

CURCIO LAW'S Living Safer

VOLUME 12 • EDITION 3

MAGAZINE



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Living Safer

A Letter from the Firm



Dear Friends,

As I write this, the summer is drawing to a close, with Labor Day right around the corner. I feel for all of you who have school-age children as I can imagine how difficult this summer has been to navigate, with daycare and summer camps being closed due to the COVID pandemic. With the local school systems wisely choosing to teach remotely for the Fall, the challenges will continue. Serving on the board of United Community, I see how our clients have been impacted this summer and the challenges

they and their children face with remote learning. Our focus, as an agency, has shifted to meet these new demands.

The older I get, the more I am convinced there is something special about the American spirit. As a nation, we do rise to the occasion and overcome whatever the current obstacle may be. I see it first-hand with the generosity of our local community in helping United Community meet the pandemic's challenges. I see it in the teachers I know who are working hard to put plans in place to teach their students remotely as best they can.

I see the same effort by all those involved in our legal systems working together to overcome the pandemic's obstacles. Our local State Circuit Courts have moved toward hearing pre-trial matters by video-audio platforms, such as Zoom and WebEx. Lawyers in both the plaintiff and defense bars are working together to use these same technologies to take depositions and to mediate cases. Each Circuit Court has submitted a plan tailored for that jurisdiction addressing how to safely resume jury trials for review and approval by the State Supreme Court. Under those plans, criminal jury trials will proceed first, and then civil trials will resume, hopefully by early next year. Our General District Courts, which hear civil matters up to \$25,000 and misdemeanor criminal cases, have resumed trials by limiting the number of people in the courtroom.

While I hope that you find all the articles in this issue helpful and informative, I especially hope you like the article written by my nephew and associate Justin Curcio on Vitamin D. Justin is very knowledgeable about health and fitness issues. I also hope you like the article written by my son Michael Curcio on regenerative farming. Michael spent two and a half years in Togo Africa as a Peace Corps volunteer working on sustainability issues. He is also the co-founder of a non-profit ("PISCES"-Permaculture Institute for the Study of Communal Economic Systems) in Togo, focused on creating a sustainable farming model to be replicated throughout Africa. Here is a link to the website to learn more about the project: <https://togopiscs.com/>.

All of us at Curcio Law continue to work full-time during this pandemic and are ready to help you to the best of our abilities should you or a loved one need the help of a personal injury lawyer. We wish you all good health and encourage you to remain positive as we move through these challenging times.

Stay safe,
Thomas J. Curcio

Small Hearts



Big Challenges

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

LOCAL LAWYERS LENDING A HAND

Membership and Unity

We meet throughout the year to reconnect on all matters business and personal.



Good Works, Large & Small

IB members work tirelessly to better their own local communities - through both IB initiatives as well as their own.



A different kind of lawyer

The Injury Board is a national nonprofit group of plaintiffs' law firms that understand the importance and effectiveness of getting out in the community and making a difference. The commonality all IB members share is the drive to succeed, to participate and become part of a select group of like-minded firms.

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Fill out our online application at injuryboard.org.

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Joint Friendly Exercise



by Danny Feldman

Joint friendly exercise is extremely important for anyone who has an old injury or has put increased stress on their joints, whether that is due to their job or from having participated in athletics for most of their life. After such experiences, joints can become stiff or sore and require extra care when exercising. Here are some joint friendly exercises to try if you find yourself experiencing joint pain or discomfort.

Bicycling – Riding a bicycle eliminates virtually all the stress and pounding, which running inflicts on the knees, hips and back. Not to mention, riding a bicycle is a great cardio and leg workout. Plus, the joy of riding a bicycle never gets old, from the time you are five until the day you die—there’s nothing like the feeling of wind in your face as you fly down a hill or the sense of accomplishment making it up a long steep grade.

Swimming – Swimming eliminates stress on all your joints even more than cycling as the water supports your entire body. Plus, swimming works out virtually every muscle in your body. While the shock of jumping in cold water never gets any easier, being in the water always feels great.

Rowing – Like swimming, rowing really works out most muscle groups in the body. Working out on a rower taxes both your upper and lower body—and it does so quickly. If you want some good “pain,” do a 500-meter sprint—which will take roughly 1:15-2:00 of all-out effort. If you are a glutton for punishment, go flat out

on a rower for 2000 meters (probably 6:15-8:30) and feel those muscles in your legs, thighs, hips, shoulders and arms burn—while your joints are chilling.

Pilates – Want a good core workout and a good stretch with little impact on the joints? Then, give Pilates a go. While at first glance Pilates class doesn’t seem like much work. The various stretches, poses and other movements look easy from the outside but are a serious workout for your core. Pilates is tough, and when you start, you will find muscles that you never even knew you had, but you will feel great with a stronger core and loose muscles that will only help your joints.

Yoga – While pretty similar to Pilates, Yoga is more focused on stretching and slightly less core work. Yoga is a great option for joint friendly exercise that is also great for your mental health.

Walking – And last, but not least, there’s plain old walking. While this exercise puts some stress on the body, it isn’t a lot—especially if you avoid walking downhill. But, just taking the dog out for a 20-minute walk in the morning and again in the evening clears the mind and gives you the benefits of exercise with little stress on your body.

Even as we age and as our bodies “pay” for what we put it through, there are still plenty of ways to get a good workout—without putting excess stress on the joints. Give some of these a try and see what you think. [IS](#)



3 Ways to Lower Stress During this Pandemic

by Anastasia Allmon

1 Manage Expectations, Be Kind to Yourself.

People are now working where they live and living where they work. Some intend to return to the office once the pandemic is over, but many may remain remote. Everyone who typically goes into an office every morning has to figure out and adapt to working from home, one day at a time. Each new home “office” most likely presents its own challenges—whether it’s small children, pets, loud neighbors, etc. It’s probably safe to say everybody is doing the work-from-home thing a little differently—while simultaneously trying to manage twenty other things that demand immediate attention. The volume of emails, messages and Zoom calls has reached a whole new level during the pandemic. Perhaps there is now an assumption that everyone is (or should be) in front of a computer at all times, especially those working remotely—and as such, it seems like everyone who needs something needs it immediately, and every email requires (and expects) an instant response.

With all the social restrictions during this pandemic, it is easy to get buried in work and forget to break away from the screen now and then—endless emails and notifications can become overwhelming and make it hard to take a break. However, in this strange new and inherently stressful reality, maintaining at least some normalcy helps lower the stress. It’s okay to take breaks, go for a walk, take thirty minutes to exercise. It’s important to manage others’ expectations of what working from home should look like—the emails, messages and the ever-growing to-do list will still (and always) be there, but getting rid of the stress in trying to keep up and speed up will undoubtedly play a huge role in lowering the overall level of stress during this already difficult time.

2 Try Something New.

The pandemic changed the way people work, but it has also affected people’s ways of relieving stress. Social distancing



requirements and other health and safety concerns have prevented many from engaging in hobbies and other activities, which were previously a part of daily life and provided opportunities to relieve stress. It is not surprising that stress levels are on the rise, especially in the sudden sharp decrease in social interaction and physical contact. Therefore, now is the perfect time to try doing something new—take advantage of the outdoors, go on a bike ride, find a hiking trail, learn to play tennis or golf, pick up gardening, or learn how to cook or play an instrument. Finding new or creative stress outlets and doing something enjoyable while still observing social distancing will undoubtedly bring back a sense of normalcy and help lower overall stress levels.

3 Be Intentional About Staying Connected.

Despite all the technology that made it possible and easy for people to stay connected while remaining physically apart, it is somehow

equally as easy to lose touch with others and become disconnected from loved ones. In managing all the stressors brought about by this pandemic, it is often difficult to carve out time to call or Facetime a friend or family member to check-in, and it is also easy to get distracted and forget to do so.

However, it seems that the longer people allow themselves to disconnect from each other, the easier it becomes to continue down that path. As that distance grows, it can quickly develop into feelings of loneliness, isolation and additional stress and anxiety. Therefore, during this time of having to be physically distant from others, it is important to be intentional about maintaining relationships and social connections with friends and family. Setting a goal to put in the effort to call, text or Facetime loved ones will ensure that no relationships are lost and will keep away the stress that comes with feeling disconnected or alone, especially during this uncertain and challenging time. [IS](#)



A Guide to Creating Positive Habits

by Meredith Maitrejean

Are there parts of your life that deserve more attention? This could be as simple as wanting to drink more water each day to more complex goals, such as saving up for a big purchase. While these tasks seem to be of entirely different proportions, there is one common way to achieve whatever you set your mind to creating good habits for yourself. Whether you realize it or not, your regular habits affect your day to day life. If there is something you would like to accomplish, consider following the steps below to create favorable habits that will help you reach your aspiration.

1 Set a Goal for Yourself

The first step to creating good habits is to figure out what your goal is. To be successful with a good habit, you should have a specific goal in mind and a plan for reaching that goal. For instance, if you want to start drinking more water so that you are better hydrated and have more energy, calculate how much more water you need to be sufficiently hydrated. No matter how big or small the goal is or the length of time it will take to reach that goal, knowing exactly what your goal is and why you want to attain it is crucial to creating and keeping good habits.

2 Create a Plan to Achieve that Goal

Once you have your goal and the reasoning behind that goal, think of things you can do to reach that goal. Do some research to see how other people have achieved this goal and research things that kept others from achieving this goal. From there, pick things you can incorporate into your daily life that will realistically work best for you and will be something that you will be able to do continuously. For example, you could invest in a great water bottle that you can

incorporate into your daily routine if your goal is to drink more water each day.

Start your good habit with a small yet effective thing you can do regularly to get closer to your goal. Set a daily reminder for yourself to repeat this effort, whether it be a phone alert or writing a reminder and putting it somewhere you will see it. As this small effort begins to be a part of your routine, build upon that effort by doing a little more at a gradual pace. To continue the water consumption example, begin by researching how many ounces of water you should drink each day. Then start with 25-50% of that number. Week by week, increase your water intake by 10-25% daily until you drink 100% of the recommended ounces per day. Starting small can help you get past the initial fear of failing and see that even a small amount of effort will build and get you closer to your goal.

3 Keep Track of Your Good Work

A big part of creating good habits is being consistent. Keep track of the good habits you have created for yourself. Keeping track will serve as an additional reminder to regularly do the habit you chose to incorporate into your routine and as motivation to see how far you have progressed since you started. There are multiple ways to keep track of your efforts, such as keeping a handwritten journal or finding an app on your phone. Tracking your efforts will also help you see if your new habit is getting you closer to your goal or if you need to incorporate a different or an additional habit to accomplish your goal.

Creating good habits can seem daunting and overwhelming at first. However, by creating a plan, putting that plan into action and being consistent, your good habits will quickly become a part of your routine. [IS](#)



Foods High in Vitamin D That You Should Add to Your Diet

by Justin Curcio

Vitamin D has been getting a lot of attention these days as a vitamin that can boost your immune system and help combat the effects of COVID-19. It has been established in the scientific community that Vitamin D supports your immune, brain and nervous systems. However, it is not just limited to supporting these systems. Getting your daily dose of Vitamin D also promotes lung and cardiovascular health. It also plays a significant role in regulating insulin levels and for those managing diabetes.

It is essential to one's overall health to get their daily dose of Vitamin D. How much vitamin D you need depends on many factors, including age, race, latitude, season, sun exposure, clothing and more. Recommendations from the US Institute of Medicine suggest that an average daily intake of 400–800 IU, or 10–20 micrograms, is adequate for 97.5% of individuals.

Sunlight and supplements are a great way to absorb Vitamin D, but here are some healthy foods that can help you reach your daily intake:

Fatty/Oily Fish

The skin and oil of fatty fish are some of the best ways to get your Vitamin D. Salmon is one of the most popular fish with high amounts of Vitamin D, but do not forget about the smaller (and less expensive) fish that are out there. Sardines, mackerel, cod, herring and anchovies are all great sources of Vitamin D. If you do not like fish, you can take a cod liver oil supplement to help get your daily dose of Vitamin D.

Egg Yolks

A lot of misinformation has been shared about eggs and their yolks over the years, but one thing is certain, egg yolks are high in Vitamin D. So, you may want

to think twice the next time you make an egg-white omelet and go ahead and eat the whole egg instead. Plus, you get the added benefit of additional protein from egg yolks.

