaxation and wellbeing. If even that sounds like too much work, it turns out you don't even need to own an animal to benefit from them. Watching "cute" animal videos online has been shown to get people into positive emotional states, which is linked to stress-reduction and higher resilience in stressful situations.

Science is clear: pets are good for the soul. Animals improve heart health, come with emotional benefits like decreased stress and higher confidence and promote healthy lifestyle choices like socializing with neighbors and getting active. And whether you're a pet owner or not, you can find a way to benefit from animals in some way—even by doing something as simple as getting a good laugh from a funny cat video. Is



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here are few things in life as exciting as the prospect of an upcoming trip. But that might not be how everyone sees travel—some dread the details, get nervous about logistics and wish they could simply teleport to their destination.

One way to take some of the stress off is to pack well. With these following tips, you'll have one less thing to worry about as you embark upon your journey.

Think about the purpose of your trip

Obviously, your attire for a business trip will differ drastically from what you might wear on a family beach vacation. If you use the purpose of your trip as the starting point, it will guide the essentials of what you pack, and as long as you have those essentials, you'll be good. With the purpose of your trip at the center of what you pack, you can then start building out your next layer of items. Maybe you will be able to squeeze in a workout on a business trip, so you'll need some gym clothes. Perhaps you hope to have a nice dinner on your beach vacation, so in addition to a bathing suit, you want to include a dress or suit jacket. The last and final layer of what you pack will be the "bonus layer" for any extra, not needed but still nice to have items, if you happen to have room left in your suitcase after you've covered all necessary scenarios.

Count the length (in days) of your trip

It might seem obvious, but if you're traveling for 10 days, you are going to want 10 pairs of underwear, 10 pairs of socks and 10 Q-tips. Keep the duration of your trip in the back of your head at all times. When you have all of your clothes and toiletries laid out, run through your calendar day-by-day to make sure you've got something for each.

Look ahead at the weather!

Don't assume because you're headed to California, it's going to be sunny and 80 degrees. For instance, Northern California's climate is MUCH different than that of San Diego or Los Angeles. The biggest disservice you can do is not take a glance at a weather forecast. Nothing can spoil a trip like rain and no rain boots.

Invest in a toiletry bag or carrying case

To make sure all of your needed toiletries are in one place, it helps to have a trusted toiletry bag to hold everything. One quick glance in the bag can tell you if you forgot deodorant or your toothbrush. If you're checking a bag, keep your toiletries in the luggage you're bringing on the plane. If you get stranded, delayed or your luggage gets lost, at least you'll ensure you have what you need for your personal hygiene. Also, a pro tip: when you stay in a hotel, take an extra shampoo, conditioner or soap home with you. This way, you can keep a small supply of travel-sized goods in your home (for free!) that you can bring with you when you go on trips that don't involve hotels or complimentary personal care items.

Pack versatile pieces

Solid-colored pants or skirts are great because you can wear them with a professional top for the workday, then simply switch tops and shoes to transition to the evening. Pieces you can mix and match are perfect for the trips that combine business with pleasure. A scarf can double as a blanket on a plane; wear your running sneakers for comfort through the airport and then you'll have them with you if you decide to go on a hike. And remember, for trips with family and friends, most people will not care if you repeat outfits!

Most importantly, don't sweat the small stuff. Unless you're going to a very remote destination, most things you forget can always be purchased in a pinch. Bon voyage! $\,$ $\,$ $\,$

Preparing for the Future:



aving for retirement can seem like a daunting or even impossible task. From determining the percentage of gross income to save, to selecting the best savings

account, many Americans fall short. According to a recent study by Northwestern Mutual, 1 in 5 Americans have less than \$5,000 saved for retirement, and roughly 15% of Americans have no retirement savings at all. Even more shocking, 47% of Americans believe that they will need to work beyond the traditional retirement age of 65 due to financial necessity.

Understanding Your Numbers

With life expectancy reaching into the low 80s, it is anticipated that most Americans will need to account for roughly 15 years of post-retirement living expense. As a general rule of thumb, a retirement account should contain at least 80 percent of the yearly salary you earned while working. To determine the total amount necessary to retire, multiply the 80 percent by how many years you are expected to live beyond retirement. For example, someone who is expected to live 15 years post-retirement, with an annual salary of \$65,000, should aim to save a total of \$780,000.

Eg. $$65,000 \times 80\% = $52,000 \text{ per year};$ $$52,000 \times 15 = $780,000.$

Once you have determined the amount of money you will likely need to retire comfortably, it is imperative to setup a plan and start saving. Financial experts recommend contributing up to 15% of your gross income to a retirement savings fund whether that be a Roth IRA or a 401(k). The idea is to contribute monthly into a retirement program and then reap the benefits of the money growing over the years.

However, for many Americans, it's simply not feasible to set aside 15% of their gross income. Suppose you earn \$65,000 per year and contribute 15% to your 401(k). 15% of \$65,000 is approximately \$9,750 per year, which is roughly \$813 per month. If panic is setting in, take a deep breath! There are steps to take to get back on track. Although these numbers seem impossible to reach, there are programs in place and steps to take that make saving for retirement achievable.

Start Saving Now

The first step is to start saving now. The sooner you start

contributing to your retirement account, the more money you will be able to save over the span of your career. For instance, the chart below represents three different saving scenarios based on the following facts: Abby, Bobby and Claude each contribute \$500 per month, which equates to an annual contribution of \$6,000. They invest in a 401(k) with an annual return on investment of 8%. Below, each employee begins contributing at a different age. As you can see, even a five-year difference can make a huge impact on the amount of money that accumulates in your retirement account. The sooner you start saving, the more prepared you will be for retirement.

Small Contributions Add Up

Although financial experts recommend contributing 15% of your gross income, remember that any contribution is better than no contribution. If contributing a full 15% is unfeasible, don't fret! Starting to invest with even a couple hundred dollars per paycheck is a huge step in the right direction—especially if you start now.

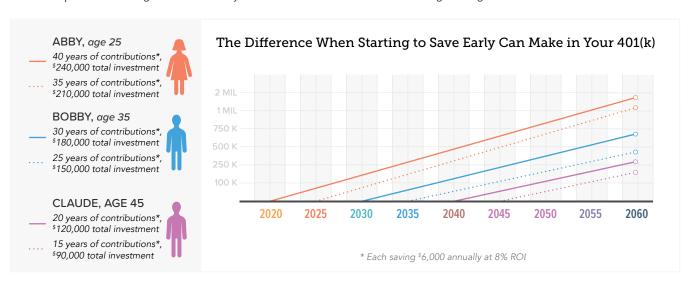
Take Advantage of Matching

If your employer offers to match a percentage of your monthly contribution, you should contribute enough to receive that benefit. Even if you can't afford to contribute a full 15 percent of your paycheck, any amount is better than nothing at all. For instance, if you contribute \$100 per month and your employer offers a 25% match, your monthly contribution is now \$125. This matching is important because it is essentially free money.

