

June / July 2019

POOLER *Today*

Vol III • Issue XIV





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H/R Director	Andrea Anderson
Police	Chief Ashley Brown
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Recreation Dept	Hugh Elton
Sr. Citizen Center	Susan Edwards
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Utility Billing	

Other Pooler Sources:

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Better Business Bureau	(912) 354-7521
CEMA Hurricane Hotline	(912) 201-4590
Chatham County Court House	(912) 652-7175
Chatham County Tax Assessor	(912) 652-7271
Drivers License	(912) 691-7400
Georgia Dept of Revenue	(912) 748-5199
Library	(912) 748-0471
Pooler Chamber of Commerce/Visitor Bureau	(912) 748-0110
United States Post Office	(912) 748-4927
Veterans Affairs	(912) 352-0441

Hospitals, Health and Medical Resources:

Candler Hospital	(912) 819-6000
Memorial Medical Center	(912) 350-8390
Memorial Health Generation One	(912) 350-7587
St. Joseph's Hospital	(912) 819-4100
St. Joseph's Hospital CareCall	(912) 819-3360
St. Joseph's/Candler SmartSenior	(912) 352-4405

Other Sources:

Chatham County Health Department	(912) 356-2441
Poison Control Hotline	(800) 222-1222
VA Outpatient Clinic	(912) 920-0214

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West Chatham Elementary	(912) 395-3600
West Chatham Middle	(912) 395-3650
New Hampstead High	(912) 395-6789

<http://pooler-ga.us>

Pooler / Area Community Churches

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Bread of Life Ministries, Inc.	(912) 988-1102
Calvary Assembly of God	(912) 748-5847
Christ Presbyterian Church	(912) 399-5717
Chua Cat-Tuong Temple	(912) 965-1876
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First Baptist Church of Pooler	(912) 748-7521
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New Birth Savannah	(912) 748-2969
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Westside Christian Church	(912) 748-0309

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Animal Shelter (Lost Pets)	(912) 351-6750
Chatham County Humane Society	(912) 354-9515



POOLER
*Today*SM

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Photo by T. Howard Reimer

Greetings!

I've been thinking a lot about how fortunate Cierra and I are to be part of the Pooler family. Publishing a magazine can be both challenging and enormously fulfilling, and from our first issue of Pooler Today three years ago, our mission has been to help you learn more about the wide scope of opportunities and activities that exist here. We are continually impressed by the quality and diversity of the people who contribute so much to this wonderful community.

As each issue of our magazine begins to take shape, and new ideas begin to form, we are inspired by and fill our pages with stories about the livelihoods, talents, community outreach and goodwill of Pooler folks we meet or hear about. It's rewarding to witness the joy and knowledge these personal stories impart to others.

Our writers, artists and other contributors also provide a wealth of subject matter on health, finance, education, civic matters, culture and other informative topics we eagerly share with our readers. Pooler Today has always been for and about you, and thanks to your creative input, we are never lacking for material.

Also, we want to send a big thank you to our loyal advertisers who offer such wonderful resources for your retail, food and business needs. Thank you all for supporting them with your patronage.

As each issue comes to a close, we are always pleased with the quality of our content, and grateful to all of you who make it happen. Your enthusiasm and talents are instrumental to the betterment of this unique and lovely area of Georgia, and to the success of this magazine.

The next logical step in our service to the community is a place where people can go to get information and share ideas on a real time basis. Hence, we created Pooler2Day.com. Think of it as Pooler's home page like Yahoo but localized just for you. Get weather, news, events, blog articles, and Facebook posts all on the Home page. Dig deeper for classified ads, garage sales, lost & found, photo galleries, business listings and much more. Visit Pooler2Day.com and book mark it for your home page. Enjoy!

When our readers and advertisers respond so positively to what we produce, it really does make us grin and strut around a bit. To paraphrase Sally Field when she won an Oscar, "You like us! You really like us!"

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June / July 2019

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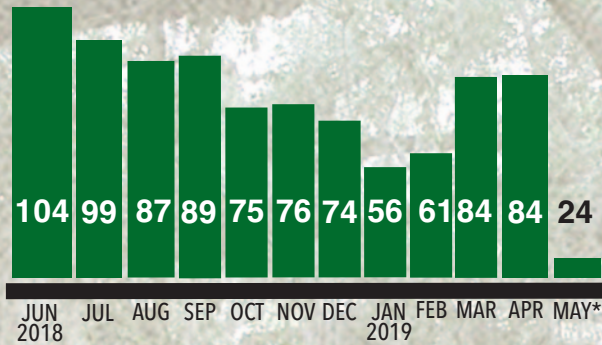
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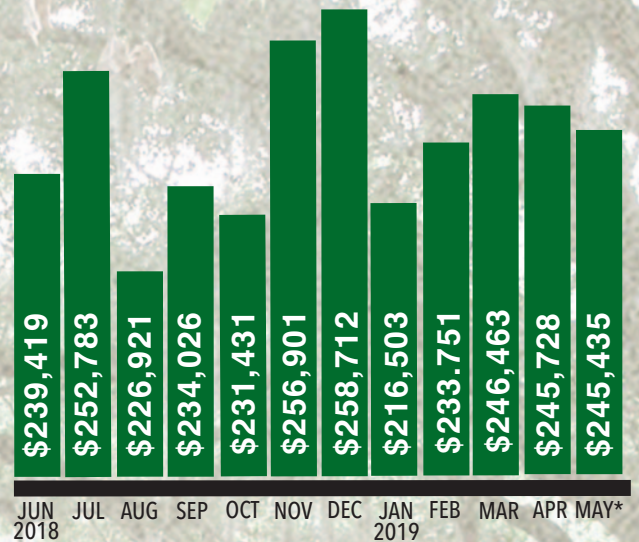
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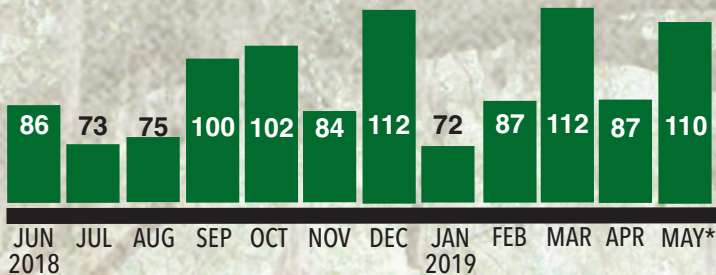


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We launched the companion website to our magazine, Pooler Today, in early May. We want you to think of it as a Yahoo home page personalized for you and localized to Pooler and the surrounding area. Visit each day to get the weather, news, events, classified ads and much more. Our mission is to keep you informed and to provide a forum for you to communicate.

So, take the guided tour with us now and see what awaits you in just one click!

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NEW / SPORTS – Currently this displays national news and sports updated regularly. We plan to add local news soon

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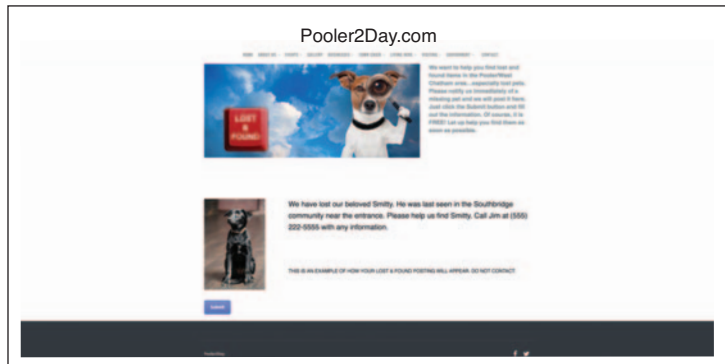


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CONTACT – If you still have questions or have comments, please contact our attentive Customer Service representative.

Thank you for visiting Pooler2Day.com. Come back often for updates and new features.