Mushrooms

Mushrooms are another excellent source of Vitamin D. Mushrooms are unique compared to plants because they can synthesize Vitamin D from the sun. This allows them to be a great source of Vitamin D for vegetarians and vegans. Unfortunately, most plants cannot synthesize Vitamin D and are a poor source of it, so mushrooms would be your best bet for a plant-based Vitamin D source.

Oysters

Oysters may be an expensive option, but raw oysters contain a very high amount of Vitamin D. If you do decide to treat yourself to these delicious crustaceans, you are also likely to obtain a significant amount of Vitamin D while doing so.

Fortified Foods

Since many of the foods we eat regularly do not naturally contain Vitamin D, it is added as a supplement to some products. Keep your eyes open for Vitamin D fortified foods that may provide that extra daily dose of Vitamin D. Foods commonly fortified with Vitamin D are milk, soy milk, almond milk, tofu and oat-based cereals.

Getting your daily dose of Vitamin D is more important than ever, but it does not have to be complicated. Vitamin supplements are a great source to get your daily requirements, but there are some healthy and delicious food options out there. Enjoy and be mindful of meeting your minimum needs of Vitamin D to maintain a healthy immune system. [IS](#)





Pets Can Be the Mental Health Remedy to this Pandemic

by Tobi Millrood

The Coronavirus quarantine has dampened spirits for so many. Beyond the threat of testing positive and experiencing human life loss among friends and family, the interruption of typical daily life has cast a seemingly long grey cloud on so many. While pets have always been an elixir to remedy feeling blue, one unmistakable conclusion from the pandemic experience has been the extraordinary mental health benefits that pets can bring.

What is it about pets that seem to have such a magical effect on mental health? Most of all, pets, particularly those that bring mirrored companionship, give us the much-needed feeling of unconditional love. Pets, particularly dogs and cats provide us with the simplicity of allowing us to be ourselves without the clouds of division and tribalism that creep into our daily lives these days. Your dog sees you and loves you without regard to your race, gender, zodiac sign, height or weight. It is true equal opportunity love. On top of that, because of the commitment of responsibility you make to a pet, it brings about the kinds of activity that will produce positive mental health: walks, fresh air, providing food and sustenance for another and an appreciation for your love that will immediately lift your spirits.

And this feel-good phenomenon with pets is not merely accidental. Researchers have found that social recognition plays a very important role in positive mental health. Simply put, social recognition is the process of identifying another being as someone important and significant to you. This bond forms between owner and pet—like a mother to a baby—that plays a crucial role in mental health. Especially for isolated people or those who live alone, a

pet can be a real lifeline in this way.

Today, it is estimated that 80 million households own a pet. In a survey of pet owners, 98% consider their pet to be a family member, 74% of pet owners reported mental health improvements from pet ownership, and 75% of pet owners reported a friend's or family member's mental health has improved from pet ownership. More than 30 years ago, some of the first research on pets and mental health was published. Specifically, the researchers measured what happens to the body when a person meets a friendly dog. The conclusions were remarkable—all the signs of reduced stress were found in the owners: blood pressure went down, heart rate slowed, breathing became more regular and muscle tension relaxed. In addition to lowering stress, studies have found that petting and playing with pets reduces stress-related hormones after just five minutes of playing with a pet. A study done by the CDC found that a pet dog can protect children from anxiety. And because pets make us feel needed, studies have shown that people feel less depressed when they have a pet to care for and feel needed. Recently, another set of researchers found that pet owners had better self-esteem, were more physically fit, less lonely, more conscientious and less preoccupied, more extroverted and less fearful.

The list of research that concludes the beneficial mental health effects of pets is long. Particularly in these challenging times during the pandemic, experiencing unconditional love is a much sought after emotion. These are the feelings pets will evoke. From seniors to children, the effects of pet ownership on positive mental health is undeniable. Thank you pets for rescuing us! [IS](#)

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](https://twitter.com/end_DD)

facebook: [EndDistractedDriving](https://www.facebook.com/EndDistractedDriving)



How to Stay Safe While Flying

by Melissa Jabour

The Centers for Disease Control and Prevention advise that travel, including air travel, increases your chances of contracting and spreading COVID-19. Still, experts agree that flying is safer now than it was earlier in the pandemic due to safety measures put in place by airports and airlines. As is the case with nearly everything during COVID-19, preparation and forethought are key when embarking on a trip. If you do choose to fly, below are some tips to help minimize the potential health risks.

Before arriving and while at the airport:

- » **Check-in at home.** Check-in via the airline's website, and print your boarding pass at home. This ensures that you will be able to avoid waiting in line to use check-in kiosks and minimize your interactions with airport personnel. While some may prefer to check-in via their smartphone, keep in mind that many passengers ahead of you may have placed their phones on the scanner, so if you do use your phone, make sure to disinfect it immediately.
- » **Pre-select a window seat if possible.** This reduces the number of people sitting around you and allows you to keep your distance from people walking down the aisle.
- » **Wear a mask** (this applies when at the airport, boarding and on the plane as well).
- » **Bring your hand sanitizer, and use it regularly.** Keep in mind that the TSA has relaxed its liquid rule for hand sanitizers; travelers are allowed to bring a 12-ounce container of hand sanitizer, rather than the usual 3.4-ounce limit.

- » **Bring your food and drinks.** Many airlines have reduced or eliminated in-flight service to lessen interactions between passengers and flight attendants. To limit your time in airport stores or restaurants, bring your food from home and an empty water bottle to fill up after you get through security.
- » **Limit yourself to a carry-on bag.** This reduces the number of people who will touch your luggage during your trip, and you will not have to congregate around the baggage carousel with others after your flight.
- » **Bring a plastic sandwich bag for your identification.** Put your passport or driver's license in the plastic bag after being handled by airport personnel.
- » **Maintain social distancing whenever possible.**
- » **Forego use of the bins at TSA checkpoints.** The TSA recommends that travelers put personal items, such as phones, keys, and wallets, in their carry-on bags when going through security, rather than using a bin.

While on the airplane:

- » **Bring antibacterial wipes on the flight with you.** Wipe down your seat, belt buckle, tray table, armrest, headrest and air vent. If you must use the bathroom on your flight, wipe down the door handle and other surfaces you may touch.
- » **Open your air vent.** Fortunately, most airborne viruses are not easily spread on flights due to airplanes' air circulation and filtration. Keep the air vents above your seat open to improve ventilation. [IS](#)

Working from Home and Being a Good Parent

by Jason C. Evans

P

arenting is hard in and of itself. But working from home with young children amid the COVID-19 outbreak is an extra challenging new reality for parents.

Productivity can take a big hit, and space constraints have become the new normal as families stay home to help prevent the spread of the virus. Adding to the challenge, school closures and distance learning have forced many parents to take on a second role as a teacher.

It's not easy to work productively from home with young children in the mix. Recent data shows interruptions reduce productivity at an exponential rate. Researchers at the University of California, Irvine revealed typical office workers are interrupted or switch tasks—on average—every three minutes and five seconds, potentially costing them up to six hours a day. Even following a small interruption, it can take 23 minutes for a worker to get back on task. Momentum loss and do-overs kill productivity and can lead to frustration.

But the last thing we want is to experience ongoing frustration with our children. Fortunately, there are some proactive steps to improve work efficiency and productivity at home—while parenting effectively:

- » **Embrace Change.** Most importantly, accept the new situation and understand the real changes now in effect. Winston Churchill would be proud.
- » **Set Expectations Early.** Relay those expectations to everyone involved. Examples include: if I'm on an urgent call, the caretaker will take children out or will know when to interrupt me and what issues are important enough for the interruption, etc.
- » **Communicate.** In any relationship, business and personal, open communication is critical. Make sure the lines of

communication are open—between you and your partner, as well as with your co-workers and employer.

- » **Make Clear Boundaries.** Boundaries become blurred when working from home. It's easier to decline personal calls or distractions in the office because "I'm at the office." You need to be willing to do the same at home by stating, "I'm working right now." Explain to your kids you can not play or hang out with them just because you are home.
- » **Designate your Office Space.** Physical space is an important boundary and heightens productivity. At home, you may not be accustomed to working hard and denying personal activities. It becomes more comfortable if you designate a specific physical space for your working time. This space may be a child-free zone—absent emergencies. That room or area of your home will get your head into the "I'm working right now" headspace and sharpen your focus.
- » **Establish a Good Routine.** Maintain regular hours and let your boss, co-workers, client, employees, etc., know your preferred routine—e.g., the day starts at 9 a.m. and lunch is at noon. A routine helps alleviate stress and promotes productive habits. If a routine is neglected, it's easy to lapse into unhealthy habits such as working through lunch. Routines are essential for young children too. To ensure quiet and minimize disruption, plan important calls around their rest or nap time.
- » **Take Breaks.** Plan regular breaks throughout the day, so you can help your children with important tasks such as homework, as well as reenergize yourself.
- » **Get Help.** If it's in your budget, hire a babysitter, for at least a few hours a week. The sitter can help divert and entertain your children, especially during the busiest part of your



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If you don't take change by the hand,
it will take you by the throat.

– Winston Churchill

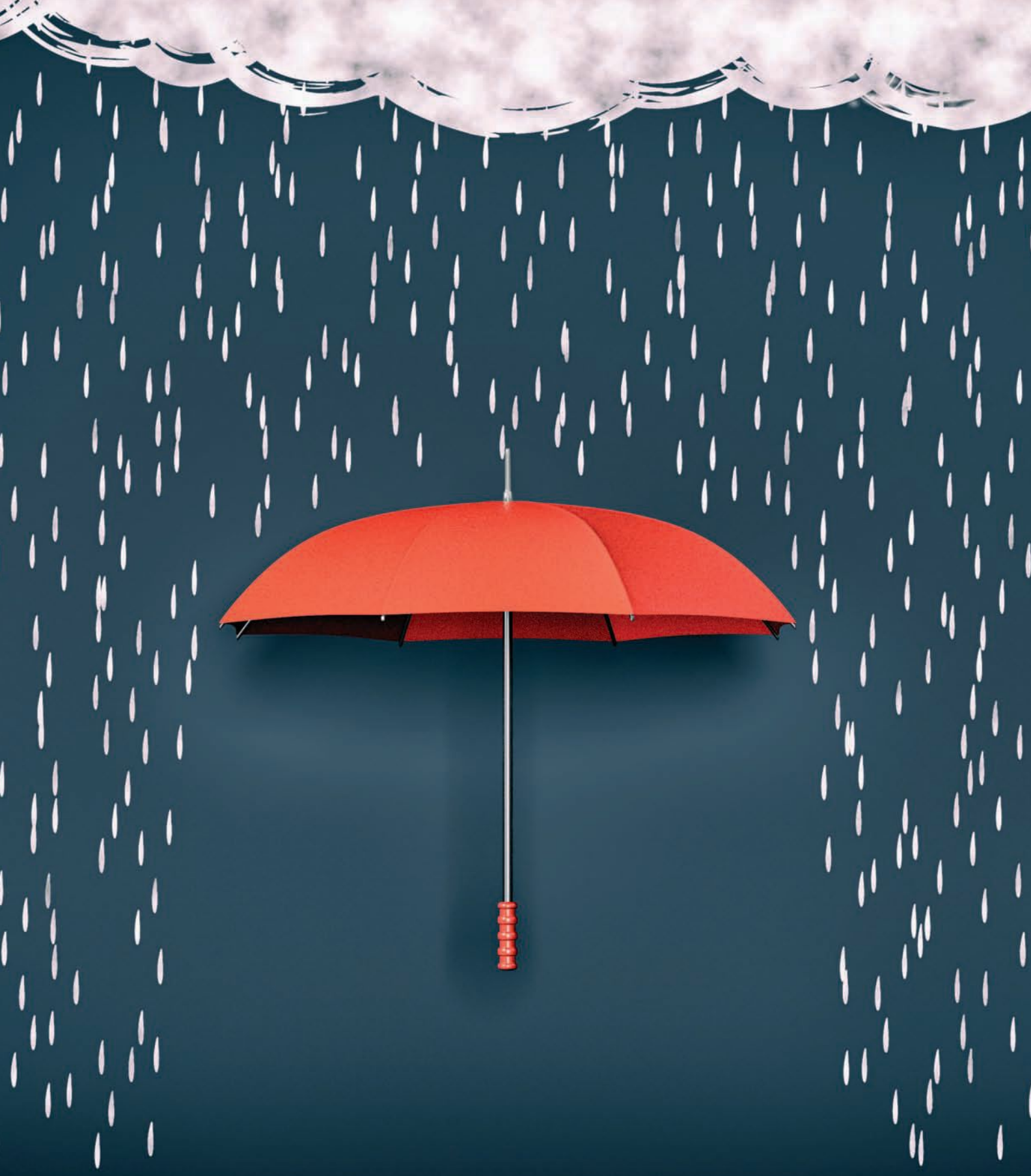
workday. To avoid becoming frustrated with each other, try couple's therapy to work through these new issues facing you both at home.