Increase Contribution over Time

Increasing your payroll deduction incrementally is an easy way to build up to the maximum deduction. Even starting with a 3% contribution that increases quarterly or yearly can make a huge difference in the long run due to compounding interest. This method is simple, effective and easy on the bank because a one percent increase only decreases take-home income slightly.

In conclusion, the benefits of starting a 401(k) early are immense. Investing even a small portion of your paycheck is better than investing nothing at all. So don't wait—start now. IS





Talk with Your Kids about Doing Their Part

by Rachel Gore

ccording to Yale University's September 2019 climate opinion map, which analyzes beliefs on climate change, two-thirds of Americans now believe that global warming is happening. Approximately 60% are worried about global warming, with over half of Americans agreeing that it will harm plants and animals, people in developing countries, people in the United States and future generations.

In a world with constant news about the alarming realities of climate change, many people are trying to do their part to help by going green. As a parent today, you understand what your parents may not have—that your actions directly impact the health and longevity of the planet. At the same time, climate change and the public health impacts of global warming are, frankly, scary to think about. It's natural to want to shield your children from some of the unsettling realities that will happen if things don't change, but that doesn't mean you should avoid talking about the environment altogether. In fact, choosing to engage in positive conversations with your children about the importance of being "green" will help prepare them to keep doing their part throughout life.

Here are a few suggestions on getting started:

- 1 Lead by example. It's important for you to remember to practice what you preach. Make active decisions to do "green" things in your own life—whether that be recycling, picking up trash, composting or avoiding plastic bags, straws and other single-use plastics—and make sure that your children see you make these choices on a regular basis.
- 2 Explain why being green matters. Little kids probably aren't ready to hear about mass extinction, deforestation and rising sea levels, but that doesn't mean they can't be told the basics. Tell them that the "green" things you do help keep Earth and its oceans clean and usable for future generations.

Explain that if they do things like throw trash or recycling on the ground instead of disposing of it properly, it can harm the plants and animals they share the environment with. Simple messages like these can go a long way.

- 3 Make it a game or competition. Who can take the shortest shower? Making water conservation a friendly competition lets you broach the topic of not wasting water with your kids in a way that is fun (instead of in a way that is angry and stress-inducing, like after someone unknowingly leaves the water running for too long).
- Garden together. Children find satisfaction and joy in planting, nurturing and watching something under their care grow. Consider growing fruits and veggies, explaining to your kids that eating home-grown food is both healthy and good for the environment because it means they're eating less prepackaged foods from the grocery store. This is also a great opportunity to tell them that plants need carbon dioxide to live just like we need oxygen, and that plants help us by releasing oxygen back into the environment that lets us breathe clean air.
- Shop for clothing at thrift stores. A survey done by Savers in 2018 found that the average American throws out over 80 pounds of clothing a year. Altogether, that adds up to about 26 billion pounds of clothing tossed in landfills annually. Explain to your children that by buying secondhand clothing, they are saving it from getting sent to landfills and giving it a second chance at life. Accordingly, have your kids get rid of their own clothing as they grow, bringing them along for the ride to donate it to a secondhand store.

By seamlessly infusing these tips into your life at home, you can make protecting the environment something your kids do naturally. It also gives you the chance to talk about the environment in a way that fosters appreciation and a desire to do well by Earth, which is very different from the dread-inducing conversations they might have learning about climate change at school, from peers or on the news. IS



/// WORKING TO KEEP CHILDREN SAFE IN '/// /// AND AROUND VEHICLES '//

Before you turn the key...make sure you can see! Most drivers are unaware of the large and very dangerous blindzone that exists behind all vehicles. Every week at least 50 children are seriously injured or killed after being backed over because a driver was unable to see them behind their vehicle.

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THE DEADLY VAPING EPIDEMIC A DEEP DIVE

Recently, vaping addiction and its accompanying lung illness outbreak have been at the top of national news. U.S. health officials are scrambling to identify what is causing thousands of vapers to develop the potentially fatal lung disease "EVALI" as new cases are reported each day. Even more alarmingly, teens and young adults are being disproportionately impacted by the epidemic, making it every parent's worst nightmare.

While there are several vaping products on the market, one company in particular—JUUL Labs, Inc.—has played a particularly powerful role in fueling the epidemic in teens. In addition to being by far the most popular e-cigarette distributor on the market, there is evidence that the company allegedly hooked adolescents—intentionally—on vaping and illegally marketed JUUL® products as a safe alternative to cigarettes. Here's everything you need to know about vaping, the public health crisis and JUUL's alleged role in causing it.

THE HISTORY BEHIND JUUL

Before JUUL, there was Ploom®. Ploom was a San Francisco-based company founded by Stanford University Design Program graduates James Monsees and Adam Bowen, who came up with the idea for Ploom together as students. Ploom originated in 2007 and raised nearly \$1 million in venture funding by February 2008 for its e-cigarettes, the first in a line of products that would eventually become JUUL. Ploom devices are heatable vaporizers filled with single-serve Ploom Pods containing tobacco or non-tobacco ingredients. Ploom Pods were the precursor to the JUULPODS™ currently ravaging the nation's youth.

In 2013, Ploom launched a loose-leaf tobacco and cannabis vaporizer called Pax®. While the original Pax vaporizer has since been discontinued, second- and third-generation Pax devices are still available for purchase and remain popular among cannabis vapers today. In February 2015, two years after the original Pax was released, Monsees and Bowen sold the Ploom brand to Japanese tobacco company JTI, which rebranded itself as Pax Labs, Inc. On June 1, 2015, Pax Labs introduced JUUL to the world with a youth-oriented campaign and accompanying New York City launch party. The JUUL is a small nicotine-based e-cigarette that resembles a USB flash drive and uses single-use cartridges known as JUULPODS. Guests of the launch party were invited to test free samples of JUUL products and share selfies of themselves at the party on social media.

JUUL Labs, Inc. spun off from Pax as a separate company in July 2017. The rest is history, with JUUL taking its spot as the most popular e-cigarette on the U.S. market by the end of the year. JUUL sales skyrocketed 621% year-to-year, generating over \$224 million in retail sales by November 2017. Today, JUUL's presence as the most popular vaping brand has become so apparent that some vapers use the terms "vaping" and Juuling" interchangeably.



What's the difference?

The main difference between vaping and smoking revolves around what is being inhaled. While cigarette smokers inhale the smoke that is produced by burning tobacco, the term "vaping" describes smoke-free products that produce an inhalable vapor. E-cigarettes, or vapes, involve the heating of a liquid, and the vapor it releases is considered smokeless.

While there was a widespread misconception that vaping is a healthy alternative to cigarette smoking, in part due to alleged deceptive marketing tactics used by companies like JUUL, the recent outbreak of vaping-related lung disease has made many realize that this is not true.