Stamping Out Hunger With The Letter Carriers

The National Association of Letter Carriers (NALC) hosted their 27th Annual Stamp Out Hunger! Food Drive on Saturday, May 11, 2019. The early number on pounds collected for Chatham County is 59,985. Although this is lower than the 2018 total weight of 86,000 pounds, we are hopeful that the public will continue to make donations directly to Second Harvest. The Stamp Out Hunger effort is the nation's largest single-day food drive that has collected more than 1.67 billion pounds since it began in 1993. As long as hungry Americans still exist, this food drive continues to be instrumental in replenishing the shelves of local food banks.

Thanks to the hard work of many local Bank of America employees, Second Harvest of Coastal Georgia was able to unload and sort all of the nearly 60,000 pounds of canned goods and non-perishable donations that arrived from the post office Saturday evening. It's so important to immediately sort and store the canned goods so they can be made available for the 290 agencies that rely on Second Harvest to procure their food.

One-in-six Americans are food insecure and struggle with not knowing where they will get their next meal or how they will feed their children. The timing of this food drive is crucial as we transition from Kids Cafe to Summer Feeding. When Summer Feeding starts on June 3rd, Second Harvest of Coastal Georgia will prepare over 6,000 meals daily for distribution to 68 locations in 7 of the 21 counties that we serve. Summer is a tough time for children that typically receive a free or reduced-price breakfast and lunch at school. The National Association of Letter Carriers Stamp Out Hunger! Food Drive comes at a time when the holiday food drive donations have been depleted from the shelves of the food bank and just in time for local pantries and agencies to gear up for their summer needs.

About: *America's Second Harvest of Coastal Georgia, Inc. America's Second Harvest of Coastal Georgia serves as a regional food bank, functioning as the food warehouse and distribution center to more than 290 non-profit organizations and churches in our area. Through food relief programs and collaboration with partner agencies, America's Second Harvest distributed more than 15.1 million pounds of food last year to people in need in our community – children, senior citizens, people with disabilities, people experiencing homelessness and others whose incomes are insufficient to meet their basic needs. To learn more about our programs and the fight against hunger in our community, call (912) 236-6750 or visit www.helpend-hunger.org.*



Finish Line No Surprise You Feel Tired Every Day At 3 PM By Davana Pilczuk PhD

Ever notice that every afternoon, you get a case of the sleepies? It's that time of day when you find yourself nodding off or longing for a cat nap. We often blame the high carb lunch or boring meeting for this phenomenon, but turns out, there's more to it than that.

Two times a day our bodies go through what's called a circadian low. Simply put, this is a time when your body wants to be asleep. We hit these periods usually between the hours of 3am and 5am and then again 12 hours later, between 3pm and 5pm. The body longs to be in deep sleep during this time and if it has to be awake, like during a staff meeting, it will struggle to stay awake.

If you didn't get a great night's sleep last night, or haven't slept well for a few nights in a row, your circadian lows will be even more intense. Say you only got four and a half hours sleep last night, when 3pm rolls around today, you will struggle to stay awake. If you suffer with sleep apnea or had two terrible night's sleep, your afternoon low might actually cause you to fall asleep at your desk. And if you are sleep deprived today, tonight when you hit the bed, you will fall dead asleep and most likely will not wake up between the hours of 3am and 5am.

From a physiology standpoint, how we Americans work makes no sense. Our go-go-go lives are no longer in synch with our sleep cycles and our bodies are taking the brunt of it. We are working earlier shifts and staying at the office later and later into the night. There is even a growing body of research looking at the weight and health of children and science is suggesting that the best time to go to school is actually around 8:30am.

Poor sleep is also a precursor for weight gain. People who are chronically sleep deprived tend to gain weight and are also at higher risk for diabetes. After a few days of poor sleep, the body struggles to maintain a normal blood sugar level and we actually function at a prediabetic level. So be aware, those bad night sleeps are doing more harm to your body than you realize.

As for our safety, the most unsafe time to drive is actually between midnight and 4am. Our bodies want to be asleep during the dead of night, but when we push ourselves to keep performing, we set ourselves up for poor judgement, slower reaction time and skewed concentration. It's a dangerous combination for driving, yet so many of us do it.

From a performance standpoint, try to avoid holding key meetings or making crucial decisions during that circadian low time frame. Also be aware that at the end of your work day, you will be less alert and have a higher chance of having an accident when heading home in the late afternoon. And again, if you slept poor the night before, your sleepiness will feel even more intense.

If you have no choice but to work through a circadian low, increase your activity level or have a small dose of caffeine to get you through. Switch from sitting to standing, or go for a walk; anything that will help combat that dip. Just remember, it's normal to get the afternoon sleepies, but please, for everyone's sake don't schedule an important meeting then. No one will remember what you said!

Dr. Davana Pilczuk is an award winning kinesiologist, writer and founder of The Human Performance Group LLC. She specializes in helping individuals and teams perform better on the field or in the boardroom. Interested in helping your team be better? Go to www.hpgsolutions.net or follow her on Twitter @DavanaHPG.

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A Dark Hour But A Powerful God

By John Fender
Pastor, 1st Presbyterian Church of Pooler
Chaplain, Pooler Police Department

He had a rebellious son who wanted his throne. He had a trusted advisor who was advising against him. His general and soldiers who once fought beside him now fight against him. He has exchanged the comfort and glory of a palace now for a spot in the middle of nowhere, fearing for his life. And seemingly every day it is getting worse. And in this dark hour of his life, King David began to write Psalm 3.

In that Psalm, David spells out that trouble can come from without and from within. We read of that trouble from without in places like Psalm 3:1, "O Lord, how many are my foes! Many are rising against me." How painful it must have been for David to be betrayed, to be running for his life, and to know what it means to be the object of other people's sinfulness.

But not only does trouble come from without, David writes of trouble from within. Psalm 3:2, "Many are saying of my soul, there is no salvation for him in God." Now, if you are not very familiar with the Bible you need to understand this. Four chapters before David had to flee for his life he did something very sinful. David was not chosen to be King because of who he was, David was chosen to be King because that is who God chose. When David should have been off at war he was on the roof of his house, took notice of a beautiful woman on a nearby roof, bathing. He sent for her, and though she was married, he laid with her. And to cover up his sin he arranged for her husband to be killed in battle. David tries to hide his sin, eventually God sends a prophet to confront him, and David repents. (see 2 Samuel 11 and 12).

Now fast forward to Psalm 3, verse 2, "2 many are saying of my soul, there is no salvation for him in God." Absalom has rebelled against him, Ahithophel has turned away and now these men are saying, "There is no salvation for him in God." Why would David be hurt by these men's words? Why would his enemies taunting burden David in such a way that he is now crying out to God about what they said? "God, don't you hear them?"

From examining my own heart, and from counseling others, it may be that David has allowed himself to believe, "It may be true." It may be true, that there is no salvation for me in God after all, look what I have done. I committed adultery. I murdered a man. I covered up my sins for months and the only time I confessed was when Nathan the prophet came. Maybe my enemies' words are true! I think there is trouble stirring within David such that he is thinking to himself, I don't belong in the family of God because of the actions of my past.

What if you continually find your worth or lack of worth by focusing on your life? Then I would urge you to look at the cross. Do you know what the cross screams? It screams that Christ Jesus hung here fully aware of every one of your sins and every one of your failures but that He loved you enough to die for you anyway. It screams that His love for you is not dependent upon your worthiness.

So as your enemies cry out, "You don't belong here, you are not good enough for God," as your own mind may believe and tell you the exact same thing, that in and of yourself there is no hope, you scream back, "You are right! But Christ Jesus died for me in spite of all that. And because His love is unconditional, then there is salvation in God for even me."

David does not start there in Psalm 3, but he gets there. That is crucial for you to see. You will be rocked back in your faith some time and find yourself frustrated in how you have responded to trouble but cry

out to God with your troubles even as David as done and then, through those prayers God will begin to build you up.