- » **Reinvent and Adapt.** While it may sound like the opposite of routine, adaptability is also critical. In the "Pyramid of Success", John Wooden—the legendary NCAA basketball coach of UCLA—states that adaptability or the ability to reinvent in any situation is crucial to developing a routine. Coach Wooden knew even in his regimented basketball practices; reinvention is necessary for us to reach our potential and avoid boredom

or malaise. The first step in reinventing is the debrief. At the end of the day, have an open discussion with your partner and/or children about what they liked or didn't like about their day. How could the process be made better?

Working from home with children takes will power, organization and routine. But that doesn't mean you can't have some fun with it. Take short breaks for a walk or a snack with your kids. This will allow you to put more energy into your work ultimately.

By following these simple tips, you can ideally determine what will work best for you and your family. [LS](#)



The Basics of Life Insurance

Term or Permanent Life Insurance?

by Margie Coghill

Life insurance is a valuable resource to have and can give you the peace of mind that your family members and loved ones are financially protected. Buying life insurance is a financial decision and an emotional decision. Do you have family members that depend on you financially? Would they have enough money to pay for your funeral, mortgage or debt that you leave behind?

Term life insurance is purchased to help give people the protection that they need when they can't afford to buy permanent life insurance or when they only need coverage for a specific period of time. Term policies are similar to other insurance policies you may carry, such as car insurance. You pay monthly for a term life insurance policy in case something bad happens, such as an untimely death. A death benefit is paid if the insured dies during the time period specified. Many term insurance policies offer level premiums for the life of the policy and can be purchased for 10, 15, 20 or 30 years.

The cost of life insurance varies and is calculated by the age, health, family medical history and life expectancy of the insured. Most insurance companies require an in-depth medical interview with the person acquiring the policy and they must submit to a physical by an insurance company doctor.

Permanent life insurance, otherwise known as Whole Life Insurance, is protection for your whole life. It is a lifelong policy that builds cash value that you can borrow against. For example, you might choose to borrow against the cash value to make a down payment on a house or pay for college tuition. Any outstanding loans

taken against the policy at the time of death are deducted from the death benefit at the time of the claim. The policy could be terminated if the loan value grows too large for the cash value to support it. Your premiums won't increase due to aging or health changes.

There are additional components called riders that can be added to your permanent life insurance policy.

- » A waiver of premium rider keeps your policy intact if you become disabled and can no longer afford to pay the premium.
- » Accidental death and dismemberment offers an additional death benefit to your beneficiary if you die in an accident or get dismembered while you are still alive.
- » Critical illness benefit rider provides early access for the treatment of a certain illness.
- » Child rider provides a benefit for expenses in the event of a child's untimely death.
- » Term conversion allows you to convert your term policy into a permanent policy and the end of the term. For example, if your term policy ends in 10 years, you may want to convert it to a permanent policy.

How much life insurance should you carry? A good rule to follow is purchasing a policy 10-15 times your income, but it depends on your financial circumstances. You should consider your credit card debt, mortgage, auto loan and college tuition when determining how much life insurance you will need.

Purchasing life insurance gives you peace of mind knowing that you are protecting your loved ones in their time of need from financial debt. [IS](#)



Safety Tips for Camping

by Emma Parnham

Vacations aren't the same this year. With many countries keeping their borders closed as COVID-19 cases continue to rise and social distancing remains a priority, people everywhere are forced to rethink their vacation plans. Many are discovering—or rediscovering—the joys of the great outdoors and camping. Kampgrounds of America (KOA) reported that 20 percent of its users are first-time campers.

Camping is proving a popular and cost-effective option: no need to cram into the confines of an airplane cabin surrounded by a

cocktail of germs; no need to worry about whether the beach rental was disinfected between families; no need to be concerned about distancing among tables in restaurants and who is or is not properly wearing a mask, or if they are wearing a mask at all.

There's something about the freedom of the open road, the mountain vistas, the adventure of the path less traveled. Nevertheless, even during a pandemic, camping brings with it its own set of safety guidelines for which everyone, boy or girl scout or not, should be prepared.

Location, location location: Most reservations for campsites in the National Park Service (NPS) are made through Recreation.gov. But with some national parks experiencing record-breaking tourism since re-opening, consider visiting less popular spots. You might even want to get off the beaten path altogether and venture into the wilderness. These areas are overseen by the Bureau of Land Management (BLM), though be aware that BLM campsites are primitive: generally no running water or flush toilets. Assess how popular a particular place is going to be, as well as the amount and type of exposure to other people by using the data available on COVID-19 to see where cases are rising.

COVID-19 protection: Follow the same rules about distancing, the wearing of face coverings, and hand sanitization as if at home, even if camping with people from the same household. Masks are imperative if hiking on trails where coming into contact with other people is a possibility.

Know your physical limits: Some families love to watch birds and take easy hikes around a lake. Other groups may seek adventure whitewater rafting or climbing high mountains. Do what's right for you! Don't push group members to hike, climb or explore beyond their physical abilities—that's when injuries are more likely to occur.

Stay in touch: Whether camping with other people or not, always share plans and routes with someone else. For example, sharing phone locations is a great way for loved ones to check-in. Always bring a portable battery but be aware that cell phone signals are notoriously weaker or non-existent farther into nature. This can be tricky if using cell phones for navigation. Trail maps are a great alternative and usually available at ranger stations and trailheads. The Google Maps app has a feature that allows users to download maps to consult offline. GPS units and a compass are also good options.

Avoid getting lost or injured: Ideally, do not hike alone. Groups should stay together and carry whistles. Whistles are great for attracting attention as well as deterring unwanted attention from wildlife such as bears. Stay on marked trails and do not take short cuts. This is as much for personal safety as it is for the preservation of the trail. Always carry a first aid kit. This should include all necessary medical supplies, from bandages to specialized medication for group members. Be prepared! There are helpful outdoors websites such as REI with what should be in a first aid kit. Finally, be sure everyone is physically capable of participating before setting out.

Safety essentials: Safety equipment beyond tents, sleeping bags, sleeping pads, cooking needs, here are some safety essentials:

- » **Sun and insect protection:** Pack sunscreen, a hat, insect repellent, sunglasses and dress in layers.

- » **Insulation:** Always bring extra clothing in case of cold weather conditions and precipitation or wind.
- » **Shelter:** Whether on the trail or at camp, make sure to have an emergency shelter such as a space blanket, bivvy, or tarp.
- » **Illumination:** Carry a flashlight or headlamp.
- » **Fire:** Bring along a fire-starter, such as waterproof matches or a lighter, but be aware of fire regulations in the area.
- » **Extra food and water:** Always carry more water than you think you'll need. A filter system is handy to have to pump water from natural sources.
- » **Repair kits and tools:** Knives, multi-tools, rope and duct tape come in handy for many things.
- » **Wear the right footwear:** Choose appropriate footwear for the trail to prevent ankle injuries and blisters.

Respect wildlife: As exciting as it can be to see wildlife in its natural habitat, animals are territorial and known to attack when feeling threatened.

- » **Do not feed wildlife under any circumstances.** Feeding wildlife creates an expectation they can receive food from people in the future. This can make them persistent and sometimes violent and may attract wildlife to campsites. At this point, bears are often euthanized.
- » **Avoid contact with wildlife.** While it is certainly tempting to approach wildlife, this can be very dangerous. Keep safe viewing distances. Remember that animals can run fast and bears can swim and climb trees!
- » **Avoid attracting wildlife to campsites with the following methods:**
 - **Keep food secured in airtight containers.** Generally, food can be stored in a car, but certain campgrounds may require the use of food storage lockers or bear bags and tree hoists.
 - **Pack it out.** Collect any food packaging and scraps in a waste bag and dispose of it in the campground's receptacle before leaving the camp or turning in for the night.
 - **Do not take food or toiletries inside your tent.** While it's tempting to have that midnight snack or lip balm on hand, it will attract wildlife and no one wants a bear in their tent!

Watch the flames: Fire hazards abound when it comes to using open flames in the outdoors. If a campsite allows campfires, make sure to read up on fire safety beforehand. Never leave campfires unattended, always keep water nearby to put it out, and make sure it's completely extinguished before going to sleep.

Whether camping locally, in a campsite or in the backcountry wilderness, planning and preparation are key to ensuring a safe and enjoyable adventure. [IS](#)

Screen Addiction: 5 Warning Signs You Should Watch Out For

by Darius Crayton



A 2019 Pew Research Study shows that 81% of Americans now own smartphones, nearly three-quarters of U.S. adults now own a desktop or laptop computer, and roughly half own a tablet or e-reader device. If these numbers do not shock you, assumedly, it is because technology has become integrated in almost every facet of our lives. At the same time, most see this integration as an asset, some researchers are now warning that too much time in front of screens can cause “screen addiction” and could have a lasting effect on you and your family. Here are five warning signs that you or someone close to you may be experiencing screen addiction:

1 Loss of Interest in and/or Focus on Daily Activities
Would your child or loved one prefer to play video games or watch YouTube rather than play outside? Would you rather catch up on your favorite show or surf social media rather than head to the gym or get some work done? Chances are, you or someone close to you could be addicted to a device. A study conducted by the National Library of Medicine, in which they examined a random sample of 2-17 year old children and adolescents in the U.S., found that 1 hour or more of daily screen time was associated with lower psychological well-being, including less curiosity, more distractibility, more difficulty making friends, less emotional stability and an inability to finish tasks. Unfortunately, the parents aren’t much better, as a number of adults report that phones and other devices have decreased their work productivity. Nearly 15% of adults say they often lose focus at work, because they are checking their cellphones. If the

screens begin to pull you or others away from daily activities, you may be suffering from screen addiction.

Real Relationships Take a Back Seat to Virtual Ones

A survey conducted by the Pew Research Center discovered a stunning finding that 51% of teens say they often or sometimes find their parent or caregiver to be distracted by their cellphone when they are trying to have a conversation with them. That same study showed that nearly six out of ten adults regularly feel obligated to respond to messages on their cellphones, regardless of where they are, who they are with and what they are doing immediately. If you or someone you know feels more connected to what is on their phone than what is in front of them, there may be an issue with screen addiction.

2 Symptoms of Depression
Research suggests that the brain of someone playing video games or browsing social media shows an increased level of dopamine, a chemical present in reward processing and addiction. This release of dopamine draws both teens and adults to the overuse of technology in their lives. Adversely, some studies show that too much screen time can cause depression. A study of over a million U.S. 8th-12th graders conducted by researchers at SDSU and the University of Georgia found that teens who spent more time in front of screens were less happy than those who spent their time in non-screen activities, such as sports, reading books or magazines and face-to-face social interaction. Some reasons



for this could range from online bullying to comparing themselves to others on social media. Regardless of the reason, if you have noticed a change in mood or demeanor in yourself or someone close to you, there is a chance that screen usage played a role.

3 Decline in Empathy and Increase in Narcissism

Empathy is the ability to understand and share the feelings of another. Empathy is believed to have played an important role in the evolution of our species. However, studies show that college students' scores on multiple measures of empathy have seen the most significant drop in history while the world has seen the most significant increase in screens and technology. Another study conducted by the Pew Research Center, which sampled 100 college students, found that those posted often on social media scored higher on narcissism measures. The jury is still out on whether screen usage is a direct correlation between a decrease in empathy and an increase in narcissism. Still, if you notice yourself or others starting to exhibit these symptoms, it may be time to look at the individual's screen usage.