JUUL'S ALLEGED ILLEGAL MARKETING TACTICS AND DECEPTIVE PACKAGING

Recent developments regarding vaping-related public health concerns have revealed that JUUL may have intentionally targeted children and teens to be consumers of its products. In fact, the U.S. Food and Drug Administration (FDA) issued a warning letter to JUUL on Sep. 9, 2019 for making illegal claims about the safety of its e-cigarettes. The letter came after the FDA reviewed testimony from a congressional hearing on "Examining JUUL's Role in the Youth Nicotine Epidemic," which took place on July 24-25, 2019 in the U.S. House of Representatives. During the hearing, two New York teens testified that a JUUL representative had made several misleading claims in a presentation at their high school, including that the "FDA would approve [JUUL] any day" and that students "... should mention JUUL to [their] [nicotine-addicted] friend[s]... because that's a safer alternative than smoking cigarettes, and would be better for the kid[s] to use."

In the letter, the FDA tells JUUL that referring to its e-cigarettes as "'99% safer' than cigarettes, 'much safer' than cigarettes, 'totally safe,' and a 'safer alternative than smoking cigarettes' is particularly concerning because these statements were made directly to children in school." The letter also mentions that JUUL's "Letter from the CEO," which is on its website and has appeared in emails sent to parents, makes the claim that "[JUUL's] simple and convenient system incorporates temperature regulation to heat nicotine liquid and deliver smokers the satisfaction they want without the combustion and the harm associated with it."

To legally make public claims about the safety of a product, companies need to be granted an appropriate FDA order verifying the claims are true. It is illegal to do so if an order hasn't been granted, according to Acting FDA Commissioner Ned Sharpless, who said that "regardless of where products like e-cigarettes fall on the continuum of tobacco product risk, the law is clear that, before marketing tobacco products for reduced risk, companies must demonstrate with scientific evidence that their specific product does, in fact, pose less risk or is less harmful. JUUL has ignored the law." In addition to the warning letter, the FDA sent JUUL a separate letter requesting additional information on the company's outreach and marketing practices.

On Oct. 29, 2019, unsettling information about JUUL's alleged lack of concern for public health emerged.

A lawsuit filed by Siddharth Breja, former senior vice president of global finance for JUUL, alleges that he was fired by JUUL after raising concerns over a shipment of more than one million contaminated mint-flavored JUULPODs to retailers. Even after JUUL executives became aware of the problem, they did not recall the pods or warn customers. According to Breja, then-CEO Kevin Burns crudely dismissed his health concerns, saying "half our customers are drunk and vaping like mo-fos, who the [f---] is going to notice the quality of our pods?"

To make matters worse, JUUL has been accused of using deceptive product packaging. Even though its products hit the market back in 2015, JUUL did not include any nicotine warnings on the packaging of its devices or pods until the spring of 2018. In other words, JUUL allegedly downplayed the serious risk of nicotine addiction associated with e-cigarettes by failing to put even a simple warning label on its product packaging. In reality, a single pre-filled JUULPOD delivers about 200 puffs and contains as much nicotine as a full pack of cigarettes.

THE RESULTING YOUTH VAPING ADDICTION CRISIS

JUUL is the most popular e-cigarette distributor in the United States, accounting for a staggering 71% of the industry's market share in 2019. It's safe to say that JUUL's youth-directed marketing has paid off; according to the U.S. Centers for Disease Control and Prevention

Regardless of where products like e-cigarettes fall on the continuum of tobacco product risk, the law is clear that, before marketing tobacco products for reduced risk, companies must demonstrate with scientific evidence that their specific product does, in fact, pose less risk or is less harmful. JUUL has ignored the law.

- Acting FDA Commissioner, Ned Sharpless

(CDC), more than 20% of high school students and 5% of middle school students reported vaping on a daily or near-daily basis in 2018, marking a 78% increase in youth vaping use in a single year. Frighteningly, the close resemblance of JUULs to USB flash drives makes it easy for children to keep them hidden—especially if parents don't know what to be looking for.

The long-term consequences of youth e-cigarette addiction could result in a new, larger generation of future cigarette smokers. In a study published in *PLoS One*, researchers found that e-cigarettes may be facilitating

cigarette smoking in teens who didn't previously smoke. Experts estimated that around 495,000 people ages 12-29 who tried e-cigarettes by 2018 will become regular cigarette smokers as a direct result of their vaping. In other words, there may be almost half a million future cigarette smokers that wouldn't have started smoking if they had never vaped. With the long-term health impacts of smoking cigarettes being well known—around 1,300 people die in the U.S. every day due to smoking or second-hand cigarette smoke exposure—this is obviously very disturbing news.



JUULPODS' Enticing Flavors

Under threats from the federal government of a nationwide ban of flavored pods, JUUL announced on Oct. 17, 2019 that it was suspending sales of all fruity flavored pods. Most vapers opt to use JUUL's flavored vaping pods, which come in enticing flavors like fruit medley, mango, cucumber and creme brulee. Tobacco-flavored pods make up less than 20% of JUUL's current sales. On Nov. 7, JUUL made another announcement saying that it would also stop selling mint-flavored pods, which made up 70% of the company's latest sales as teens swapped out other banned flavors for mint. Only tobacco and menthol-flavored JUULPODS will remain on the market.

One study published by the University of Southern California found that in addition to the vast majority of over 500 surveyed teens (90%) having a preference for flavored pods, teens who vape sweet or fruit-flavored pods are more likely to keep vaping over longer periods of time. Among teens who reported vaping flavors other than tobacco or menthol, over 64% still regularly vaped six months after being surveyed; under 43% of teens who vaped tobacco or menthol pods still regularly smoked after the same duration.

THE RESULTING DEADLY LUNG ILLNESS OUTBREAK

As if the threat of lifelong nicotine addiction isn't alarming enough, there is also an ongoing nationwide outbreak of a mysterious vaping-related lung illness. Vaping-related lung illness cases were first reported in March 2019, with the first death tied to the outbreak being confirmed on Aug. 23 as a man in Illinois. The number has since skyrocketed, and the CDC reporting a total of 2,051 confirmed or probable vaping-related lung illness cases and 39 deaths as of Nov. 5, 2019. Every U.S. state (minus Alaska), Washington, D.C. and the U.S. Virgin Islands have all confirmed cases of the illness.

The illness is so prevalent that it was named "e-cigarette or vaping product use-associated lung injury," or EVALI, by the CDC on Oct. 11, 2019. The median age for EVALI patients is 26, but there have been cases reported in children as young as 13. On Oct. 8, New York Gov. Andrew Cuomo confirmed the death of a 17-year-old Bronx resident, who was the first teenager in the nation to die from EVALI. Over half of EVALI cases are individuals younger than 25.