Specifically, our confidence in God is built up in three ways in Psalm 3. First, by recalling the character of God. Vs 3, "But you, O Lord, are a shield about me, my glory, and the lifter of my head." Can't you see what David is doing? God, I hear what my enemies are saying, but I also know who you are! Even as you were a shield about Abraham in Genesis 15 so you have been a shield about me all the days of my life, when the lion and the bear attacked, when I fought Goliath, when I ran for my life from Saul. Lord, you are my shield, you are my glory, that is I am disgraced in the eyes of my people, I have fallen from my former status, but my honor, my glory is found in you, that you have committed to me and will never betray me, you will never abandon me.

Lord you are the lifter of my head.

The second way his confidence grows is by seeing God answer prayers. Vs. 4, "I cried aloud to the Lord, and he answered me from his holy hill." It is one thing to sit back and so woe is me. It is another thing to cry out to God and to look for Him to respond. David's enemies are crying out accusations, so David cries out prayers. Dear people, the Bible says, "You have not, because you ask not." If we are honest we will admit that at times it is easier to sulk than to pray. David prayed, and surprise, surprise, God responded!

And finally, David's confidence grew as he observed the powerful impact of God working in his life. Psalm 3:5,6, "5 I lay down and slept; I woke again, for the Lord sustained me. 6 I will not be afraid of many thousands of people who have set themselves against me all around."

If you read verse 5 like a diary entry you profoundly miss the point. This is not simply a record of what happened on a given day, but a declaration of the power of God. David says, "I laid down and slept." You know the context. People are out to kill him. He is not in the safe confines of his palace, for he has been run out of it. He is not under the protection of all his guards, for most have deserted him. He is in the wide open at a time when anything can happen to him. Never mind this idea of sleeping with one eye wide open, he needs to have both of them wide open. And if he could get his eyes closed, the worry and the thoughts that must be racing through his mind must surely keep him awake. But David says, "I laid down and slept."

How in the world can David sleep with all that is around him? My guess is that David realized that His Lord was greater than His enemies. There was a holy confidence in what God was doing. You are my shield O God, I was considering my enemies more than I was considering who you are. I was considering my adversaries more than your authority, my problem more than your power. I was walking by sight instead of walking by faith. But now, O Lord, as I put pen to paper, now as I consider these things more carefully, now I understand and my confidence in your only grows as I observe the powerful impact your work in my life, "I laid down and slept."

Rev. John Fender is the Senior Pastor of the First Presbyterian Church of Pooler, GA, and serves as Chaplain of the Pooler Police Department. Please visit at www.fpcpooler.org.



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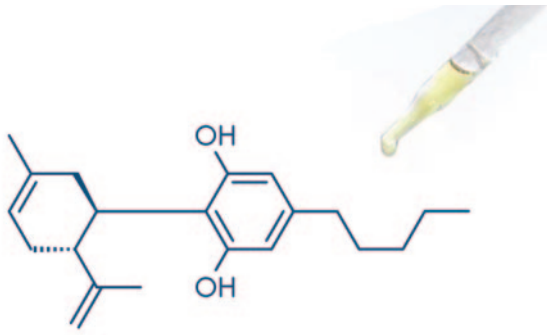


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Introducing CBD: Why and How It Works

Cannabidiol, better known as CBD, simply put, is a compound or cannabinoid found in the cannabis plant – and it is responsible for many of the herb's known medicinal benefits. While most people associate medical cannabis with the psychoactive effects of THC, you can get many of the same benefits from CBD – and you don't need a doctor's recommendation or a medical marijuana card to buy it.

CBD is often found in higher concentrations in strains of cannabis that are low in THC. When derived from strains of cannabis with less than 0.3 percent THC, also known as industrial hemp, it is legal and easily accessible throughout the United States. However, quality varies depending on the strain of hemp the oil was made from, which is why it is important to do your research before investing your money in a CBD hemp oil.

WHAT IS CANNABIDIOL?

The Endocannabinoid System (ECS) would never have been discovered if Israeli scientist Raphael Mechoulam had not managed to identify and isolate THC back in 1964. "By using a plant that has been around for thousands of years, we discovered a new physiological system of immense importance," says Raphael Mechoulam, the dean of the transnational cannabinoid research community. "We wouldn't have been able to get there if we had not looked at the plant." Interestingly, the Endocannabinoid System is a biological system that can be found in just about any living species with vertebrae and is responsible for maintaining our normal bodily functions. It plays a part in everything from maintaining a healthy bone density to naturally preventing diabetes – and it is possible that many medical conditions are caused by an endocannabinoid deficiency.

These CB1 and CB2 receptors that make up the Endocannabinoid System work similarly to the neurotransmitters found in the nervous system – except it works in reverse. Instead of the brain sending messages to the body like most biological systems do, the endocannabinoid system sends messages from the receptors to the brain. While it is debated whether CBD fully binds to either of these receptors it does have an affinity for the receptors which is responsible for its medicinal benefits.

Cannabidiol offers many of the same benefits of THC, without the often unwanted psychoactive effects. Some of its potential benefits include reducing inflammation, painkilling effects, anti-anxiety and anti-depressant properties – and these are only the tip of the iceberg, so to speak.

WHAT CAN CBD DO?

People use CBD to treat conditions ranging from chronic pain to intractable epilepsy. In fact, a CBD-based medicine out of England was recently approved by the FDA for the treatment of Dravet Syndrome and Lennox-Gastaut Syndrome, both rare and severe forms of epilepsy. Even though it is not prescription – CBD Hemp Oil coming from a trusted source has been found to provide many medicinal benefits. CBD can be used to treat many conditions – so let's break it down into three, main

categories: Pain Management, Mental Health, and Physical Conditions.

HOW TO USE CBD

You probably know how most people expect marijuana works – generally, you smoke it – but when you're medicating, smoking is not usually the favored option. If you're new to the world of medical cannabis, natural and herbal medicine, then you may be wondering what the best method of medicating is – but really there is no one-size-fits-all answer to this question. There are several ways to consume CBD and all are beneficial, and really it comes down to a combination of your reason for medicating, and your personal preference.

Most often CBD is consumed in the form of an oil – either applied as a tincture, mixed into a glass of water or juice, or added to food. However, while this is the most common option, it is certainly not the only one. Edibles and soft gel capsules are usually the next favored alternative among patients medicating with CBD – it makes dosage simple and consistent down to a tee.

Topicals and vaping are the remaining two methods of medicating that are commonly used with CBD-based products. Topicals are excellent for patients suffering from chronic pain as they provide localized relief that is relatively quick to set in after application of your CBD based balm, salve, lotion or cream.

Vaping is the closest many patients get to smoking – and often they turn to vaping because it is the method known to have the most immediate effect aside from topicals. Edibles can take anywhere from 30 minutes to an hour and a half to become effective and oils can take anywhere from a few minutes to an hour or more depending on the way they were used.



WHY CHOOSE SUNMEDs

SunMed Full Spectrum Hemp Oil products are made with the highest quality, organically-grown hemp; it comes from Denver, Colorado and is registered with the Colorado State Department of Agriculture. The phytocannabinoid rich (PCR) hemp has a naturally high CBD level, as well as an abundance of other beneficial cannabinoids (CBG, CBN, CBC) as well as flavonoids, terpenes and essential amino acids. While most CBD oil companies extract CBD making a pure CBD isolate, **SunMed** offers a high-CBD full spectrum hemp oil, without the THC. By extracting the THC, patients can gain the benefits of other cannabinoids and terpenes that are lost in pure CBD oil products available from other brands. **SunMed Full Spectrum Hemp Oil** and **SunMed Hemp Oil** products are intended to be used as an herbal supplement.

Please consult your doctor before you quit taking any medications with intentions of replacing them with the natural and holistic option of CBD. These products have not been reviewed by the U.S. Food and Drug Administration (FDA) and are not approved treatments for any medical conditions.

Good days start
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OPENS
JUNE 3, 2019

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Website: poolerga@cldr4u.com

You can also shop online: SunFlora.org

Use Referral Code: 255GA



YOUR **CBD Store®**
Pooler



Two Hundred Club Honors Sgt. Kelvin Ansari's Family With Support

The Two Hundred Club of the Coastal Empire is proud to be providing immediate financial assistance and support to the family of Sgt. Kelvin Ansari. Club President Mark Dana met with the Savannah Police Department and command staff working closely with both entities to assess the family's immediate needs. The club is standing by, prepared and honored to meet with Sgt. Ansari's family after the funeral service.