4 Suffering from Withdrawals

Another Pew Research Center study found that nearly 42% of teens reported feeling anxious when not in the presence of their phones, 25% reported a feeling of loneliness, and another 24% reported a sense of anger. Altogether, a massive 56% of teens report feeling a negative emotion in the absence of their cellphone. These numbers may seem disheartening,

but ask yourself: Would you suffer from withdrawals without your phone? Iowa State University researchers have developed a questionnaire to help you determine whether you would:

- » I would feel uncomfortable without constant access to information through my smartphone.
- » I would be annoyed if I could not look information up on my smartphone when I wanted to do so.
- » I would feel anxious because I could not instantly communicate with family or friends.
- » I would feel weird because I would not know what to do.

If you agree with any of those statements, you may suffer from withdrawals when you are without your phone, and it may be time to consider limiting your screen time.

5 What to Do Now?

If you or someone you know is suffering from screen addiction, researchers recommend trying tech-free dinners, no-tech periods throughout the day and keeping your phone away from your nightstand. You can also increase your non-screen activities, such as recreation, sports and face-to-face time with family, friend and loved ones. Suppose someone's screen addiction has surpassed a comfortable level and you feel simple time away from their device does not resolve the addiction. In that case, there are several services available, one of which includes the Substance Abuse and Mental Health Services Administration (SAMHSA) hotline, that can help. [IS](#)



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Easy to Grow Cold Season Vegetables

by Katherine Allen

As many of us will not have had the summers we planned for this year, it seems a little hard to be thinking about the winter. But one of the best things about the colder seasons is that they allow us to feast on steaming bowls of soup, chill-blasting casseroles and warming stews. Vegetables are essential to these comforting dishes. And they might be easier to grow than you think! Here is a selection of some hardy vegetables that you can still pick in the winter to make the freshest of winter dishes.

Parsnips: A root vegetable that improves in sweetness and flavor during cold winter frosts. For best results, plant between March and May when the soil temperature is between 54 to 70 degrees Fahrenheit. Space the seeds 6 inches (approx. 15 cm) apart in rows 12 inches (approx. 30 cm) apart. High yielding and resilient varieties include "Archer" and "Palace" while organic gardeners might find "Albion" is better suited to organic growing. Curried parsnip soup and honey roast parsnips are both foodie favorites!

Brussels sprouts: A roast dinner is not complete without this nutty-flavored vegetable. It is probably best to start them off in a cold frame 6 inches (15 cm) apart before transplanting them into the ground in mid-May to early June at 30 inches (75 cm) intervals. They will need watering in dry weather, but the "Diablo" and "Revenge" varieties tolerate poor soils. Late season Brussels taste better after being frosted before harvesting!

Carrots: Reach optimum sweetness in fall and winter. They are drought resistant, so do not need a lot of watering unless there is a

dry spell. The best varieties for late picking should be sown in early July. Try the "Autumn King" variety.

Kale: A leafy nutritious green that prefers colder weather—it can even survive the snow! Seedlings should be sown around 3 inches (7-8 cm) apart from March to June and then transplanted into soil when 5 or 6 leaves have developed, at intervals of 18 inches (45 cm). Leaves can be removed from the top from October.

Turnips: An excellent vegetable for bulking out stews. They should be thinly sown in August or September and can be harvested from mid-October onwards. The variety "Golden Ball" has succulent flesh.

Swede: Otherwise known as a Swedish turnip. Fabulous mashed with butter and pepper! Best sown between early May and mid-June for harvesting in November/December. They can be sown as plugs, and plants should be placed around 10 inches and (approx. 25 cm) apart. The soil must be kept moist and weed-free, and before the cold weather starts, it is a good idea to cover them in straw. Particularly resilient varieties include "Angela" and "Marian".

Radishes: Although you might associate radishes with summer salads, some hardy varieties can survive freezing temperatures. Winter varieties should be sown 9 inches (23 cm) apart in July or August. The soil will need to be kept moist. They can be harvested as required before the ground freezes. Recommended winter varieties are "Daikon", "Watermelon" and "Spanish Black".

Happy harvesting! [IS](#)



Ways to Eat Healthier on a Budget

by Joshua M. Neuman

On April 15, 1955, Ray Kroc opened his first McDonald's franchise in Des Plaines, Illinois. Kroc had purchased the chain from Richard and Maurice McDonald, who had opened their first McDonald's in 1940. Kroc's vision was to offer hamburgers, cheeseburgers, fries, drinks and milkshakes to customers across the United States at a fast pace and at an affordable price. On the very first day of opening, Ray Kroc's McDonald's sold \$366.12 of fast food items, a large sum when charging 15 cents for a hamburger. More success followed, and the franchise began to expand. By 1958, there were 34 McDonald's restaurants across the country, and in 1959, there were 102. Fast-forward to present day, and McDonald's operates and franchises a total of 38,695 restaurants worldwide and has a 2019 gross sales/revenue of \$21.08 billion.

McDonald's is not the only fast-food joint to offer cheap—and mostly unhealthy—food to customers. In 2019, Burger King operated and franchised a total of 18,838 restaurants and generated \$1.78 billion. Wendy's operated and franchised a total of 5,852 stores and made \$1.70 billion in sales. Subway, a somewhat healthier fast-food option, is the largest fast-food chain globally, operating and franchising approximately 41,600 stores. Pizza Hut, the world's largest pizza chain, operated and franchised 18,703 stores as of December 31, 2019. Its parent company, Yum! Brands, Inc., also owns KFC and Taco Bell and has an estimated net revenue of \$5.6 billion. These incomprehensibly high numbers all point to one key conclusion: Fast food chains dominate the global food market because they offer cheap food.

Unfortunately for consumers, fast food, especially in large quantities, is bad for your health. However, there are still ways for consumers on a budget to avoid these fast food restaurants and eat healthily.

The easiest way to eat healthy on a budget is to meal prep. Meal prepping allows you to purchase healthy food in bulk and prepare it for the week or month. Kale, spinach and vegetables are pocket-book friendly ways to eat healthily. All you need is to purchase the ingredients for a salad, prepare them and package into separate containers for the week. This will also help minimize other costly and unhealthy snack cravings.

Another important measure to take to eat healthy on a budget is to cook at home. Cooking at home eliminates the cost of eating at a restaurant, which generally incorporates higher-priced food and the need for tax and tip. For the health-conscious eaters, cooking at home also allows you to control the exact ingredients of your diet. When you dine out, it is impossible to know how the chef is preparing your food, what oils they are using, how much salt, etc. Additionally, cooking in large portions will allow for healthy leftovers and minimize the cost of extraneous snack or meal purchases. In the end, eating healthy on a budget is about being able to control the food you eat for a reasonable price.

Nonetheless, it is incredibly important to treat yourself too. If you want an unhealthy snack or an expensive meal now and again, go for it. The key is moderation, and if "cheating" for a snack or a meal will help keep you on a "healthy" budget, then by all means, order that Big Mac combo meal. [15](#)



What is Regenerative Agriculture?

by Michael Curcio

Regenerative Agriculture (RA) is a form of agriculture that improves the soil year after year. This is in contrast with conventional industrial agriculture, which depletes the soil over time. The soil is improved through two main mechanisms: fostering the activity of beneficial microbes and increasing the amount of Soil Organic Matter (SOM) that is present. As the organic mantra goes: if the soil is healthy, the plants will be too!

Since RA relies more on natural processes to improve the soil and the subsequent harvest, it is healthier for the environment and those eating the produce. There is significantly less reliance on chemical fertilizers and pesticides, which are used heavily in conventional agriculture. Many local farms at the farmers market will employ facets of the RA toolbox to improve yields and grow high-quality produce.

Several techniques are used to accomplish the twin goals of creating a favorable microbial climate and increasing SOM. The primary method being composting because it accomplishes both at the same time. Compost is made by carefully maintaining the

ratio of brown to green plant matter as well as the humidity of the compost pile. In properly managed piles, temperatures can exceed 130 degrees Fahrenheit due to the energy released by microbes during the decomposition process. This heat not only helps to accelerate compost production but also kills harmful pathogens and weed seeds.

According to the "On-Farm Composting Handbook", once the compost has finished decomposing, it is added to the growing area to increase the amount of organic carbon in the soil. This helps break up the small particles of soil, such as sand and clay, and makes the soil easier to plow, plant, and weed. It also increases water retention and helps the plant's roots to grow deeper. In one handful of mature compost, there can be over sixty billion bacteria and hundreds of thousands of fungal cells. These organisms help with the decomposition process as well as the cycling of nutrients.

Other RA techniques rely on the beneficial synergies between different plant species. Crop rotation and intercropping are two such techniques that can improve the soil over time. In crop



rotation, the crop planted in a section of field changes each year. Instead of just planting corn in the same place forever, legumes, such as peas or beans, may be planted, followed by corn the next year. The legumes help improve the soil by converting atmospheric nitrogen to biological nitrogen, which all plants need to grow.

A well-known example of intercropping is the “three sisters” planting technique used by indigenous North Americans. Corn, beans and squash are planted closely together so that they can interact and benefit from each other. The beans increase the nitrogen concentration in the soil for the other plants and use the corn stalks as a growing trellis. The squash help cover the soil to promote water and nutrient retention. Farmers using RA strive to find such symbioses and employ them in their fields for everyone's benefit.

One version of RA that has become increasingly popular is permaculture, or permanent agriculture, which seeks to mimic natural systems in order to improve the environment and produce bountiful yields. Permaculture relies heavily on beneficial plant

interactions and often employs perennial shrubs and fruit-bearing trees to maximize food production on smaller areas of land. Permaculture can be especially adaptive in small gardens and urban areas where space is at a premium and must be used efficiently. Others, such as The Bec Hellouin farm in Normandy France, are practicing permaculture on a larger scale with great success. They are able to grow many times the average amount of produce per area of land on their two acres of French farmland.

Another project applying permaculture practices in a different environment is PISCES (The Permaculture Institute for the Study of Communal Economic Systems). PISCES implements and refines RA and permaculture techniques on a teaching farm located in Northern Togo, a small French-speaking country in Western Africa. By demonstrating the positive effects that RA can have on the fields and the surrounding environment, PISCES promotes the application of sustainable practices. This leads to improvements in food security, reforestation and economic independence for those in the region. [IS](#)



Health Benefits When Taking a Hiatus from Alcohol

by Kara Hill

In 2018 the National Survey on Drug Use and Health (NSDUH) reported that 14.4 million adults suffered from Alcohol Use Disorder. Alcohol abuse or excessive use is linked to a myriad of illnesses, death and socio-economical consequences. The World Health Organization reported that alcohol contributed to more than 200 diseases and injury-related health conditions, most notable weight gain, liver cirrhosis, cancer, suicide and violence. Excessive drinking has also been linked to domestic violence and job loss. While there are benefits of drinking in moderation (one drink per day for women and two drinks per day for men), it is not without risk. Moderate drinking is linked to a reduction of the risk of developing heart disease and ischemic stroke; however, drinking too much has the opposite effect and can lead to an increased risk of developing esophageal cancer. If you're considering taking a hiatus from alcohol, below are five benefits of jumping on the wagon.

1 Increased energy

Alcohol is a known toxin that requires the body to go into overtime to metabolize and process it. When this happens, the heart and lungs pump at irregular speeds and the brain continually tries to calibrate itself. This reaction to alcohol results in a depleted energy source and a groggy, sleepy feeling. Cutting alcohol from your diet allows your body to utilize this energy source for other things.

2 Mental health

Reducing alcohol consumption increases mental health by reducing "moral hangover," which is known as the shame, guilt or remorse that follows poor choices from the night before. Over time this repetitive behavior can have a negative effect on one's self-image, morals and overall mental health. Eliminating alcohol from your lifestyle also eliminates the opportunity for alcohol-fueled behavior to occur.

3 Looking younger

Since alcohol is a diuretic, it can dehydrate the skin and reduce its elasticity by depleting collagen levels. Excessive alcohol use is also known to reduce the lifespan of the cells in the heart, liver and skin. This is directly linked to an increase in wrinkles, sagging skin, inflammation, redness and dark bags under the eyes. Replacing alcohol with water is a surefire way to rebuild collagen levels, reduce inflammation and prevent skin sagging.