Symptoms associated with EVALI closely resemble the flu and other respiratory illnesses, and include:

- » Abdominal pain
- » Chills
- » Coughing
- » Chest pain
- » Diarrhea
- » Fever
- » Nausea or vomiting
- » Shortness of breath or difficulty breathing
- » Weight loss

The CDC is leading a public health investigation in response to the outbreak, yet much remains unknown. Health investigators suspect that EVALI cases stem from chemical exposure, but cannot link every case to a certain vaping device or substance. While most EVALI cases seem to stem from the use of THC-containing products, other patients have reported using CBD and nicotine-containing products.

The FDA is separately conducting a criminal probe of over 150 nicotine and THC vaping products being tested for toxic substances. The FDA's probe, which aims to identify potential EVALI-causing contaminants, extends across the entire vaping supply chain in several states.

On Nov. 8, 2019, the CDC announced a breakthrough in its investigation. According to Anne Schuchat, M.D., CDC's principal deputy director, the agency has "detected a potential toxin of concern: vitamin E acetate." Vitamin E acetate is an oil and a synthetic form of vitamin E. Investigators found high levels of vitamin E acetate in every fluid sample taken from 29 EVALI patients, which are the first "findings [that] provide direct evidence of vitamin E acetate at the primary site of injury within the lung."



IT'S NOT JUST JUUL: THC-CONTAINING PRODUCTS LINKED TO MOST VAPING DEATHS

While JUUL has been widely condemned due to its marketing tactics and heavy advertising of its products to teens, it is not the only vape company to be concerned about. On Oct. 28, the CDC confirmed that most EVALI deaths have been associated with the use of THC-containing products (note: no JUULPODS contain THC). The CDC was able to obtain information on what products 19 of the patients who died were inhaling, and found that at least 15 reported using THC products.

The newest discovery of vitamin E acetate as a toxin of concern may explain why a majority of EVALI cases are associated with THC-containing products. In September 2019, the New York State Department of Health announced that lab tests had revealed extremely high levels of vitamin E acetate in nearly all tested samples of cannabis-based vaping products; no vitamin E acetate was discovered in nicotine products tested at that time. While vitamin E acetate is used in products like skincare lotions and vitamin supplements, inhaling the oil seems to be coating EVALI patients' lungs with dangerous levels of fatty lipids.

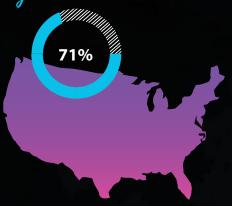
It remains possible that vitamin E acetate is not the only harmful substance contaminating vaping products. Those who continue to vape THC, CBD or nicotine-containing products should monitor themselves for symptoms of EVALI and seek medical attention immediately if any arise.

If You Know Someone with Symptoms of EVALI

As the flu season progresses throughout the winter, it is important to stay aware that EVALI, the flu and pneumonia all have strikingly similar respiratory symptoms. Anyone presenting flu-like symptoms who has a history of vaping could have the flu, EVALI or both. Whether there is a history of vaping or not, anyone with symptoms of a serious respiratory lung disease should seek medical attention immediately. For those that do vape, however, prompt medical attention may be particularly crucial.

Attorneys across the U.S. have begun filing lawsuits against e-cigarette companies for the harm they have caused. If you or a loved one developed lung disease or nicotine addiction after vaping, consider contacting a vaping attorney near you to discuss your legal options.

By the Numbers



JUUL accounts for 71% of the e-cigarette market share in the United States.



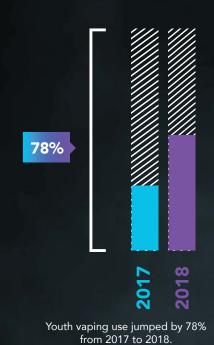
Over 20% (one in five) of high school students vape on a daily or near-daily basis. The **average age** of **EVALI patients** is **26**, and over half of the cases affect individuals

younger than 25.

As of Nov. 5, the CDC has confirmed
2,051 vaping-related
lung illness cases and 39 deaths

in 49 states, Washington, D.C., and the U.S. Virgin Islands.
These numbers are expected to keep rising.

an estimated 495,000 people ages 12-29 who vaped by 2018 will become regular cigarette smokers directly due to their e-cigarette use.



Of 19 vaping-related patient deaths that the CDC obtained substance use information from, 15 inhaled THC products.



Over 5% (one in 20) of middle school students vape on a daily or near-daily basis.

WHAT CAN PARENTS DO ABOUT VAPING?

With the common misconception that e-cigarettes are safer than cigarettes, many youths and teens likely still don't realize just how dangerous vaping really is. As a parent, it is important to make sure that both you and your children are educated about the risks associated with e-cigarette use. Before talking about vaping with your kids, gather credible information about e-cigarettes and teenagers so that you enter the conversation well-informed.

According to guidelines released by the Office of the U.S. Surgeon General, it is important to broach the topic of vaping to teens in a non-confrontational manner. Avoid criticizing them to encourage an open dialogue—no one wants to listen when they feel like they're being lectured. If possible, find a natural setting to start the discussion, such as when you see an e-cigarette advertisement or spot someone vaping in public while you with your child. Suggest your teen talk about vaping with other trusted adults, such as coaches, relatives, teachers or counselors, so they know they have a wide support system available if they want to quit. IS

Additional Vaping Resources for Parents

Child Mind Institute's Teen Vaping "Need-to-Know" for Parents: childmind.org/article/teen-vaping-what-you-need-to-know

CDC Facts on the Risks of Vaping for Kids and Young Adults:

cdc.gov/tobacco/basic_information/e-cigarettes/Quick-Facts-on-the-Risks-of-E-cigarettes-for-Kids-Teens-and-Young-Adults.html

FDA Information for the Public on Vaping-Associated Lung Illnesses:

fda.gov/news-events/public-health-focus/lung-illnesses-associated-use-vaping-products

Ongoing CDC Updates Regarding the EVALI Outbreak:

cdc.gov/tobacco/basic_information/e-cigarettes/severe-lung-disease.html

Surgeon General's Advisory on Youth Vaping:

Information on How to Quit Vaping and What to Expect During Withdrawal:

teen.smokefree.gov/quit-vaping/how-to-quit-vaping



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by Jillian F. Hayes,

ore than 30 years ago, television audiences nationwide laughed at the now-classic catchphrase, "Where's the beef?" used by an elderly woman who demanded more meat in her Wendy's hamburger. Fast forward to today

and, ironically, many of today's consumers are opting for food items that exclude the beef—along with a host of other meat products.

While veganism has traditionally been a lesser-lived food lifestyle option, it is now gaining impressive traction for a variety of reasons.

While some people choose this animal-free lifestyle simply because they do not want to consume anything animal related, emerging concerns include the perceived improvements to health and weight maintenance and environmental issues/ conservation of natural resources. As a result, alternative food options that contain zero-to-little animal byproducts are rapidly gaining popularity.

Not surprisingly, food and restaurant giants, such as Burger King and Tyson Foods, are jumping on the bandwagon, introducing meatless alternatives to chicken and beef foods. The plant-based "meat" arena has gone from niche to mainstream—and is predicted by some to grow into a \$140 billion industry.