As is the case with all of the families the Two Hundred Club responds to following the untimely death of a law-enforcement officer, the Ansari family will be cared for, supported and looked after now and for the rest of their lives. In addition to immediate financial assistance, the club also provides fully paid college and all related expenses to each of Sgt. Ansari's dependents, including his wife, if she so chooses. The Two Hundred Club also offers additional monetary support during the holidays and will send Mrs. Ansari flowers on Mother's Day for all the years to come.

The Two Hundred Club has a long and proud history of providing significant and immediate financial relief to the families of fallen first responders. They've given over \$2 million to those in need within the 20-county area they serve in Georgia and South Carolina. The club is entirely nonprofit, meaning they have no overhead and none of the board members or officers draw a salary. Every dollar donated to the club goes directly to help the families with whatever needs they might have, whether that's mortgage payments, utility bills or funeral costs. That assistance continues strategically through the years to make up for some of the support they lost.

"The Two Hundred Club is unique in that we never, ever forget our families. We stay with them forever. The sacrifice they have made, their suffering, their loss never goes away, so neither do we," Dana said. "When we respond to a family who has just endured a loss, that family is now OUR family. The Two Hundred Club will be with them when they need it, checking on them and supporting them infinitely. We love them and we want them to know they are not alone – not now, not ever."

Dana encourages anyone who would like to help the Ansari family to donate directly to the Two Hundred Club. All proceeds go directly to the family and will continue to support them for years down the road. For more information or to make a donation, please visit twohundredclub.org/how-to-give-to-first-responders.

For more information, go to www.twohundredclub.org, call 912-721-4418 or email info@twohundredclub.org.



Pooler's Ongoing Drug Take Back Program

The Pooler Police Department opened its doors to the community and surrounding areas so that residents have the opportunity to safely dispose of any expired, unused, or unwanted medications. This disposal program includes prescription medications, over the counter medications, pet medications, etc.

Our Prescription drug collection box is ready to accept disposals. Feel free to dispose of your unwanted or expired medications.

The collection box is located inside our west entrance doors that face Bank of America. The doors are open from **9:00-5:00 Monday thru Friday**. Provisions have been made for safety and security measures; such as video surveillance, securing the box in place, and locked collection bin.

Here are a few tips when using the Prescription Collection Box:

- Prescriptions only
- No biohazardous materials
- No needles
- No trash

Please remove labels or black out any identifying information from the medication containers.



Pooler Police Dept.

**100 US-80
Pooler, GA 31322
(912) 748-7333**

PET DISASTER KIT CHECKLIST

DOCUMENTS

- | | | |
|--|--|---|
| <input type="checkbox"/> Photocopied veterinary records | <input type="checkbox"/> Photocopied registration information (proof of ownership or adoption) | <input type="checkbox"/> Microchip information (microchip number, name and number of the microchip company). |
| <input type="checkbox"/> Vaccinations | <input type="checkbox"/> Pet description(s) breed, sex, color, weight | <input type="checkbox"/> Your contact information, phone number and address for your family and friends you may be staying with |
| <input type="checkbox"/> Medical summary | <input type="checkbox"/> Recent photograph for each pet | |
| <input type="checkbox"/> Rabies certificate | <input type="checkbox"/> Waterproof container for documents | |
| <input type="checkbox"/> Prescriptions for medications | | |
| <input type="checkbox"/> Most recent FeLV/FIV test result (cats) | | |

WATER, FOOD, MEDICATIONS

- | | | |
|--|---|---|
| <input type="checkbox"/> 2-week supply of food for each animal stored in waterproof containers | <input type="checkbox"/> Non-spill food and water dishes | <input type="checkbox"/> 2-week supply of any medications |
| <input type="checkbox"/> 2-week supply of water for each animal | <input type="checkbox"/> Manual can opener | <input type="checkbox"/> Medications instructions |
| <input type="checkbox"/> Feeding instructions for each animal | <input type="checkbox"/> One month supply of flea, tick, and heartworm preventative | |

OTHER SUPPLIES

- | | | |
|---|---|---|
| <input type="checkbox"/> Collar with ID | <input type="checkbox"/> Appropriate-sized pet carrier/crate with bedding, blanket or towel | <input type="checkbox"/> Cleaning supplies for accidents (paper towels) plastic bags, disinfectant. |
| <input type="checkbox"/> Litter box and litter (for cats) | <input type="checkbox"/> Toys and comfort items | |
| <input type="checkbox"/> Pet first aid book and first aid kit | | |



U.S. Department of
Health and Human Services
Centers for Disease
Control and Prevention

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We offer a wide range of services, from full hospital care
to experienced dog and cat groomers!

Our Specialty Services include:

Behavioral Medicine ♦ Boarding ♦ Dental Care
Emergency / Critical Care ♦ Fully Stocked Pharmacy
Hospice ♦ Microchipping ♦ Pain Management
Parasite Prevention ♦ Radiology (X-Rays)
Surgery ♦ Vaccinations ♦ Wellness Exams, and much more...



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Special Medical Needs Clients Urged To Register With The Health Department For Pre-Hurricane Evacuation

Register NOW by calling: (912) 356-2441

The Coastal Empire has been lucky when it comes to hurricanes; however, most experts agree that it's only a matter of time before the Georgia coast gets hit by a major storm. Researchers are tentatively anticipating lower chances of destructive storms this year, but you should always prepare in advance especially if you have special medical needs and may require assistance during an evacuation.

The Chatham County Health Department maintains a Special Needs Registry which consists of residents who may require medical assistance during emergency situations. Those on the Special Needs Registry may need specially trained health care providers, special facilities equipped to meet their needs, and specialized vehicles and equipment for transport.

The Registry is provided to the Chatham Emergency Management Agency (CEMA). The Registry is truly a last resort, but if a hurricane is threatening our area, it is important CEMA and Health Department officials know where the most vulnerable residents are located so that evacuation assistance can be provided to them.

Here's how to register:

- Call the Special Needs Coordinator (SNC) at the Chatham County Health Department, (912) 356-2441.
- The SNC will request your mailing information and send you a special needs enrollment form to complete and return to the Health Department.

The application can also be downloaded from the Coastal Health District website.

When the form has been completed, it can be mailed to:

Chatham County Health Department

Attn: Special Needs Coordinator

1395 Eisenhower Drive, Savannah, GA 31406

It is important to note that people living in nursing homes, assisted living facilities, and personal care homes aren't eligible for the Special Needs Registry and must follow their facility's emergency plan.

How the Special Needs Registry Works

Special needs persons are categorized into five levels. If you meet the criteria for levels one or two, you are not eligible for the Special Needs Registry. If you meet the criteria for levels three, four, or five, your name will be entered into the Special Needs Registry.

Special Needs Definitions

Levels ONE and TWO: Not eligible for the registry. Level one and level two clients are not eligible for the Special Needs Registry. The definition for level one and level two clients is: "Persons who are independent and capable of self-care requiring only minimal support for minor illnesses and injuries, and persons with conditions requiring observation or minor supportive assistance in activities of daily living (i.e. independent with some family/caretaker support).

If a county mandatory evacuation is ordered, level one and two clients who do not have personal transportation will be advised to go by any CAT bus to the Savannah Civic Center for evacuation to a public shelter.

Continued on page 21

Pooler Senior Citizen Center

955 Plantation Drive (at Sangrena Woods) • Daily Activities 9 a.m. to 3 p.m.

*Jewelry Making Class • Exercise Classes
Day Trips • Games • Crafts • Meals
and much more*

Transportation Provided When Available

912-330-0493





Hurricane Season officially begins on June 1, 2019

What is a Hurricane

By Chatham Emergency Management Agency

The term "hurricane" is a specific name for a strong "tropical cyclone". A tropical cyclone is the generic term for a low-pressure system over tropical waters with organized thunderstorm activity and defined wind circulation. Tropical cyclones with maximum sustained winds of less than 39 mph (34 kts) are called "tropical depressions". Once the tropical cyclone reaches winds of at least 39 mph, they are typically called a "tropical storm" and assigned a name. If winds reach 74 mph (64 kts) then they are called a hurricane.