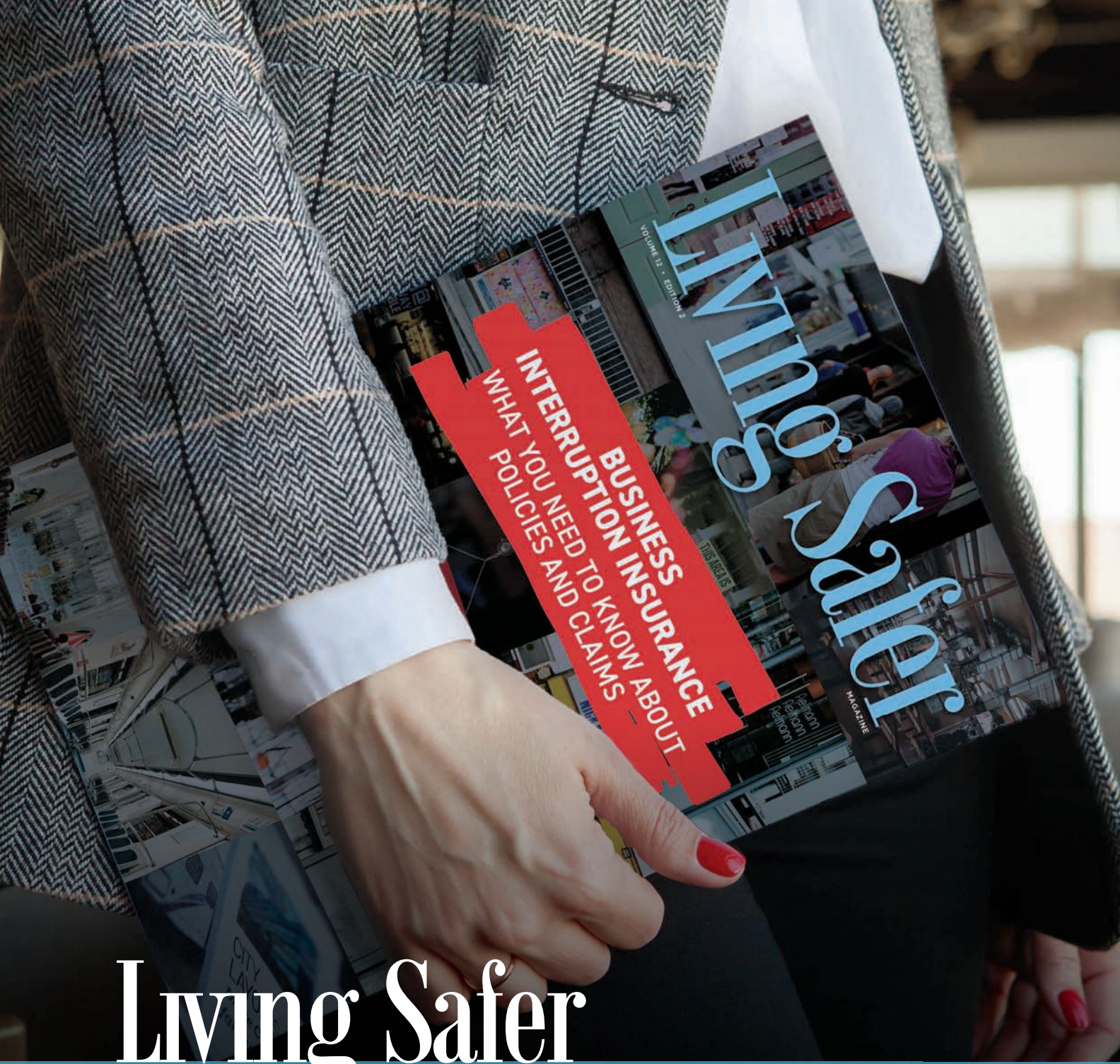
4 Saving money

On average, 4.5 million Americans buy \$200 USD worth of alcohol weekly. That's approximately \$10,400 annually. Additionally, should excessive drinking result in a DUI, the price tag can be costly. In many states, the fines associated with DUI increase with each new offense and are in addition to fines charged by criminal defense attorneys. Many insurance companies raise rates after DUI charges and can remain on your records for many years. A DUI can cost anywhere from \$5k to \$15k.

5 Lose weight

Alcohol consumption is linked to an increase in weight gain. Alcohol contains almost double the caloric content of most proteins and carbs and the body processes alcohol as sugar, often storing the sugar in fat cells. Therefore, those who drink often carry more weight than those who do not. Additionally, bingeing on alcohol often leads to a "hangover," which is generally dehydration, low blood sugar and an inflammatory response to the immune system. When blood sugar is depleted, the body naturally craves carbs—leading bingers to eat greasy, high-calorie food after a night of drinking. Reducing or eliminating alcohol from the diet helps stabilize blood sugar and hydration and reduces the urge to eat unhealthy foods.

Whether you are struggling with excessive alcoholism or want to sober up to get your health in check—taking a break from alcohol can have a lasting impact on your social, mental and physical well-being. [IS](#)



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A large, stylized illustration of a smartphone frame. The top part of the frame is a light blue screen displaying the time '9:30' and signal, Wi-Fi, and battery icons. Below the screen is a green chalkboard with a wooden frame. On the chalkboard, the words 'E-LEARNING' are written in white, blocky letters. A yellow set square is on the chalkboard's ledge. To the right of the chalkboard is a large, cream-colored notepad with horizontal lines. The title 'A Detriment to your Student's Future or an Effective Learning Tool?' is written on the notepad in a bold, black, sans-serif font. Below the title, the author's name 'by Rachel Gore' is written in a smaller font. A large, teal pencil with a pink eraser and a silver ferrule is positioned vertically on the right side of the notepad. In the foreground, two brown school desks with black metal frames and chairs are arranged. The background is a solid light blue color.

9:30

E-LEARNING

**A Detriment
to your Student's
Future or
an Effective
Learning Tool?**

by Rachel Gore



As the COVID-19 pandemic remains ongoing in the United States, it's safe to say that this year's return to school is more stressful than most. Parents nationwide are grappling with the tough decision of whether to send their children back to their classrooms this fall.

On one hand, you want to keep your child safe and healthy; on the other hand, you don't want them to fall behind in school and aren't sure that online school will be an effective way for them to learn. And as much as everyone wishes there was a clear right answer, the ongoing uncertainty of the severity, spread and ultimate toll of the unprecedented coronavirus disease makes it impossible to know exactly how the school year will pan out.

That said, taking the time to consider a number of factors can help you make the best decision for your family. Let's dig into what some of these factors are, the pros and cons of an e-learning environment and what you can do to keep your child—and your family—safe if they do end up returning to school.

FIRST THING'S FIRST: Can Children Get COVID-19?

In a typical year, school children are major drivers of the transmission of flu and common cold viruses. Accordingly, researchers expected this to be the case for the COVID-19 pandemic, which emerged in the United States in March and has since proliferated rapidly. But months into the ongoing pandemic, research on the effects COVID-19 has on children leaves many questions unanswered.

One thing is true; children can be infected with the virus. An American Academy of Pediatrics (AAP) report, which analyzed state-level reports of COVID-19 cases in 49 states, New York City, Washington, D.C., Puerto Rico and Guam, found that over 380,000 children had tested positive for COVID-19 as of August 6, representing 9.1% of total cases. This marked a 90% increase in child cases since July 9, 2020, and is, without a doubt, even higher as you read this.

However, a vast majority of severe and fatal cases of COVID-19 are older individuals and those with certain pre-existing conditions such as cancer, heart failure, obesity and type 2 diabetes. So while children have and will continue to test positive for COVID-19, severe illness and hospitalization are very uncommon. Children represent just 0% to 0.4% of COVID deaths depending on the state, with 19 states reporting no child deaths at the time of the report.

CAN CHILDREN SPREAD COVID-19?

Can it Spread in a Classroom Setting?

The short answer to both of these questions is yes—but how effectively remains unknown. Some researchers have found that children spread COVID-19 more effectively than adults, and may, in fact, be major drivers of the spread of the disease. Other studies have found that children aren't only less likely than adults to get the virus; they are less likely to spread it.

Then there are some who say this is false, too. Rather, children have not been exposed to COVID-19 as much as adults, which will change in areas where schools and social outings are reopened. Since children are less likely to display symptoms of COVID-19 than adults, it's possible that case counts and community spread are being unreported due to a lack of testing.

Regardless of how well children actually spread COVID-19, children with compromised immune systems and certain health conditions are more at risk than those without them and are therefore more vulnerable in a classroom setting.



THE PROS AND CONS OF E-LEARNING

One of the primary reasons parents are reluctant to shift their child to online school is the potential negative impact it could have on learning and development. You may be wondering whether the risk of COVID-19 substantial is enough to warrant your child missing out on a year of social interaction and in-classroom learning. On top of that, you aren't sure how much information your child will even retain if it's being taught from behind a screen.

In the United States, where states, counties and even schools have differing and inconsistent reopening plans, making the right decision can be even more unclear and anxiety-inducing for parents. Here are some pros and cons to keep in mind about e-learning:

PRO: Reduces the spread of COVID-19.

The primary advantage and driving factor causing parents to keep their children at home is the obvious: it reduces the chances of them contracting COVID-19. While wearing masks, practicing good hygiene and staying six feet apart effectively reduces the spread, not attending school in-person is even more so. This may be particularly important to you if someone in your household has a pre-existing health condition that makes them susceptible to a severe case.

PRO: Comes with opportunities for parents to engage in their child's learning.

Online learning provides parents with a unique opportunity to engage with their child's education and spend more time with their children. Considering not only helping your child out with their schoolwork, but also seeking other learning opportunities throughout the day. For example, young children can be taught about counting and measurements by helping you cook meals.

Of course, this isn't an option for everyone—and if it isn't for you, don't feel bad. "The success of distance learning depends on parents' ability to provide help at home. That's a luxury many families don't have in normal times, let alone during the coronavirus pandemic, when job changes, loss of child care and illness have become added stressors," noted Family and Tech columnist Julie Jargon in a recent Wall Street Journal article.

CON: Children from low-income families could fall behind.

Schools were plagued with online learning issues when they abruptly shut down in March and April. An immediate and major challenge was the large disparity in internet access between low and high-income students. Data collected from the National Center for Education Statistics (NCES) found that in 2018, 6% of U.S. children ages 3-18 had no internet access at home. Another 6% only had internet access through a smartphone, which is incompatible with a lot of online work.

CON: A child's education quality might decrease depending on their learning needs.

The way your child learns matters, too. While students that are self-motivated and academically inclined will adjust just fine to an online

RECOGNIZING SYMPTOMS OF COVID-19

Whether or not you decide to send your child back to school, knowing how to recognize the signs and symptoms of COVID-19 can help. By staying home (and keeping your child out of school) if someone in the household develops symptoms, you can do your part to stop the spread and "protect the pack."

Here are the most common symptoms to look out for, according to the Centers for Disease Control and Prevention (CDC):

- Coughing
- Fever or chills
- Vomiting or diarrhea
- New loss of taste or smell

If someone in your family has any of the following emergency symptoms of COVID-19, seek medical care immediately:

- Trouble breathing
- Persistent pain or pressure in the chest
- New confusion
- Inability to wake or stay awake
- Bluish lips or face

Note: This is not a comprehensive list of every symptom of COVID-19. If someone is experiencing any symptom that concerns you, call your healthcare provider.

setting, those who already struggle academically tend to do even worse. Students with disabilities and specific learning or hands-on therapy needs can struggle to stay engaged and lose out on the individual attention they need to thrive. And as stated above, those without the technological resources required to participate fully could also find themselves falling behind.

Age is a key differentiator here. Easily distracted younger students benefit from more structure, while the typical high school student can benefit greatly from the 'learn at your own pace' nature of online schooling.

CON: Socialization with peers will be hindered (but social distancing measures at schools will likely cause that anyway).

In-person school provides children and adolescents with critical social and emotional skills. But the value of socialization is unlikely to be as potent in schools this year no matter what, as socially distant classrooms, reduced group activities, isolated lunches and cut gym and recess mean fewer opportunities for engaging with peers.

EVEN IF CLASSROOM LEARNING IS AN OPTION, PREPARE FOR SOME REMOTE LEARNING

There have already been stories in the news of schools that reopened for the fall—only to almost immediately shut back down or mandate mass quarantines of students due to someone testing positive for COVID-19. While this may or may not happen to your student, it's crucial to have a game plan in mind.