One of the hottest new meat-free products on the market is the new Impossible Burger from Impossible Foods. This product is comprised solely of plant-based materials—the main ingredient being soy, along with coconut and sunflower oils, potato proteins, yeast extract, and various other "binding ingredients." These products are based more on science than nature.

The Impossible Burger is not only available in popular restaurants and fast-food chains throughout the country, but it is also for sale in grocery stores nationwide, providing a meat substitute at home that feels, tastes, and smells like beef. One trait that sets it apart from the competition is its ability to "bleed."

Of course, all new trends have their cheerleaders and naysayers, and the Impossible Burger is no different. We've curated a list of pros and cons of this non-meat patty:

Pros to opting for meat substitutes:

- » Since the process for producing it requires less water and land and has fewer emissions, its carbon footprint is much smaller than that of real meat.
- » It is packed with vitamins including vitamin E, vitamin C, thiamine (vitamin B1), zinc, niacin, vitamin B6, riboflavin (vitamin B2), and vitamin B12.
- » It tastes and looks just like real meat.
- » It is suitable for both vegans and vegetarians and those seeking a more plant-based diet.
- » It is gluten free.

Reasons to stick with real meat:

- » More saturated fat per serving.
- » More sodium per serving (although reducing this is in the works).
- » The FDA is still trying to determine if eating certain components of the burger could be unsafe to consume, especially "heme.", the ingredient that makes it look so pink and real.
- » It is highly processed instead of being a natural, slow food option.
- » It may still not be suitable for those who require or prefer a gluten free diet because of the presence of soy.
- » For those trying to steer clear of genetically modified organisms (GMOs), the Impossible Burger contains some GMO ingredients.



It's safe to say many people will flock to this smoky, grilledflavor meat substitute for the taste and texture. Those who have opted to give up meat may appreciate the Impossible Burger's attempt to help them enjoy a close replica of a hot juicy hamburger.

On the other hand, health conscious skeptics may want to wait a little longer for the long-term results of ingesting these burgers, which contain highly processed soy ingredients.

Both sides, however, agree on its positive environmental impact. Recent studies reveal that the carbon footprint of the Impossible Burger recipe is 89% smaller than that of a burger made from real beef, reducing environmental impact in multiple categories from greenhouse emissions to aquatic pollutants.

This alone make many consumers think twice before demanding, "Where's the beef?" $\mbox{\sc i}$



Not just for Pregnancy: Folic Acid Foods to Consider

by Gabriel C. Magee



any women already know that folic acid is an important nutrient that can help prevent birth defects during pregnancy. In fact, according to the American

Pregnancy Association, it is recommended that all women of childbearing age consume between 400 and 600 micrograms of folic acid a day. But it also has health benefits that everyone can and should take advantage of. These include assisting in the formation of important forms of DNA and RNA, breaking down certain potentially harmful amino acids, and the more well-known production of healthy red blood cells. According to The Nutrition Source, a monthly update from Harvard experts, it has also been linked to the prevention of heart disease and may lower your chances of depression and Alzheimer's.

To take advantage of these benefits, it is important to first note that there is a difference between folic acid and folate, though both are often referred to as folic acid. Folate is a natural form of the vitamin B9 that is found in many foods, while folic acid is a synthetic B9 supplement. While there is nothing wrong with taking a supplement in order to reap the benefits of folic acid, these same attributes can easily be gained by simply paying attention to your food choices.

According to the Mayo Clinic, the recommended dietary allowance of folate for adult men and women is 400 micrograms per day. Those who regularly consume alcohol should increase this to 600 micrograms, as alcohol can impair its absorption.

You can start your day off by adding some easy sources of folate to your breakfast. Popular breakfast foods like eggs and avocados are a good start. One large egg contains about 24 micrograms of folate. Avocados are even better, containing about 81 micrograms in just half of a raw avocado. Another easy source are citrus fruits. Both

oranges and grapefruits contain high amounts of folate, so you can start your day off by adding either one to your breakfast to boost your folate levels.

Later in the day, you can increase your folate intake at lunch or dinner by consuming dark green leafy vegetables. Think of kale, spinach, romaine lettuce, asparagus, Brussels sprouts and broccoli. Kale leads the way here, with approximately 263 micrograms of folate in just one cup of these healthy greens. A single Kale smoothie puts you well on your way to meeting your daily needs.

Another popular folate source that can be added to any meal are legumes, such as beans, peas or everyone's' favorite- lentils! One cup of cooked lentils alone contains about 358 micrograms of folate, which is 90% of the recommended daily intake for adults. For those who also enjoy meat in their diets, a 3-ounce serving of cooked beef liver can provide about 212 micrograms of folate. Finally, for a healthy, folate-packed snack, try bananas, papayas, walnuts, and flaxseed. In fact, adding all of these to low-fat yogurt could make for a healthy treat that easily puts you over the top for achieving your recommended daily amount.

Given all the benefits of folic acid, everyone, whether pregnant or not, should be incorporating it into their diet. While it is certainly easy to take a folic acid supplement, as the foregoing shows, it is just as simple to make healthy and delicious eating choices and reap the benefits from foods that are naturally high in folate.

As with any dietary supplement, always consult your physician before you begin taking it to make sure that you are not allergic to folic acid and to verify that it will not interact with any medications you are currently taking. High levels of folic acid can also mask a vitamin B12 deficiency, so be aware of this possibility, particularly if you have a history of B12 deficiencies. IS



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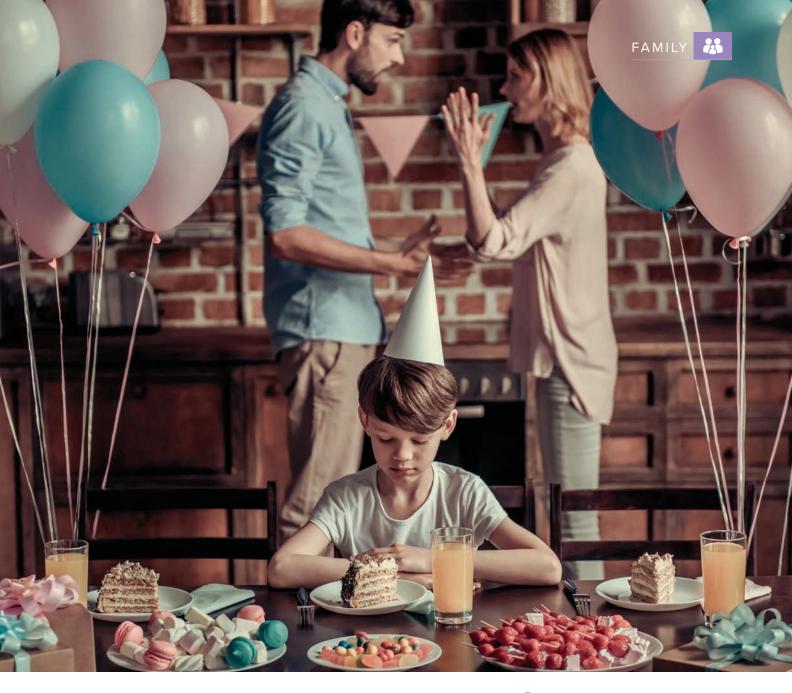






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Divorce Sucks: How to make joint custody work

by Tim O'Keefe

ivorce sucks, and figuring out child custody is often the most difficult part of a divorce. Typically, both parents will share joint legal custody of their child after a divorce, which means each parent has the right to be involved in big life decisions regarding their shared child's religion, academics, activities and healthcare. But most of the time, a parent's biggest concern is physical custody. Joint physical custody is when the child spends equal time with each parent. Joint custody is successful when

parents can work together, agree that they will do what is in their child's best interest and live close together.