How are Hurricanes different from Tornadoes?

While both tropical cyclones and tornadoes are atmospheric vortices, they have little in common. Tornadoes have diameters on the scale of feet and are produced from a single storm (i.e. a thunderstorm). A tropical cyclone, however, has a diameter on the scale of miles and is comprised of several to dozens of convective storms. Tornadoes are primarily an over-land phenomena as solar heating of the land surface usually contributes toward the development of the thunderstorm that spawns the vortex. In contrast, tropical cyclones are purely an oceanic phenomena - they die out over-land due to a loss of a moisture source. Lastly, tropical cyclones have a lifetime that is measured in days, while tornadoes typically last on the scale of minutes.

How does a Hurricane Form?

A hurricane needs several different factors present in order for it to develop.

- Warm ocean waters of at least 80°F throughout a sufficient depth of at least 150 ft. Warm waters are necessary to fuel the heat engine of the tropical cyclone.
- An atmosphere which cools fast as the elevation increases. This causes instability in the accumulation of moisture.
- Relatively moist layers near the mid-troposphere (about 3 miles up).

Dry mid levels are not conducive for allowing the continuing development of widespread thunderstorm activity.

- A pre-existing near-surface disturbance with sufficient vorticity and convergence. Tropical cyclones cannot be generated spontaneously. To develop, they require a weakly organized system with sizable spin and low level inflow.

Having these conditions met is necessary, but not sufficient as many disturbances that appear to have favorable conditions do not develop.

What is a Hurricane Watch?

A hurricane watch is issued when there is a threat of hurricane conditions within 48 hours.

What to do during a Hurricane Watch

- Fill up your car with gas.
- Secure buildings.
- Review evacuation plan.
- Listen to a radio or television for official instructions.
- Check your family's emergency supplies.
- Bring in outdoor objects (i.e. toys, garden tools).
- Turn refrigerator and freezer to coldest settings.
- Secure outdoor objects which cannot be brought inside (i.e. boats, lawnmower).
- Store drinking water in clean bathtubs, jugs, bottles, and cooking utensils.

What is a Hurricane Warning?

A hurricane warning is issued when hurricane conditions (winds of 74 miles per hour or greater, or dangerously high water and rough seas) are expected in 36 hours or less.

What to do during a Hurricane Warning?

- Listen to a radio or television for official instructions.



- If in a mobile home, check tie downs and prepare to evacuate.
- Store valuables and personal papers in a waterproof container.
- Stay inside, away from windows, skylights, and glass doors.
- Keep a supply of flashlights and extra batteries handy.
- If power is lost, turn off major appliances to reduce power "surge" when electricity is restored.

If Evacuation is Necessary

- Take blankets and sleeping bags to shelter.
- Tell someone outside of the storm area where you are going.
- Bring pre-assembled emergency supplies and warm protective clothing.
- Leave as soon as possible. Avoid flooded roads and watch for washed-out bridges.
- Lock up home and leave.
- More Evacuation Information
- Be sure to plan for your pets!

Adequate Disaster Supplies

- Flashlight and extra batteries
- Portable, battery-operated radio and extra batteries
- First aid kit and manual
- Emergency food and water
- Non-electric can opener
- Essential medicines
- Cash and credit cards
- Sturdy shoes

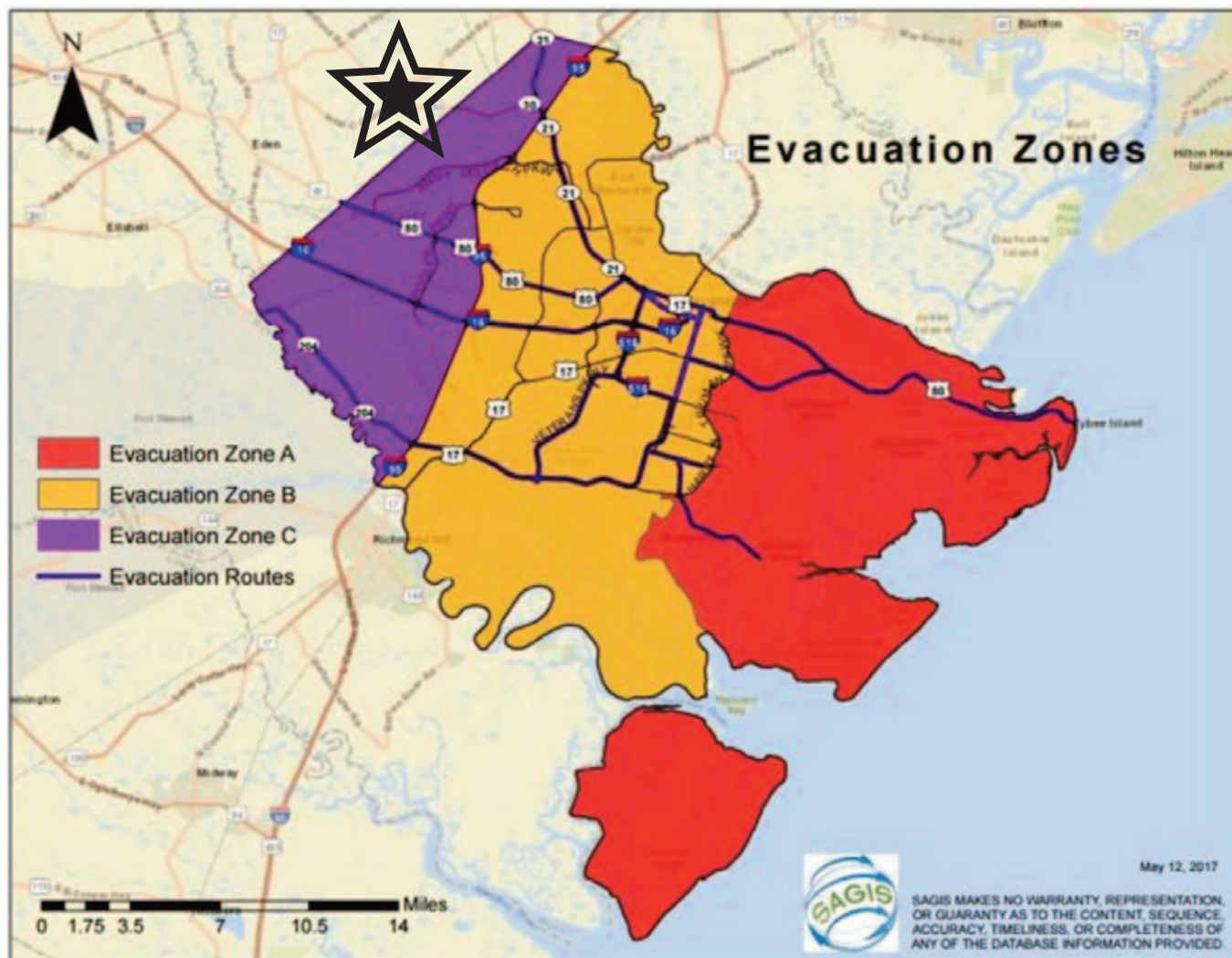
How to Protect your Home

Permanent shutters are the best protection. A lower-cost approach is to put up plywood panels. Use at least 1/2 inch plywood cut to fit each window. Remember to mark which board fits which window. Pre-drill holes every 18 inches for screws. Trim back dead or weak branches from trees. Check into flood insurance. You can find out about the National Flood Insurance Program through your local insurance agent or emergency management office. There is a 30-day waiting period before a new policy becomes effective. Homeowners policies generally do not cover damage from the flooding that accompanies a hurricane.