OTHER FACTORS TO KEEP IN MIND WHEN MAKING A DECISION

Of course, children aren't only exposed to other children, so sending them back to school could impact the whole household. As previously stated, it's worth considering if you, your child or somebody else at home is at an increased risk for severe or fatal COVID-19.

Another important factor to consider is the reopening plan of your child's specific school, which can hugely influence the likelihood that COVID-19 will spread to their classroom. Has the school administration outlined a clear action plan that emphasizes hygiene, social distancing and other COVID-19 related protocols? Will teachers and children be required to wear cloth masks throughout the day, which both the CDC and World Health Organization (WHO) recommend as a way to reduce the spread of COVID-19 in public spaces? How will they alert the community and

MAKE SURE YOU HAVE ANSWERS TO THE FOLLOWING QUESTIONS:

- Where can your child do their online schoolwork? **Note:** in front of the T.V. or in their bedroom probably isn't the best idea.
- Who will be home to supervise your child? Speak to your supervisor in advance about the possibility of working remotely for some time if a closing event does occur.
- How can you best facilitate learning in the home? Connecting with your child's teachers about best practices can enable you to help your child learn better, even if remote learning isn't the best fit for their specific needs.

respond if someone tests positive?

Lastly, the level of spread in your town, county and state could be instrumental in making the best decision for your family. While certain states have largely "flattened the curve" and contained the COVID-19 outbreak, others see rising case counts by the day. Some states that succeeded at curbing the spread at first are now undergoing second waves, while others are still battling the first. Make sure to read into what's going on near you regularly.

ARE LEARNING PODS A VIABLE ALTERNATIVE?

Some parents that don't want their child to lose the benefits of in-person socialization and learning, but are wary of sending their children back to school, are opting for another alternative: learning pods.

In a recent article in *The Atlantic*, co-founder of Teachers Who Tutor NYC Brian Platzer noted that the term "learning pods" refers to "unofficial learning collectives organized by parents, sometimes with the help of a professional teacher or tutor." The concept is that children can get together in smaller groups to facilitate in-person learning while minimizing potential exposure to COVID-19.

Still, there are concerns associated with these hypothetical pods. Two major ones are affordability and access. Hiring a private teacher or professional educator for multiple hours multiple days a week does not come cheap. This could,

once again, leave students from low-income families whose parents are unable to afford or access pods at a disadvantage compared to their peers.

A possible solution is creating "equitable pods" or pods that emphasize the inclusion of children from different races and classes. In addition to bridging the education gap between students, it could foster long-term relationships among families within the pods. Whether these types of pods will be established and succeed, however, remains unknown at this time.

That said, learning pods are a unique solution that appear to offer a "best of both worlds" blend of in-person learning and reduced exposure to other children. It's worth looking into the possibility of placing your child in a learning pod if feasible for you.



A BACK-TO-SCHOOL CHECKLIST OF COVID-19 PREVENTION TIPS

Sending your child back to school in the COVID-19 era doesn't mean you have to hold your breath and hope for the best. You can take multiple steps to reduce the chances that your child catches or gives someone else COVID-19 at school this year:

- **Teach your child the importance of social distancing and wearing masks.** By helping them practice these skills before the school year begins, they are more likely to take it seriously than if you simply tell them that masks are important on the first day of school. This is especially true if they haven't had to wear one at home this summer.
- **Monitor your child (and everyone else in the household) for symptoms of COVID-19.** Taking their temperature every day before school to make sure they don't have a fever is also a good idea. If anyone in the house develops any symptoms of COVID-19 or has a fever, don't send them to school.
- **Practice hand-washing throughout the day.** By emphasizing hand-washing at each transition of the day—when they go to school, leave a classroom and before and after they have lunch, for example—it will be ingrained in their heads as a habit.
- **If possible, drive your child to school over having them take the bus.** This will minimize their contact with what tends to be a large group of students in close proximity to one another.
- **Be patient.** Whether your child is entering first grade or their senior year, they're probably anxious about going back to school. Stress can increase tensions in the household, and the toll of the pandemic can become overwhelming at times, especially if it results in the illness or loss of a loved one. Displaying a caring, understanding, and patient demeanor can help your child and family get through these difficult times.



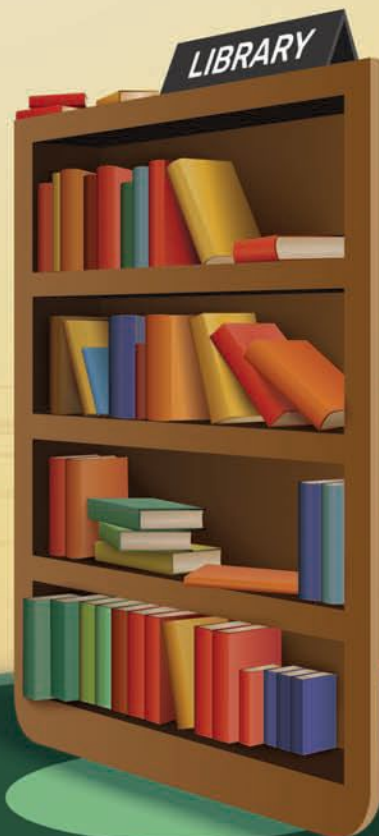
CONCLUSION

Choosing whether to send your child back to school is no easy feat, and it's a decision that depends on your answers to many questions:

- » Are your town, county and state doing well at flattening the curve, or has there been a steady rise or second wave of COVID-19 cases?
- » Is anyone in your house medically vulnerable to a severe or fatal case of COVID-19?
- » What protocols does your child's school have in place to prevent transmission? What about when someone tests positive?
- » How does your child learn best?
- » Does your child have any additional educational or support needs that can't be met remotely?
- » Is a learning pod or other form of homeschooling within your means? Is a learning pod compatible with your work schedule?
- » Will an adult be home to watch your child and assist them with staying on track during the day?

These are just some of the questions parents are being forced to answer while making a back-to-school decision. While there are some valuable benefits that in-person learning offers, many of those learning experiences can be replicated online. If you are deeply worried for the health of your child, your family or yourself, don't feel guilty about choosing remote learning. Your child will not be doomed to fall behind for the rest of their academic career, and plenty of learning can still happen from home.

Use the information you have in this moment to answer these questions and make the decision you believe best works for your family. Know that there is no "right" answer in such an unprecedented situation, and that you are not going through this alone. Consider reaching out to other parents as a resource to feel supported while navigating these questions and challenges associated with the pandemic.





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A pregnant woman with long brown hair in a ponytail, wearing a grey cardigan over a light grey top, is smiling and preparing food in a kitchen. She is holding a piece of yellow fruit. The kitchen has white subway tiles, a wooden countertop, and various kitchen items like a juicer, a glass pitcher, and fresh produce including lettuce, tomatoes, and oranges.

They Are What You Eat: How Prenatal Diet Influences a Child's Development Through Adulthood

by Frank Verderame

A mother's prenatal diet—even her diet a few months before pregnancy—has a profound effect on her child, from the day before conception to two years of age. This is called the “Thousand Day Window of Opportunity,” and the nutrition choices a mother makes during this time can influence her child's development all the way through to adulthood. Without access to nutritious food choices, a weak or improper in-utero diet can lead to a child developing

obesity, mental health disorders, lower cognitive abilities and impaired social behavior.

According to the *First 1,000 Days*, there are three crucial stages during this period where a baby's developing brain is vulnerable to poor nutrition: pregnancy, infancy and toddlerhood. During these stages, nutrition is paramount to a child's development, as this is the period where their brain grows and develops the most quickly.

What should a healthy prenatal diet include?

Different foods can affect a baby differently, even in utero. Experienced obstetricians advise expectant mothers to take supplements and eat healthy to ensure proper development. These include:

- » **Folic acid.** Folic acid, which comes in vitamin form, lean meats or legumes, helps prevent congenital disabilities of the brain and spinal cord. It's most effective during the first 28 days after conception, when most neural tube defects occur. However, many women don't know they're pregnant before 28 days, which is why healthcare providers should advise mothers-to-be to start taking folic acid before they plan to conceive.
- » **Vitamin C.** Vitamin C is crucial to the baby's development of collagen, immune system and iron absorption. Low levels of Vitamin C are linked to preeclampsia, which can cause birth injury to both mother and child.
- » **Omega-3s.** These fatty acids are essential to development, but we cannot produce them on our own, so we must rely on Omega-3-rich foods (like fish) or supplements. During pregnancy and breastfeeding, Omega-3s support the development of the brain, eyes, nervous system and healthy birth weight. They may also help ease post-partum depression in mothers. However, pregnant women should avoid fish high in mercury.
- » **Iron.** A mother's iron intake needs to increase during pregnancy significantly. Iron helps deliver oxygen to the

baby while in the womb, and without enough oxygen, a baby can suffer complications like cerebral palsy and developmental or cognitive delays.

- » **Zinc.** Zinc is vital for a baby's cell growth and genetic makeup. It also helps keep a mother healthy with increased immune system support. The risk of inadequate zinc intake may lead to premature birth, low birth weight or problems during labor and delivery.

Even if a child appears happy and healthy at birth, poor nutrition in the womb can have lasting effects throughout adulthood.

Prenatal development sets the blueprint for adulthood

Studies suggest that a poor diet before and during pregnancy puts a child at risk for health issues later in life. Although conducted with rats and not humans, one study showed that rodents that ate a diet high in fat, salt and sugar while pregnant gave birth to offspring with a preference for both junk food and overeating. This effect lasted long into adolescence. The offspring also had high levels of cholesterol and triglycerides, which heightens their risk of heart disease. They also showed high levels of glucose and insulin, raising their risk of diabetes.

One of the study's authors, Professor Neil Stickland states, "Humans share a number of fundamental biological systems with rats, so there is good reason to assume that the effects we see in rats may be repeated in humans. Our research certainly tallies with epidemiological studies linking children's weight to that of their parents." [IS](#)





Helping Kids Deal with Coronavirus Anxiety

by Jessica Zorn

People around the world have been getting used to a “new normal” since the coronavirus pandemic hit—traffic has slowed, businesses have closed and work schedules look entirely different. However, children have a tougher time dealing with significant changes than adults, especially when the changes involve a stay-at-home school schedule or a loss of extracurricular activities. Despite all the fear and uncertainty, there are some ways parents and caretakers can help children deal with anxiety or stress related to the coronavirus.

Listen and address rumors. First, make sure you listen to your child’s concerns and discuss them with age-appropriate facts about COVID-19. Rumors swirl amongst children with social media, and your child may be worried about something that simply is not true. Greeting your kids’ anxiety with compassion and a listening ear will bring you closer, and it will also validate the very real feeling of anxiety that children are experiencing.

Make a gratitude list. When your child becomes nervous about getting sick themselves (or about a family member getting sick), try asking your child to write a “gratitude list” that includes all of the ways the family is working to stay healthy. Being grateful for masks, hand sanitizers, essential workers who strive to keep public spaces clean and health care professionals can help a child focus on what’s going *right* instead of what’s going *wrong*. It also reminds the child of how many safeguards are in place to protect them.

Focus on the positive. The same reasoning above applies to instruct your child to look for the “helpers” on the news. Even though people are getting sick and the world is changing, there are many emergency personnel, newscasters and healthcare workers who are still working to make the world a safer, better place. Children may need a reminder to focus on those helpers instead of the negativity.



Maintain a daily routine. It is highly imperative to make sure your child’s schedule stays as normal as possible. Even if learning is virtual, try to get your kids to wake up at their regular time, get dressed and eat breakfast as though they were physically traveling to school. It will help normalize the experience, and importantly, children will go to bed knowing what to expect the next day.

Schedule weekly activities in advance. If extracurricular activities are cancelled, try scheduling weekly or bi-weekly activities that mimic what your child would normally do; maybe try out a karate class on YouTube every Tuesday night, a virtual music or art lesson on Mondays or practice soccer out in the backyard

after school on Wednesdays. If a child has more structure, then the world will not feel so out-of-sorts.

Seek professional help if needed. Not all problems are so easily fixed, however. Some kids suffer anxiety so intense that it starts affecting them physically. According to the CDC, look for signs such as intense fear or worry changes in sleeping or eating patterns or difficulty concentrating in your children. If your child suffers from anxiety attacks due to the coronavirus, it may be time to consult a professional in therapy services.