The best way to set up joint custody and ensure its long-term success is to be rational and come to an agreement between parents. If a judge determines parenting time and custody, it is unlikely that either party will be happy. Leaving this decision up to the judge increases the amount of litigation, which means more attorney fees, and is also likely to make joint custody harder to

establish. Instead, the best way to make joint custody work is to come to a plan that is mutually agreeable, even if both parents have to make some compromises.

There are many several variations on schedules for joint custody, which may include week on/week off, split weeks, long weekends, midweek visits, and/or extra time in the summer or during school breaks—choose the schedule that works best for your child. When coming up with a parenting plan, be realistic and consider the child's and both parents' schedules. There are many different factors to consider in determining the most appropriate and reasonable schedule. Some factors to consider when determining the most appropriate and reasonable schedule are:

- » Childcare locations
- » Locations of the parent's homes
- » Child's activities, whether theater, sports, or academic
- » The child's age
- » Parent's commitments

Joint custody works best when both parents are willing to work together on a schedule that is best for the child. Joint custody also works best when parents allow for some flexibility in the set schedule.

Next, find your method of communication. If things are very amicable, simply sharing a calendar on Google Calendar and communicating via messaging or phone calls may be effective. Some parents find that emails are the best method to keep track of custody discussions. There are also several apps available, including OurFamilyWizard, Talking Parents, 2Houses and coParenter, that were specifically created for the purpose of shared custody arrangements which keep a record of messaging, calendars, or other documents for parents sharing custody. If court action becomes necessary, some parents find it is helpful to have a record of their communications through an app or email.

As part of communication, it is important to have some flexibility in parenting time—as a child gets older, he or she may become more independent, busier and more involved with activities, which makes a strict parenting plan more difficult. Flexibility is also crucial when it comes to family events, appointments and other activities for the child. With open communication and flexibility, joint custody can work.

An additional way that parents sharing custody can put the child first is to hear the child's input about parenting time. That level of input may vary based on age, but could involve deciding which toys the child keeps at which home or allowing flexibility for special activities with a certain parent. If your child is old enough, consider their feelings about a schedule—if Bobby's special activity with mom are his football games, maybe it is best that Bobby stays at mom's house on Friday nights. Maybe Susie's theater class is close to dad's house, making it easier to stay there on theater nights. Allowing a child to be involved helps make joint custody work long term without the need for additional time in court.

Finally, respect your ex and do not speak negatively about them. A child should not be placed in a position to hear negative things about their parent or be trapped in a middle of any disputes. A child who hears negative things or is in the middle of a dispute may experience anxiety about spending time with their parents or become stressed about interactions between their parents. Speaking negatively about your ex is just one more factor that can lead to a breakdown of open communication and not allow joint custody to work.

Finally, the most important rule about joint custody is to focus on the child and make sure the joint custody plan is in the child's best interest. Whether you are just beginning the divorce process and working on setting up a parenting plan or have been sharing custody for years, being rational, making open communication a priority, staying flexible, and putting the child's needs first are the best ways to make joint custody work. Is





We Are All Equal:

How to Have Positive Conversations with Your Kids about Sexuality and Gender

by Rachel Gore

In recent years, the number of people in the U.S. who openly identify as members of the lesbian, gay, bisexual and transgender (LGBT) community has been on the rise, coinciding with a cultural-wide shift in beliefs about gender and sexuality. Though there is substantial work to be done both in terms of policy changes and stigma reduction, a record-high portion of the nation's adults are ready to embrace gender identities and sexual identities that differ from the "norm" (i.e., heterosexual and cisquender)

In a polling data analysis released by the Williams Institute at the UCLA School of Law in March 2019, an estimated 4.5% of U.S. adults

self-identified as LGBT; this equals roughly 11.3 million openly LGBT adults in the country. Comparatively, the Williams Institute's 2011 report on LGBT polling statistics found that 3.5% of the population identified as LGBT. The 1% increase is unlikely indicative that more people are LGBT than before, but that individuals are becoming more comfortable honestly answering questions about gender and sexuality. In more anonymous surveys, closer to 10% of respondents have reported some level of same-sex attraction, whether or not they identify as LGBT.

The general population's views regarding the LGBT community have evolved rapidly in a relatively short period of time. According



66 Openness may not completely disarm prejudice, but it's a good place to start. 77

- Jason Collins, former NBA player, first openly gay athlete in U.S. pro sports

to Pew Research Center, 60% of Americans opposed same-sex marriage and 31% percent supported it in 2004. Today, these numbers have flipped: in 2019, 61% of Americans supported same-sex marriage and 31% oppose it. This could be related to recent policy changes related to LGBT rights. Most notably, on June 26, 2015, the U.S. Supreme Court ruled that all states must license and recognize marriage between same-sex couples, legalizing it nationwide.

Addressing these Topics with Today's Kids

Your own parents may not have addressed sexuality and gender in conversations with you as a child, but in today's world they are crucial topics to cover if you want to raise accepting, open-minded children. By having these conversations, you may actually be paving the way for your children to feel comfortable and assured in their own gender identity or sexuality in the future. It's understandable that you might not know where (or when) to start, but it doesn't have to be hard. Here are a few tips on how to effectively tackle the topics of gender and sexuality with your children:

Go in prepared.

To have positive and educational conversations about gender and sexuality with your children, you yourself have to become educated. A good place to start is by gaining a basic understanding of terms and concepts related to gender and sexuality:

SEXUALITY: the emotional, romantic or sexual attraction to other people.

EXAMPLES OF SEXUAL ORIENTATION:

- » Lesbian: women who are attracted to other women.
- » Gay: individuals who are attracted to the same sex as themselves; usually used to refer to gay men, but applies to females as well.
- Bisexual: individuals who are attracted to both men and women.
- » Pansexual: individuals who have the ability to be attracted to people of all genders (male, female, transgender, non-binary, etc.); in other words, gender is not a factor that determines whether they are attracted to another person.

SEX VS. GENDER:

- » Birth-assigned sex: the biological anatomy present at birth (i.e., male, female, etc.).
- » Gender identity: a person's inner concept of themselves as male, female, transgender, etc. For most people, gender identity is the same as their sex assigned at birth.