Developing your Family Emergency communications Plan

In case family members are separated from one another during a disaster (a real possibility during the day when adults are at work and children are at school), have a plan for getting back together. Ask an out-of-town relative or friend to serve as the "family contact." After a disaster, it's often easier to call long distance. Make sure everyone in the family knows the name, address, and phone number of the contact person.

- Stay tuned to local radio for information.
- Open windows and doors to ventilate and dry your home.
- Beware of snakes, insects, and animals driven to higher ground by flood water.
- Take pictures of the damage, both to the house and its contents and for insurance claims.
- Drive only if absolutely necessary and avoid flooded roads and washed-out bridges.



New Evacuation Zones In Chatham County

After Hurricane Matthew, there was a need for greater understanding and preparation to ensure the safe and effective evacuation of Chatham County during a hurricane or tropical storm. To better prepare for hurricane season, we are encouraging residents to learn the terminology that County officials will be using during an evacuation. Knowing the difference between an evacuation and mandatory evacuation orders will significantly affect how communities and residents will react and prepare for the threat of a hurricane.

An Evacuation Order will be issued when local officials feel it may be in your best interest to evacuate the targeted area. An Evacuation Order is a general statement used to encourage residents to evacuate.

A Mandatory Evacuation Order is an executive directive requiring all residents, visitors, businesses and others in the target area to evacuate. Personal discretion is not an option.

In addition, Chatham County has constructed new evacuation zones to ensure an efficient exit for all communities that are in the target area. These zones are:

These zones are clear boundaries that are already established in Chatham County. Residents are familiar with these landmarks and should be able to easily identify which zone they live and work in.

Evacuation Zone A:

Areas east of the Truman Parkway and the Vernon River

Evacuation Zone B:

Areas west of the Truman Parkway east of Interstate 95

Evacuation Zone C:

Areas west of Interstate 95



2019 Atlantic Hurricane Names

These names were recycled from the 2013 season, which was considered a quiet year with no major hurricanes.

Andrea	Humberto	Olga
Barry	Imelda	Pablo
Chantal	Jerry	Rebekah
Dorian	Karen	Sebastien
Erin	Lorenzo	Tanya
Fernand	Melissa	Van
Gabrielle	Nestor	Wendy

Special Needs Register

Continued from page 18

Levels THREE, FOUR and FIVE: Eligible for the registry
Level three, four, and five clients are eligible for the Special Needs Registry.

The definition of level three residents is: "Persons with conditions requiring some level of privacy or separation but do not require skilled or continuous health care support from facility staff."

Some examples of level three residents include those with moderate Alzheimer's or dementia; those requiring assistance from a family member or caretaker for activities of daily living; those with portable oxygen, and dialysis patients.

The definition of level four residents is: "Persons requiring frequent or continuous surveillance for potentially life-threatening conditions or require bedding or bathroom facilities not available in the (public) shelter."

Some examples of level four residents include those requiring assistance with toileting; those with limited mobility who cannot sleep on a cot or transfer; brittle diabetics or epileptics; oxygen dependent persons; and those with severe dementia or psychiatric conditions.

The definition of level five residents is: "Those requiring skilled care, continuous observation, or special equipment and services usually found in a hospital."

Some examples of level five residents include those needing IV feeding or medication; those completely bedfast requiring total care; those with uncontrolled chronic or acute physical or mental conditions; women in active labor; and those with significant injuries, difficulty breathing, or prolonged pain.

If you are not accepted into the Special Needs Program, you will be immediately called by the Health Department and advised to make other arrangements for evacuation and sheltering.

If you are accepted into the Special Needs Program and a mandatory evacuation order is about to happen, you will be advised by the United Way 2-1-1 staff to prepare. As the evacuation begins, you will be called a second time by the United Way staff and told the specific time you will be picked-up by Teleride or an ambulance.

Level three and four clients will be taken to a Special Needs Center for evaluation and transportation to a special needs shelter.

If the Special Needs Center evaluation results in a designation of level one or two, you will be taken home where you may take a CAT bus to the Civic Center for transportation to shelter. If the evaluation process results in your being designated at level five, you will be taken to a local hospital or inland shelter.

Clients accepted at level five will be called by the United Way 2-1-1 staff and told the time of pick-up. When you receive the call, you will be told to be prepared to evacuate immediately and will be given a list of things that you must take to the hospital.

During an evacuation or unexpected emergency, when there is not enough time for normal registration:

- All requests to be placed on the Special Needs Registry will be recorded by the SNC.
- The SNC will refer you to public health nursing for telephone screening.
- When the screening is complete, if you are evaluated at level one or two, you will be told to take a CAT bus to the Civic Center for transportation to shelter.
- If accepted into the Special Needs Registry at level three, four, or five, you will be told by the SNC and asked to await instructions from United Way 2-1-1.

Register Now by calling: (912) 356-2441, or <https://www.seniorliving.org/research/disaster-preparedness/>.

Smoothie Time!



Just in time, here are a few ideas to blend a fruity breakfast, snack or dessert in seconds

- ♥ Blend 2 bananas, 1/2 cup each vanilla yogurt and milk, 2 teaspoons honey, a pinch of cinnamon and 1 cup ice.
- ♥ Strawberry-Banana Blend 1 banana, 1 cup strawberries, 1/2 cup each vanilla yogurt and milk, 2 teaspoons honey, a pinch of cinnamon and 1 cup ice.
- ♥ Triple-Berry Blend 1 1/2 cups mixed blackberries, strawberries and raspberries with 1 cup each milk and ice, and sugar to taste.
- ♥ Raspberry-Orange Blend 1 cup each orange juice and raspberries, 1/2 cup plain yogurt, 1 cup ice, and sugar to taste.
- ♥ Peach-Mango-Banana Blend 1 cup each chopped fresh or frozen peaches and mango, 1 cup each plain yogurt and ice, 1/2 banana, and sugar to taste.
- ♥ Carrot-Apple Blend 1 cup each carrot juice and apple juice with 1 1/2 cups ice.
- ♥ Kiwi-Strawberry Blend 1 cup strawberries, 2 peeled kiwis, 2 tablespoons sugar and 2 cups ice.
- ♥ Grape Blend 2 cups seedless red grapes with 1 cup concord grape juice and 1 1/2 cups ice.
- ♥ Blueberry-Pear Blend 1 1/2 cups frozen blueberries, 1 chopped pear, 1 1/2 cups each maple or plain yogurt and ice, and sugar to taste.
- ♥ Peach-Ginger Blend 2 cups frozen sliced peaches, 1 1/2 cups buttermilk, 3 tablespoons brown sugar and 1 tablespoon grated fresh ginger.
- ♥ Chai Blend 1 1/2 cups chai tea concentrate with 1 cup each milk and ice. Sprinkle with chai spice or ground cinnamon.
- ♥ Blueberry-Banana Blend 1 banana, 1 cup blueberries, 1/2 cup unsweetened coconut milk, 1 tablespoon each honey and lime juice, 1/4 teaspoon almond extract and 1 cup ice.
- ♥ Watermelon Freeze 3 cups cubed seeded watermelon until hard. Blend with 1 cup cubed fresh seeded watermelon, the juice of 1 lime, 1/4 cup sugar and 1 cup water.