If your child suffers from an outright anxiety attack, try using a “grounding” technique recommended by therapists on TheHopeLine.com. Ask your child to identify five things around them that they can see, four things they can touch, three things they can hear, two things they can smell and one thing they can taste. It will stop the child from focusing on the entire world, and instead, teach them to focus on their immediate surroundings—which are safe and clean.

According to *Medical News Today* magazine, grounding techniques may work for some children, but well-studied treatments such as cognitive behavioral therapy may be more effective for others. Consult a professional therapist for more information.



Stay strong. The whole world is anxious during this pandemic, but children can be especially confused. By keeping structure in their daily lives and reminding them to focus on their immediate surroundings, parents can help their children navigate this difficult time. It is essential to set a positive example for children and show them what bravery looks like in the wake of COVID-19. **IS**



A Tale of Two Daughters

by Brian Harrington

Has your athlete gone through a phase when they wanted to quit playing a sport? How should you react?

As litigators, we know that each case turns on its facts. Dealing with a child who wants to quit a sport is no different. My two daughters have committed to and then ultimately quit a sport, specifically, swimming. They started the sport for two different reasons and quit for different reasons. I do not pretend to have all the magic answers for dealing with these situations, but perhaps you can learn from my tale of two daughters.

Emily

My oldest daughter Emily started swimming when she was eight years old. Initially, she wanted to swim mainly for the fun of it. Then she found out she was talented. After winning the equivalent of an MVP award for her summer league team, she joined a year-round swim team. By age 12, she was a champion backstroker. She also was a member of a medley relay team that won the state championship and advanced to sectional competition in Atlanta, Georgia. Her relay team still holds the team record for the fastest time.

Once she became an eighth-grader, Emily was eligible to join her school's high school swim team. In her first year, she beat juniors and seniors on her way to winning silver at the state championships. Emily repeated this feat as a ninth-grader.

By the time Emily turned 15, she was beginning to show signs of burnout. She was swimming almost every day for her year-round team and, in the fall, also swimming for her school team. Taking time off did not recharge her batteries, and she told my wife and me that she wanted to quit altogether. While we never required Emily to swim, we did encourage her to stick with it, if for no other reason than for the exercise and social aspect of the sport. However, after numerous discussions with her, we knew

that Emily wanted to stop swimming for the right reasons. Thus, her career as a swimmer came to an end with our blessing.

Caroline

The story of my youngest daughter Caroline is much simpler. She joined our year-round swim team because her older sister Emily swam, and she had friends on the team. Unlike Emily, Caroline did not care much for the competitive aspect of the sport. Judging by her reaction, you could not tell whether she came in first or last. Her main goal was to finish the race and get back to playing with her friends.

Once she became closer to her non-swim team friends, she asked if she could quit. As with Emily, my wife and I had never forced her to swim. After talking with her and ascertaining that she did not want to quit simply out of laziness or to spend more time on her phone, we allowed her to stop, also with our blessing.

My Advice

My primary tip in dealing with a child who wants to quit a sport is to reflect and listen. Reflect on why your child started the sport in the first place. If the why can be achieved by the child participating in another sport or activity, then I don't see any harm in allowing the child to quit.

But before making any decision, the most important thing to do is to listen to the child. Why do they want to quit? What do they want to do instead? Do they want to quit simply because the sport is challenging, or do they want to quit because they truly get no enjoyment from it?

As with any other parenting aspect, reflection and listening are crucial to finding that sweet spot between letting your child do nothing at all—ever—and pushing the child too hard to play a sport they no longer are interested in. [IS](#)





Bulletproof Backpacks:

Will they help protect your child during an active shooter situation?

by Judy Chaney

As some of our students head back to school at a very uncertain time, we have to remind ourselves of days past. Last year, we were busy with notebooks, markers and also the very daunting issue of school shootings. As we continue to keep our children safe and healthy, we need to be mindful of some of the tragic events that have happened at schools in recent years. At Sandy Hook elementary school, 28 students and teachers were murdered by an active shooter. The Columbine high school massacre where 15 students and faculty were killed and also Marjory Stoneman Douglas, where 17 people were killed, and another 17 were injured. These are just a few of the tragic results of active shooters in schools.

If you are sending your child back to school with a backpack that helps to protect them during an active shooter situation, you need to be educated. Once you have made the conscious decision to purchase one of these items, make sure you know what you are getting. There are several things that you need to consider.

Armor is rated by level. The higher the level, the more protection it provides. Soft armor is generally a level IIIA or below, and hard armor is a level III and above; the higher the number, the greater the level of protection. Armor is rated at level I, II, IIIA, III, IV and V.

Level IIIA WILL NOT STOP an AR 15 Rifle round. You have to have a Level III. Levels IV and V are only provided to the military.

All of the schools mentioned above shootings were conducted using high powered rifles.

Body armor can be made from several different materials. It can be made from steel, ceramic or synthetic/UHMWPE (Ultra High Molecular Weight Polyethylene) plastic. When considering these materials, understand that steel is inexpensive but very heavy. Ceramic is the most costly and also can break. The other option is polyethylene. This is the most durable, lightweight, reasonably priced material and can go through a metal detector.

For an incredibly affordable and effective option, a good option for parents to look at is A Safe Pack. A Safe Pack was created by a "Mom" and her retired Veteran husband to keep their children safe. These are polyethylene, level III, lightweight inserts that can easily slide into any laptop compartment of a backpack. These inserts can be moved to a different backpack each year as your child's taste changes. The children are taught to put their backpack on during an active shooter situation and act like a turtle, pulling arms legs and head in creating a "safe shell" on their back. A Safe Pack has also created a mascot turtle named "Tank Americas Super Turtle". Tank helps talk to kids about this difficult subject matter and how his shell keeps him safe and your shell can keep you safe.

Gallup states, "(the) majority of parents think that a school shooting could occur in their community." School violence continues to be tragically thrust into the news and parents pessimistically believe nothing can prevent the shootings. In the event of an active shooter attack, you may be looking for additional defense. A body armor backpack is just one more layer of security to keep our children safe. [IS](#)

Signs of Bullying

and What Parents Can Do About It

by Mark Bello



Bullying is a very real problem, even among young children. However, understanding what bullying is, knowing how to spot the signs of bullying, and learning what to do if your child is affected by such behavior, parents can be prepared to address bullying if and when it happens.

What is Bullying?

Bullying is a form of aggressive behavior in which one or more people repeatedly and intentionally intimidate, humiliate, harass or harm someone perceived as less powerful. The targets of bullying are often someone smaller, weaker, younger or in some way more vulnerable than the bully. Other factors that can lead to bullying include differences in socioeconomic status, race, physical (dis)ability and sexual orientation. And, with the rise of social media, bullying is spreading faster and more aggressively.

Bullying can take many forms:

- » Physical (hitting, punching, kicking, beating, as well as the destruction of the victim's property)
- » Verbal (teasing, name-calling, threats)
- » Emotional (intimidating gestures, spreading rumors about the victim, social exclusions)
- » Cyberbullying (online harassment, hate messages, threats and other digital abuse, such as sharing embarrassing or incriminating videos and photos electronically)

The consequences of being bullied can have both short-term and long-term effects on a child's psychological well-being, physical health and educational achievement.

Signs Your Child is Being Bullied

Children who are victims of bullying may be reluctant to tell anyone about what is going on. They might remain quiet out of fear, shame or embarrassment. Additionally, children, though especially teenagers, do not talk about bullying because they are worried about retaliation; or believe they can handle the situation independently.

So, how can you tell if your child is suffering from bullying?

Firstly, be mindful of changes in your child's behavior, even subtle signs. If your child has always been quiet or shy, this may not be a tip-off. However, if your child always loved the spotlight and now shies away, there may be a problem. Has your child become quieter than usual and spending more time alone? Has your child become more irritable with no explanation?

While warning signs may be vague, recognizing the following red flags is key to identifying a problem.

- » Depression or anxiety
- » Loneliness or isolation
- » Low self-esteem
- » Change in eating habits
- » Trouble sleeping and frequent nightmares
- » Frequent headaches, stomachaches or other physical ailments
- » Unexplainable injuries and damage to belongings
- » Sudden loss of friends or avoiding social situations
- » Poor performance in school and reluctance to go to school
- » Self-harming behavior / Suicidal thoughts and actions
- » Alcohol or drug use
- » Aggressive behavior

What to do if You Suspect Your Child is a Victim of Bullying

If you suspect your child is being bullied, it is important to address the situation quickly.

Parents should get in the habit of regularly talking to their child. Make sure your child knows he or she can confide in you about school problems and listen to what they say. If you feel something is amiss, ask your child about it. You might not get all the details, but you should at least start the conversation. Studies show that having open communication and a loving relationship at home provides increased resilience for children experiencing bullying.

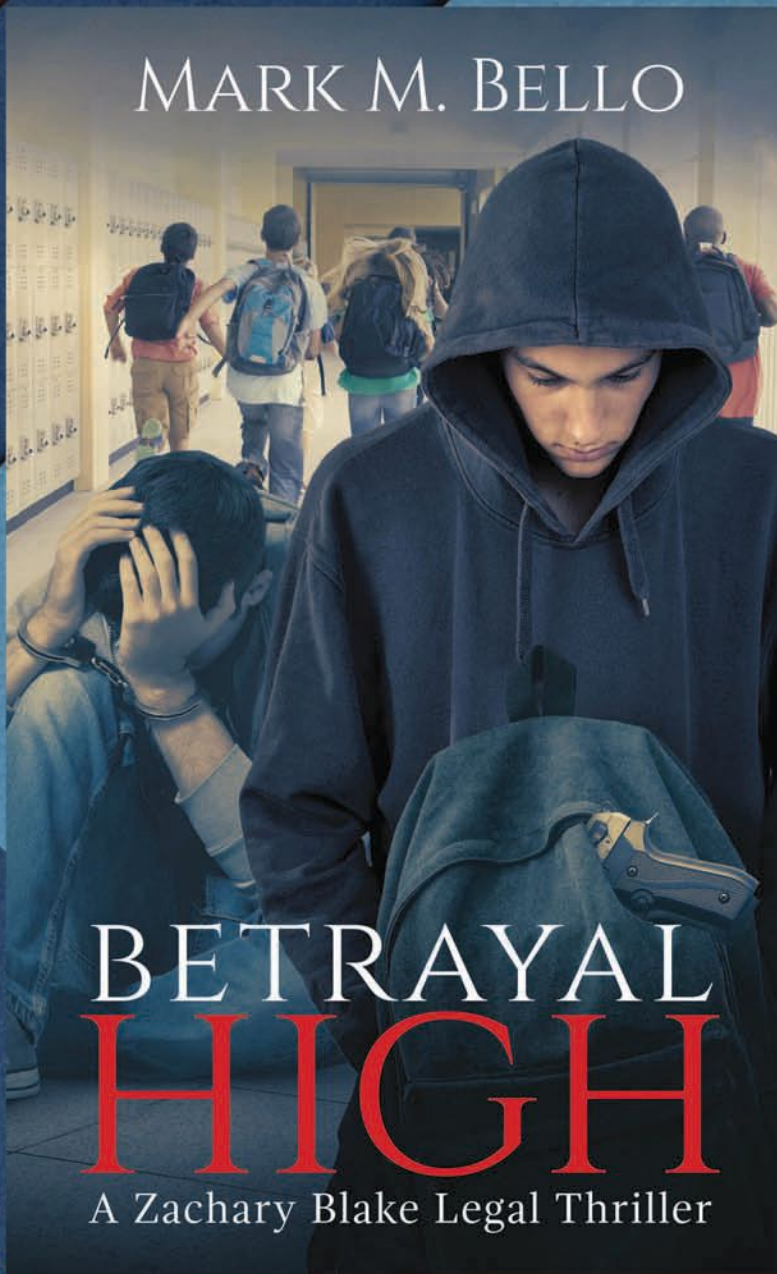
It is important to teach your child safety strategies such as walking away, seeking help from an adult such as a teacher or coach or finding a safe public place. You may also need to talk to the school. Does the school have an anti-bullying policy? Find out if the school is aware of the bullying, and if anything is being done to address the situation. Make an appointment to speak to a school counselor or administrator. Changing schools typically will not solve the problem. "New kids," such as recent transfers, are at the highest risk for bullying. However, if your child is about to start a new school, tell the school administration and teacher(s) about past problems. Ask what the new school will do to keep such situations from happening again. Can they assign your child a "buddy?" Even having one person can help your child assimilate seamlessly with their new peers.