EXAMPLES OF GENDER:

» Cisgender: a person whose internal gender identity matches the sex they were assigned at birth. A majority of the

- population fits into this category. In other words, people who are not transgender or non-binary.
- » Transgender: a person whose internal gender identity does not match the sex they were assigned at birth.
- » Non-binary: a person who identifies as neither male or female (often goes by they/them pronouns). Examples include people who identify as having no gender or people whose gender changes over time.

This is only an overview of terms related to gender and sexuality, and it's possible that your children have heard or will ask about words that aren't on this list. Online educational resources that go more in-depth in defining these concepts and others include Planned Parenthood, the American Psychological Association and the Association of American Medical Colleges. If the specifics are still confusing, know that the most important thing for your children to understand is that it's important to respect and appreciate others no matter who they are or who they love.

Start talks while they're young.

Many parents are hesitant to talk about sexuality and gender with their young children, worrying that they may be inappropriate topics to cover early on. In reality, this is the best time to start. Young children understand more than they get credit for; the American Academy of Pediatrics has found that children have a solid understanding of their own gender identity by the age of 4. This includes transgender people, who are in fact forming a sense of their identity at this stage.

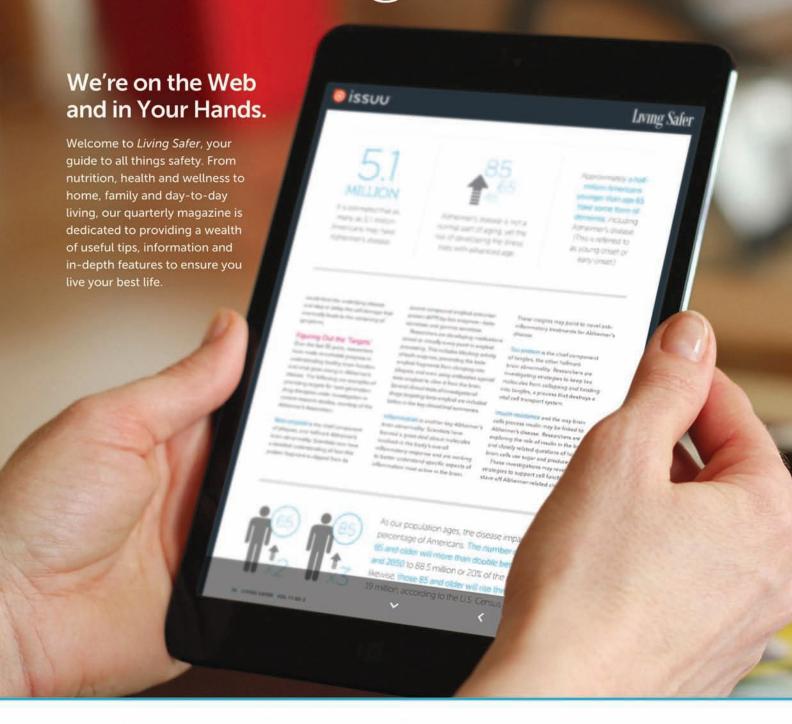
Give them age-appropriate information.

Young children are constantly observing the world around them and may notice things like a same-sex couple holding hands or kissing in public or parents that don't look like theirs. These are great opportunities to deliver a positive and effective message about gender and sexuality. If they point something out, take a minute to explain to your child that while yes, it's different from what they're used to seeing, it's O.K. Keep it simple: "a boy and a boy or a girl and a girl can love each other the same way a girl and a boy can", "some families have two mommies or two daddies just like our family has one mommy and one daddy." As they age, more complex questions and concepts can be addressed.

Have ongoing discussions.

Gender and sexuality are too complex to be a one-time conversation. As your children develop further, use real-life examples, media and their own experiences with peers as ways to continue the conversation. If they talk about a friend who has recently come out of the closet, react positively. They may be trying to "feel out" your response, especially in their teen years as their own gender and sexuality become even more apparent. Limit criticisms of things they tell you and keep educating yourself on topics as needed. IS

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5 Ways to Build Your Daughter's Confidence

by Crystal Consylman



onfidence always seems to be one of the biggest issues a girl faces. Here are some ways you can help your daughter, or any girl in your life, build her confidence:

- Be there for her. Support the decisions she makes. Wrong or right, she needs to know that you will have her back through the good times and the bad. You may not agree with her decisions, but she will always be looking to you to stand behind her and love her unconditionally. She will be able to face the world with confidence knowing you have her back no matter what.
- Listen. Listening, instead of speaking, will allow her to become a confident woman in this world. Let her talk through the issues she is having. She needs a platform to express what is going on inside. Only after she is finished should you talk things through with her in a loving manner. Showing love and understanding during these conversations is extremely important and will show her how much it means to have someone there. Do not make her feel like she should be ashamed for what she is feeling or for coming to you. Motivate her, love her and encourage her to do what is right. Remember, you want her to confidently make her decisions with just a little nudge in the right direction from you!
- Encourage her passions. Whether it's something you feel passionate about or not, encourage her to stick to her passions and dive into them with her whole heart and soul. It doesn't matter if she plays a sport, sings or dances, make sure she knows you are behind her and support her. If she can find happiness in her passion, confidence will follow.
- Let her cry. Encourage her to express herself. Encourage her to love. Encourage her to be proud of who she is, share her emotions and know that it's OK to break down and have a good cry once in a while. Let her know that you will be there to be the shoulder she'll need when that happens. Be the person who will help her through these moments with encouragement and no judgment. There is an innocence and honesty to those who are confident enough to express themselves without fear of judgment.
- Remind her that she's beautiful. Do not let a day go by that you do not remind her that she is beautiful, inside and out. Remind her to radiate her beauty into the world. Remind her of all that she has to offer to the world and those around her. Remind her that a simple smile will light up a room and that she is strong and smart. Always tell her how proud you are of her.

Our world is radiating with amazing, beautiful, strong, independent and confident women. It's our job to show them that they are all of these things.



Decluttering 101 7 Steps That Will Bring You Joy

by Diana Eastty

We spend the first half of our lives collecting "things," and it often takes the second half of our lives to get rid of it all. The challenge for most people is where to start when it comes to decluttering.

An excellent place to start is to evaluate items in your home by asking three basic questions: "Do I need it? Do I use it? Do I love it? If the answer is "no" to any of these questions, then there's a good chance the item no longer serves you, and it's time to donate it, give it to a friend or family member who can put it to use or toss it.

But, it's important to understand upfront that letting go is a process!