- ♥ Pineapple-Coconut Freeze about 2 cups coconut water in 1 or 2 ice-cube trays. Blend 2 cups each chopped pineapple and coconut ice cubes, 1 1/2 tablespoons lime juice, 1 tablespoon honey and 1/2 cup coconut water.
- ♥ Black Raspberry-Vanilla Blend 1 pint blackberries, 1/2 cup raspberries, 1 cup vanilla yogurt and 1 tablespoon honey.
- ♥ Creamsicle Blend 3/4 cup frozen orange or orange-tangerine concentrate with 1/2 cup cold water and 1 cup each vanilla ice cream and ice.
- ♥ Mango-Acai Blend two 4-ounce packages frozen acai berry puree, 1 cup chopped mango, 1/2 cup orange juice and 2 cups ice.
- ♥ Mexican Coffee Blend 1/2 cup chilled espresso or strong coffee, 1/2 cup milk or almond milk, 3 1/2 tablespoons brown sugar, 1/4 teaspoon ground cinnamon, 1/8 teaspoon almond extract and 1 1/2 cups ice.
- ♥ Pomegranate-Berry Blend 1 cup blueberries, 3/4 cup each beet juice and pomegranate juice, 1 cup ice, and honey to taste.
- ♥ Cucumber-Kale Blend 1 1/4 cups vegetable juice, 1/2 peeled cucumber, 3 kale leaves and the juice of 1/2 lemon.
- ♥ Pineapple-Mango Blend 1 cup each chopped pineapple and mango, 1 cup coconut water, a dash of ground allspice and 1 cup ice. Sprinkle with toasted coconut.
- ♥ Peanut Butter-Banana Blend 1 banana, 1 cup vanilla yogurt, 1/2 cup creamy peanut butter, 1/3 cup milk, 2 tablespoons malted milk powder, 1/2 teaspoon cocoa powder, a pinch of salt and 2 cups ice.
- ♥ Green Tea-Almond Brew 1 1/2 cups extra-strong green tea; cool completely. Blend with 1/3 cup almonds, 1/4 cup honey and 1 cup ice.
- ♥ Chocolate-Banana Blend 1 banana, 1 cup chocolate ice cream, 1/2 cup milk, a pinch of salt and 1/2 cup ice.
- ♥ Chocolate-Raspberry Blend 1 cup each chocolate ice cream and raspberries, 2 tablespoons sugar and 3/4 cup each milk and ice.
- ♥ Birthday Cake Blend 1 1/2 cups vanilla ice cream, 1 crumbled vanilla cupcake (unfrosted), 1 cup milk and 1/4 teaspoon almond extract. Top with sprinkles.
- ♥ Black and White Blend 3/4 cup each vanilla ice cream and chocolate ice cream with 1 cup milk and 3 crumbled chocolate sandwich cookies. Top with a cookie.
- ♥ Lemon-Poppy Seed Blend 2 teaspoons poppy seeds, the zest and juice of 1/2 lemon, 1 cup plain yogurt, 1/3 cup sugar and 1/2 cup each milk and ice.
- ♥ Veggie Blend 1 1/4 cups tomato juice, 1/4 cup carrot juice, 1/2 peeled cucumber, 1/2 celery stalk, 1/4 cup each parsley and spinach, and 1/2 cup ice.



Pooler Chamber of Commerce and Visitor Bureau, Inc.

Pam Southard, *Executive Director*

Greeting!

Hello to all from your Pooler Chamber of Commerce and Visitors Bureau, Inc.

WOW...where has the time gone. Spring is coming to an end with Summer in hot pursuit - and as we know, it can get warm here in the South. But, with the heat comes lots of fun. School is out, pools are open; it's time to lather on the sunscreen and head outdoors. As we sizzle in the sun, so do the backyard barbecues where friends and family gather to enjoy cookouts and socialize with plenty of sweet tea to cool us down. There is much to look forward to during the summer months, and we at the Chamber hope you will spend some of it at fun events we have planned.

First, I want to thank those of you who joined us for The Pooler Chamber of Commerce Taste of Pooler held at the National Museum of the Mighty Eighth in April. (see images on pages 26-27) The event was a sell out again with over 20 Pooler food establishments showcasing samples of their food.

Our Sip & Savor/Casino Night is right around the corner on June 28th, with what promises to be a great evening. Sip & Savor is a night for you to sample some tasty wines and liquors and play the tables! There will be music, a cash bar, and complimentary food and prizes. Guests must be 21 or older to attend and will need to show proper identification at the door. Advance tickets are \$20.00 or \$25.00 at the door, \$15.00 for active military and seniors (65 & older) in advance or \$20.00 at the door for active military and seniors (65 & older). We hope you can join us for this fun-filled event.

As you drive around Pooler, you see many areas being developed. This growth can seem somewhat worrisome for some residents. Many others are excited, knowing that a new business or hotel will solidify that we are now a tourist destination, while also providing convenience for our residents. As each new business comes to Pooler, I hope you embrace them. I encourage you to buy local and support our businesses. These enterprises drive our local economy and keep tax dollars in your pocket. Our Pooler Chamber is a proactive supporter of business growth and expansion, and of all opportunities that benefits our dynamic community.

As The City of Pooler continues to break new ground with responsible development projects, we are given an opportunity to be a model for other cities as we carve a new path to the future.

The Pooler Chamber of Commerce is a vital part of the ongoing growth that is taking place in our area. Please stay connected with us to learn more about how your membership and support is crucial to enhancing a favorable business climate, which in turn translates to Pooler's growing reputation as an ideal community in which to live and operate a business.

The Pooler Chamber of Commerce is in the people business and we are committed to nurturing positive relationships within our city. You are prominent members of the Pooler community, and thanks to your support of our businesses and plans for our city's ongoing responsible growth, the future of Pooler seems brighter than ever.

The Pooler Chamber continues to present new networking opportunities for members and residents with countless events and community driven projects. Some events are strictly fun, while others are designed to educate the public on issues such as transportation, business development and the city's economic outlook.

We invite you to visit our website: www.Poolerchamber.com and our facebook page: <https://www.facebook.com/PoolerChamberOfCommerce/> for information on upcoming events, programs, new members and other pertinent information.

Please stop by our office for coupons and brochures, and of course to get your new Cooler in Pooler T-shirts. They are now available in a variety of colors and sizes.

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Towne Center Blvd. - Coming Soon!

Best Western Plus

155 Bourne Ave, Pooler, GA 31322 - (912) 330-0330

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301 Governor Treutlen Dr, Pooler, GA 31322 - (912) 748-6464

Courtyard by Marriott

419 Pooler Pkwy, Pooler, GA 31322 - (912) 450-3300

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500 E US-80, Pooler, GA 31322 - (912) 748-4124

Holiday Inn

103 San Dr, Pooler, GA 31322 - (912) 330-5100

Holiday Inn

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414 Gray St, Pooler, GA 31322 - (912) 748-3771

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107 San Dr, Pooler, GA 31322 - (912) 748-6883

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125 Continental Blvd, Pooler, GA 31322 - (912) 748-1112

Motel 6

1016 East, US-80, Pooler, GA 31322 - (912) 748-5242

Quality Inn

125 Bourne Ave, Pooler, GA 31322 - (912) 748-0017

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20 Mill Creek Cir, Pooler, GA 31322 - (912) 748-4050

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900 Towne Center Blvd, Pooler, GA 31322 - (912) 988-1433

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105 San Dr, Pooler, GA 31322 - (912) 748-8545

Travelodge Suites by Wyndham

130 Continental Blvd, Pooler, GA 31322 - (912) 748-6363

WoodSpring Suites

120 Southern Junction Bl., Pooler, GA 31322 - (912) 348-9380

2019 Calendar of Events

Pooler Chamber of Commerce and Visitors Bureau, Inc.

June 28

Sip and Savor Casino Night - 6:00 pm - 11:00 pm
at *National Museum of the Mighty Eighth Air Force*

August 15

Economic Outlook - 11:30 am - 1:00 pm
at *Savannah Quarters Country Club*

June 25

Business After Hours - 5:30 pm - 7:30 pm
at *Cora Physical Therapy*
123 Canal Street, Suite 203

October 5

Food Truck Festival and Marketplace - *Save the Date!*
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Time and place to be announced.



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The **Pooler Chamber of Commerce** is in the people business and we are committed to nurturing positive relationships within our city. Our residents play a big part in the Pooler community. With the city's plans for ongoing responsible growth, the future of Pooler seems brighter than ever.

We invite you to visit our website: **PoolerChamber.com** and our Facebook page, **www.facebook.com/PoolerChamberofCommerce/** for information about our amazing city.

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How Physical Therapy Can Help With Dizziness

By Ashley Linton, PT, DPT

Dizziness, or vertigo, is a common condition that can severely hinder your quality of life. It can make it difficult to get out of bed, bend over or even walk. Fortunately, physical therapy can help eliminate or drastically reduce symptoms of dizziness.