While you may not be able to solve all of your child's problems, bullying is one problem that needs to be addressed. Your child needs an advocate who will supply them with valuable tools to deal with this type of aggressive behavior. [IS](#)

A startling and poignant story of the aftermath of a tragic high school shooting.

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Tips and Tricks for Starting Your First Vegetable Garden

by Elizabeth Rossbach



Looking for a new hobby to pass the time and that has numerous health benefits? Try starting your own vegetable garden. Growing vegetables at home is not only a rewarding way to spend your time, but the vegetables taste better than store bought and will not contain potentially harmful chemicals or hormones. Here are some tips for getting started:

- 1** Location. Choosing the right location for your garden is essential. Make sure you choose a place that gets plenty of sunlight. Most vegetables need at least 6 hours of direct light a day. You will also want to plant in moist but well drained soil. You don't want to set up your garden in an area that tends to have puddles or standing water. If you can't find a spot on your property that has well drained soil you can try planting your veggies in a raised garden bed.
- 2** Start with a small plot size. Once you've chosen your location start with a small plot size. If you are a beginner gardener don't overwhelm yourself with a large garden. Plant only what you know you and your family will eat.
- 3** Make sure all your plants are easily accessible. When planting your garden make sure to leave paths between the rows so each plant is easily accessible for when you need to weed, water and harvest.
- 4** Choose your vegetables wisely. Start out with common and easy to grow vegetables that you and your family like to eat. You can contact your state's Cooperative Extension Service to find out what plants will grow best in your area. The most common vegetables for beginner gardens are: tomatoes, zucchini squash, peppers, cabbage, bush beans, lettuce, beets, carrots and radishes.

5 Spend the extra money on quality seeds. While seed packets are generally less expensive the seeds are often not as high quality and may not germinate. A little bit of extra money spent on quality seeds from a local nursery seedsman can ensure that your time and money are not wasted.

6 Planning is everything. Make sure you research which plants grow best at what time of year. There are "cool season" veggies that grow best in spring such as lettuce and spinach and "warm season" vegetables like tomatoes and peppers. You will also want to make sure you plan where each vegetable is going to go in your garden. For example, make sure you plant taller vegetables like pole beans or corn on the north side of your garden to they don't block the sunlight for your smaller plants. If you can't help but get shade in part of your garden reserve that area for "cool season" vegetables. You'll also want to research each vegetable you plan on planting's harvest period. Some plants mature quicker than others and will yield more than one crop per season. Knowing this information will allow you to better plan which vegetables to plant when and where in your garden to yield the best results.

7 Pick compatible vegetables to grow together. For example corn, beans, and squash grow well together because the corn provides a sturdy stalk for the pole beans to cling to and squash grows across the ground hindering the growth of weeds. A few other great combos are tomatoes, basil and onions or lettuce and peas or carrots, onions and radishes.

8 Water carefully. Most vegetable plants don't need more than 1 inch of water per week, including rainfall. One of the most productive ways to water your garden is by using soaker hoses and drip lines either of these will slowly provide water to your vegetable plants which gives the roots time to absorb the moisture while keeping foliage relatively dry. Foliage that is too wet for an extended period of time can cause diseases. One way to help keep your watering habits consistent is to set up an automatic timer.

9 Use Mulch. Adding a three inch layer of organic mulch to your garden will help the soil retain moisture and stay insulated while hampering the growth of weeds. [LS](#)





What to Plant in the Fall

by Katherine Allen

The warm days and blue skies of summer will soon turn, and the trees will become a riot of reds, yellows and bronze. With many of us spending more time than ever before in our gardens over the summer due to the current pandemic, there seems to be a renewed emphasis on making them as colorful and uplifting as possible. So what can we plant in the fall that will provide color in the garden now, and what can we plant now to ensure a mass of color in the spring?

The availability of bedding plants from nurseries means that you can have color in the garden all year long! Pansies are a cool-weather favorite, lending themselves to planting in borders and containers alike. The wide range of colors available means that, whatever your color-scheme, you will find one to suit, and their ability to survive a frost makes them surprisingly hardy. Many varieties of dianthus tend to stop blooming in warmer temperatures and flower even after a light frost, so they will give a seemingly non-stop display of color in the fall. Snapdragons are another flower that prefer cooler spring and fall temperatures and make an ideal flower to plant in fall pots, planters and beds.

It might also surprise you to know that geraniums are even more robust when grown in cooler weather as long as they have a sunny spot, so you can have a carpet of summer color through fall. You could contrast the bright geranium colors with a white cyclamen

and its heart-shaped variegated leaves as these beautiful plants generally prefer the shade and temperatures of lower than 65 degrees Fahrenheit.

Fall and early winter is the best time to plant bulbs to ensure that your garden looks like a floral marvel in spring. The golds and yellows of daffodils, the purples, pinks, reds, yellows and whites of tulips, the mauve and lilacs of alliums and crocuses and violet hyacinths can all be achieved by planting bulbs in fall and into early winter. For best results, plant the bulbs once temperatures at night drop to below 50 degrees Fahrenheit so that the soil is cool enough to ensure that the bulbs do not grow too early. Try to plant them six weeks before you anticipate a hard frost. If you can plant them in clusters of five or more, they will have the biggest impact when they flower. If you plant several varieties with a range of flowering periods, you will extend the period for which you will enjoy the flowers that emerge.

Shrubs can also be planted in the fall—the lower temperatures mean there is less chance of the plants suffering damage due to heat and the root system will become established during the fall and winter months, ensuring that you get the most of new growth in the spring and summer. Rhododendrons, azaleas, peonies and irises can all be planted in the fall to maximize the colors in spring and summer gardens. **LS**



Low Maintenance Plants for Easy Gardening

by Calle Mendenhall



Despite increased time at home this year, no one wants to spend their time or energy on stressful, high-maintenance plants. Our lives are stressful enough these days. Instead, we want to spend time enjoying our surroundings, our families and our loved ones. With restricted access to our fitness centers, restaurants and stores, we've spent more time in yards and gardens this year. Selecting low maintenance plants allows us to spend more time enjoying our yards and gardens and not struggling with them.

When most people think of low maintenance plants, small green colorless shrubs usually come to mind. However, low maintenance does not have to mean boring. Low maintenance plants can be beautiful and add the right color and texture to your garden. Low maintenance plants can also attract butterflies and other small, welcomed, garden animals.

The first key to selecting the best options for your yard is to look at the country's "grow zones". A quick Google search will let you know the zone for your region. The United States has a zone range of 2-10. Once you know your zone, you can make the best choice for your yard. Here are some colorful, low maintenance and easy to find options for each zone.









- » **Queen Anne's Lace (zone 2):** This hardy annual has small upright bunches of white flowers. All you need to do is spread the seeds over the area you'd like to grow. Don't worry if you do not see flowers the first year, Queen Anne's Lace typically starts blooming flowers the second year. You can plant this in the early spring or in the fall when seeds will lie dormant.
- » **Blue Star (zones 2-8):** This perennial blooms from about March to May. The flowers are blue to purple, and the plant can grow 1-3 ft tall. This plant would do well in a natural looking-garden. This plant may also grow the first year and bloom the second. You can plant these in the fall and over winter.
- » **Echinacea (zones 3-8):** Also known as a "cone flower", the flowers of these plants are usually pink or white and can grow from 2-4 feet tall. It is best to plant these in the fall. Echinacea typically blooms from early to midsummer and may repeat bloom through frost. Butterflies and bees love this plant.
- » **Yarrow (zones 3-9):** This perennial grows a couple of feet tall and can be white, yellow, pink or red. Yarrow blooms in the late spring or early summer, with many species blooming into the fall. It is best to plant these in the spring or early summer.
- » **Coreopsis (zone 3-9):** This plant has both annual and perennial species. Coreopsis is a sun-loving perennial with daisy-like flowers that bloom in the summer and fall and are 1-3 feet tall. The best time of year to plant these is in the fall. If you choose a perennial variety, it will likely start blooming the second year.
- » **Zinnias (zone 3-10):** These are a common and popular annual flowering plant. There are many varieties, and because they grow fast, they are wonderful at keeping weeds out. Zinnias are also excellent butterfly magnets and will help bring vibrant color and life to your garden. Plant these in the spring after the last frost.

Adding one or several of these low maintenance, flowering plants will give you the color your garden needs from spring through fall. Happy gardening! [IS](#)

Dos and Don'ts of Cybersecurity

by Elizabeth Rossbach

DO

-  Make sure all security updates are installed on your computer. To ensure this, keep Automatic Updates enabled.
-  Keep a secure backup of your data on your computer or an external hard drive.
-  Keep your antivirus software up to date.
-  Keep your firewall turned on.
-  Use strong passwords that include a combination of letters, numbers and special characters.
-  Back up your computer regularly.
-  Use different passwords for all of your accounts and devices.
-  Delete any emails from untrusted sources without opening them.

DON'T

-  Open emails that ask you to enable "macros" to view the content.
-  Click on links or attachments in unexpected emails.
-  Click on popup ads on websites.
-  Install suspicious applications. Scan all applications for malware and viruses before allowing them access to your system files.
-  Install multiple Operating Systems.
-  If you have a laptop, make sure you do not leave it unattended in a public place or lend your device to strangers.
-  Share your passwords.
-  Send private information such as credit card numbers or passwords over email.

Have You Read Our Most Recent Blogs?



Authored by Tom:

Distracted Driving Kills. It's Time To Put the Cell Phone Down! Here are some statistics to consider:

- » 120 Virginians died, and 13,258 were injured due to distracted driving in 2019
- » The top three reasons people were distracted on Virginia roads include,
 - ❶ Taking their eyes off the road
 - ❷ Looking at a roadside accident
 - ❸ Preoccupied with their cell phones

Read the full article on northernvirginia.legalexaminer.com



Authored by Rakin:

How Do I Settle my Personal Injury Claim?

Over the past year or so, we have been writing a series of educational blogs addressing the questions we are most frequently asked by potential clients. Rakin explains the settlement process in his recent blog.

Read the full article (and series) on curciolaw.com/blog



Authored by Justin:

Homeowners Insurance: Coverage for Injuries Not On Premise

Did you know that your homeowner's insurance not only covers liability for injuries sustained on your insured property, but may cover you for injuries that happen off the actual premise that is insured? In this blog, Justin also discusses the distinction between coverage for an injury caused by an intentional act where harm was unintentional or not reasonably foreseeable. It's an interesting topic, check it out on curciolaw.com/blog

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"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



NEW LAWS IN EFFECT

in Virginia as of July 1, 2020

The halfway mark of 2020 brings a multitude of new laws in Virginia. These are a few in particular that we are keeping our eye on and want to make our readers aware of:



V.A. Code § 46.2-924:

This amendment to this code section added the requirement that drivers must stop and remain stopped for pedestrians until the pedestrian has passed the lane in which the vehicle is stopped. Previously drivers were only required to “yield the right of way.” This statute applies when a pedestrian is crossing a highway at any marked crosswalk, at any regular pedestrian crossing, or at any intersection where the speed limit is less than 35 mph. In addition, vehicles in adjacent lanes or vehicles behind stopped vehicles cannot overtake and pass a vehicle that is stopped for a pedestrian.



V.A. Code § 8.01-220.1:5

This new code section abolishes intra-family immunity in wrongful death actions. Intra-family immunity is an old legal doctrine that barred deceased children’s estate from bringing a lawsuit against the living parent for the parent’s allegedly negligent acts. The original purpose of intra-family immunity was to preserve domestic peace and tranquility.



V.A. Code § 46.2-862

The amendment to this code section now makes a person guilty of reckless driving if they were driving over 85 miles per hour. Prior to this amendment, a person was guilty of reckless driving if they were driving over 80 miles per hour.



V.A. Code § 38.2-3445.01

This new code section states that a person who receives **emergency services** from a healthcare provider that is considered out-of-network by their health insurer, is not required to pay the out-of-network provider any amount other than the applicable cost-sharing requirement that would apply if the services were considered in-network.



Another new law coming into effect on January 1, 2021, that we are keeping our eye on is **V.A. Code § 46.2-818.2**. This statute makes it illegal to use your cell phone while driving unless you are lawfully stopped and parked. This statute is long overdue but should greatly help to decrease distracted driving.