Here are seven steps to get you started:

- Identify the space in your home that is bothering you the most. Is it an overstuffed closet? Is it the basement or attic? Or how about a kitchen cabinet or pantry? Start with an area that doesn't contain items with high emotional value. Get your decluttering muscles in shape first!
- **Gather three containers** to move around the house with you. Identify them as "To Donate," "To Give Away," and "To Toss." These containers can be plastic storage bins, boxes or trash bags—whatever you have handy.
- As you start decluttering, you may want to **work in short bursts of time.** Set a timer for 20-30 minutes and see how much you can accomplish.
- Begin by tossing things that are obviously trash or can be recycled.
- Evaluate each item individually by asking yourself the need/use/love questions. If it's an item of value to you, put it back in its place. If not, decide which container to place it in and quickly move on to the next item. The goal is to move as fast as possible and clear away as much as possible.
- When your timer goes off, take a deep breath, notice how good it feels to have reduced the clutter, and either stop or start the timer again.

At the end of your allotted time, take the toss container to the garbage and recycle bin and put your "To Donate" box in the back of your car so you can drop those items off the next time you drive by a donation location. Take pictures of the things in the "To Give Away" container with your phone and immediately send them off to family or friends to check if they are interested in them. If they decline your kind offer, move them to the "To Donate" container in your car.



We should be choosing what to keep, not what we want to get rid of.

-Marie Kondo

Now it's time to celebrate what you have accomplished and schedule a time to repeat these same steps.

There are many reasons to consider decluttering, but the most important reasons are these:

- » Clearing the clutter relieves you of what is weighing you down. In most cases, you may not even realize what is weighing you down—like those boxes in the basement or attic that you don't see every day or those old paint cans in the crawlspace—but they are still there.
- » Clearing the clutter uncovers what's truly of value to you. When you intentionally and systematically evaluate everything in your home, you start to look at everything through a different filter.
- » Clearing the clutter allows you to surround yourself with only the items you love, which, in turn, make you feel good.

Like most things in life, it's hard to visualize what an activity is really like until you experience it. What are you waiting for? \(\mathbb{S} \)

Dos and Don'ts When Your Loved One is Struggling With Addiction

by Judy Chaney

DC

DON'T



Educate yourself about addiction



Address the issue with concern and empathy



Research treatments



Set boundaries



Practice self care



Support their recovery



Look down on them



Ignore the problem



Force them to quit or give ultimatums



Enable them



Personalize when they get mad at you



Give up

Drunk Driving: Know the Facts

A sad story very close to home involves an issue on the road that is 100% preventable: drunk driving. Around the holidays every year, drunk driving task force operations are created within local police, setting up checkpoints, sitting on well trafficked roads, and attempting to keep our roads safe. At these checkpoints hyper-focused officers catch drunk drivers before their poor decisions hurt others.

Drunk driving is not a new epidemic. It's the number one cause of deaths on the road. Instead of writing about how dangerous it is, and how preventable it is, below are some blood chilling facts that need to be shared. Take a second, let them percolate in your mind, and then share them with your friends and family. Together, with knowledge and support, we can end drunk driving.

DRUNK DRIVING the facts









More than **50% of children** who died because of a DUI-induced crash were being driven by an intoxicated driver

Drivers between the age of 21-24 participated in



of the fatal drunk driving crashes



Alcohol-impaired drivers are behind the wheel over 300,000 times every day Only 2800 are arrested Drunk drivers cost the U.S. about

\$132 Billion a year



2 out of 3 people will be impacted by a drunk driving crash in their lifetime

EVERY drunk driving crash has a devastating impact on victims and their friends, family, classmates and coworkers. EVERY crash is 100% preventable.

Don't Drink and Drive

Thanks to the CDC and MADD for the helpful statistics.

About the Firm

"Through our experience, hard work, and compassion, we at Curcio Law are committed to advocating for and representing people who have been injured through no fault of their own in a professional manner while helping them rebuild their lives and making the world a safer place."

Curcio Law is an Alexandria, Virginia based firm focused on representing people who have been seriously injured or killed in car, pedestrian, bicycle and truck crashes, and by dangerous dogs, unsafe products and premises. As a team, the firm works tirelessly to obtain the compensation their clients are legally entitled to so each may rebuild their lives with dignity. Curcio Law has earned the trust of their clients and the respect of their peers by representing each client with the values which have shaped Tom Curcio's life and guide the firm: Commitment, Compassion and Character.

With over 35 years of experience behind him, Thomas Curcio has represented the most seriously injured victims of accidents caused by negligence, including:

- Personal Injury
- Car Crashes
- Truck Crashes
- Motorcycle Crashes
- · Premises Liability
- Product Liability
- · Traumatic Brain Injuries
- · Wrongful Death

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Y O U CHANGE LIVES

OPPORTUNITY NEIGHBORHOOD MOUNT VERNON



A collective impact initiative where residents, schools, local government, community organizations, faith groups, and business partners work collaboratively to reduce barriers to opportunity.

- 5 Neighborhood Ambassadors contributed 192 volunteer hours coordinating 67 events and distributing information to their neighborhoods.
- 275 families were connected to community resources by Neighborhood Ambassadors.
- Led evidence-based community training on trauma and child resiliency for 91 participants.



HEALTHY FAMILIES

Healthy Families provides the tools, guidance, and support that families need to build a healthy, successful life.

- Out of 119 families served, no cases of child abuse or neglect found.
- 98% of children met age-appropriate developmental milestone.

NEIGHBORHOOD CENTERS



Sacramento Neighborhood Center and Creekside Village Community Center serve as hubs for 15 local neighborhoods to meet, learn, and grow as neighbors and as a larger community.

- 9,219 visits to neighborhood centers allowed residents to connect and engage.
- Partnered with over 75 organizations to help bring services to underserved communities.

FORWARD STEPS



Afterschool and summer programming offered at the two community centers – for children and youth in grades 1-12. Activities include STEAM focused learning, homework help, tutoring and mentoring.

- 70% improved their social skills.
- 64% improved their academic performance.
- 6 graduating high school seniors received college scholarships.



EARLY LEARNING CENTER

Provides an enriching environment for infants, toddlers, and young children from six weeks to five years old.

Out of 90 children enrolled in our high quality programming, including 36 pre-K students,

- 100% have a primary care physician/ medical home.
- 100% of all Pre-K students demonstrated school readiness for Kindergarten.
- 100% of parents and families indicated confidence in quality of care.

PROGRESO CENTER FOR LITERACY AND CITIZENSHIP



Offers immigrants and refugees a safe, judgmentfree learning zone where clients can establish positive relationships and create support networks.

- 226 adults attended ESL classes, improving their language skills to advance social and economic goals.
- 23 adults successfully attained citizenship.
- 90 volunteers (both professional and nonprofessional) provided 1,512 hours of services.



STEPPING STONES

Ensures that an individual or a family has basic stability so they may begin the permanent pathway out of poverty.

- 445 individuals and 175 families received utility assistance to successfully prevent disconnection.
- 7,950 individuals received food including fresh produce and other healthy options.
- 452 individuals and 149 families received financial assistance to prevent eviction.
- 885 children received gifts from the Holiday Gift Room.
- 257 individuals and 198 families received assistance with medical and dental needs.