The first step is an evaluation to determine the cause of the dizziness. There are three types of dizziness:

LIGHT-HEADEDNESS

Usually characterized as a “funny feeling” in the head, it is most often caused by a sudden drop in blood pressure when you quickly change positions, such as lying down to sitting up or sitting to standing. Light-headedness doesn’t usually last very long.

To prevent light-headedness, try moving your legs and arms before changing positions. This may improve circulation. Move more slowly to help decrease the feelings of light-headedness. If these steps don’t help, or light-headedness continues, see your doctor. It could be a side effect of certain medications or something else.

IMBALANCE

Sometimes being off balance can make you feel “dizzy.” This can be attributed to vision changes, inner ear problems or a sensory condition in your feet. A balance assessment on even and uneven surfaces can tell the physical therapist which exercises may help improve your balance and reduce your risk of falling.

POSITIONAL VERTIGO

Positional vertigo is accompanied by a spinning sensation that usually lasts less than a minute. It occurs most frequently when rolling over in bed, bending over or looking up. It can also be one of the most debilitating forms of dizziness that can cause nausea and vomiting. The good news is positional vertigo is often resolved in one or two visits with a physical therapist.

Ashley Linton is a physical therapist at Memorial Health Outpatient Rehab. Vestibular therapy is available at our Pooler office, 101 W. Mulberry Blvd., Suite 210. Call (912) 273-1000 to schedule an appointment.



Robocalls Have Become Epidemic

Robocalls calls have become epidemic. Nearly 48 billion of them 146 for every person in America were placed nationwide in 2018, up 57 percent from 2017, according to tracking by YouMail, which provides call-blocking and call-management services. The company estimates that 40 percent of automated calls are fraudulent.

Illegal robocalls include telemarketing spam (automated sales calls from companies you haven’t authorized to contact you) and attempts at outright theft. Prerecorded messages dangle goodies like all-expenses-paid travel or demand payment for nonexistent debts to get you to send money or give up sensitive personal data.

Scammers often use caller ID spoofing to mask their true location, making it appear that they’re calling from a legitimate or local number to raise the odds that you’ll pick up. If you do, the robotic voice on the other end might claim to represent a utility, a name-brand company or a government agency (Social Security and the Internal Revenue Service are popular poses). It might offer you a free cruise, cheap health insurance or a low-interest loan. It might claim you’ve won a lottery. It might tell you to press a particular key to learn more, or to get off a call list.

Whatever the message, don’t engage. Doing so can lead you to a real live scammer, who’ll pressure you to make a purchase or pump you for personal information, like a credit card or Social Security number. Even just pressing a key or answering a question alerts scammers that they’ve hit on a “live” number, and they’ll call it again and again.

It’s important to note that many robocalls are legal. The Federal Communications Commission (FCC) allows them for some informational or noncommercial purposes, such as polling, political campaigning and outreach by nonprofit groups (including AARP). Your dentist’s office can robocall you with an appointment reminder, or an airline with news about a flight change.

But illegal robocalls make up a fast-growing share of phone traffic, making it all the more important to be on guard for automated scams.

Warning Signs

- You receive an automated sales call from a company you have not given consent to contact you.
- A prerecorded message tells you to press “1” or some other key to be taken off a call list.
- The message offers you goods or services for free or at a suspiciously deep discount.
- The message says you owe back taxes or unpaid bills and face legal or financial consequences if you don’t pay immediately.
- The message says you’ve won a big lottery or sweepstakes prize and tells you to press a key or call a number to claim it.

Continued on page 41



Vacation and Retirement: Different Goals Require Different Investment Strategies

By Veronica Voisine, AAMA®, CRPC®

Financial Advisor, Edward Jones®

To achieve any of your financial objectives, you need to save and invest – that much is clear. But just how you save and invest may differ from goal to goal. Let's look at two common goals to see the differences in your savings and investment strategies.

The first goal we'll consider is a dream vacation – one lasting a couple of weeks or more, possibly to an exotic locale. So, for the investments you've designated to fund this vacation, you need two key attributes: liquidity and low risk. The liquidity requirement is pretty self-explanatory – you want to be able to get to your vacation funds exactly when you need them, and you don't want to be slapped with some type of early withdrawal or tax penalty.

The low-risk part of your vacation strategy means you want investments that won't drop in value just when you need to sell them to use the proceeds for your trip. However, you need to be aware that those types of stable-value investment vehicles likely will not offer much growth potential. As you may know, the investments with the greatest possible rewards are also those that carry the highest degrees of risk. Yet, by starting to invest early enough in more conservative investments, and putting away money regularly, you may be able to compensate for the lack of growth opportunities.

Now, let's turn to your other goal – retirement. When you are saving for retirement, your primary objective is pretty simple: to accumulate as much money as you can. Consequently, you will need a reasonable percentage of your portfolio devoted to growth-oriented investments. But what's a reasonable percentage? There's no one-size-fits-all solution – the amount of growth investments in your portfolio should be based on several factors, including your age, risk tolerance and projected retirement lifestyle.

Furthermore, this percentage may need to change over time. When you're just starting out in your career, you may be able to afford to take on the greater risk that comes with having a higher percentage of your portfolio in growth investments. But as you get closer to retirement, you might want to begin shifting some dollars toward more conservative vehicles – you don't want to be over-exposed to the volatility of the financial markets just when you need to start selling investments to help fund your retirement.

Nonetheless, you won't want to give up all growth investments, even during your retirement years. You could spend two or three decades as a retiree, and over that time, inflation could take a big toll on your purchasing power. To counter this effect, you will need to own some investments that have the potential at least to equal, and ideally outpace, the cost of living.

The examples of taking that extensive vacation and enjoying a long retirement illustrate the importance of recognizing that you will have many goals in life – and you'll need to prioritize and plan for them, sometimes following significantly different investment strategies. When you do, you'll give yourself a better chance of reaching your destinations.





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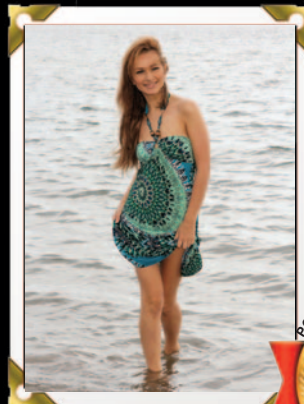
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WhassssUp Around Pooler?



PLASTIC EXPRESS - Pooler can look forward to new manufacturing activity and an estimated 160+ jobs when Plastic Express builds a new, 2.3 million square foot operating plant near Port of Savannah. The investment by Plastic Express and Capital Development is expected to reach \$172 million. Georgia Ports Authority Executive Director, Griff Lynch, said the expansion was a “gamechanger”.

ELECTIONS - This is an election year and unusual because the entire City Council is up for election for four-year terms. Of course, the office of Mayor is also up for grabs. Mark your calendars for the November 5 general election and get to the voting booths...there is no primary.

If you intend to run for City Council the deadline is during qualifying week, August 19-23, but don't wait until the last minute. Candidates must be legal residents of the United States and eligible to vote. You must also be a resident of Pooler for at least the past twelve months. Visit the blog, “Upcoming Elections-Be an Informed Voter” on the Home page at Pooler2Day.com and express your thoughts and opinions.

COSTCO - There is nothing new to report about a Costco opening in Pooler. The developers for Mosaic Town Center posted a titillating image of their site with Costco identified as a tenant. However, Costco will not confirm nor deny it and are being very tight-lipped about it. The Costco website lists “Coming soon” locations, but only through July, 2019 and none in Georgia or South Carolina.

NEW VOTING PRECINCTS FOR POOLER - TPooler is growing and the Board of Elections has recognized it. In the most recent elections, the lines to cast votes were long and it took some residents hours to vote. They are finally looking to add suitable, new locations for the precincts

Chatham County Elections officials are looking for locations that are large and public. They will submit their recommendations to City of Pooler for approval.

THE COMMUNITY POOLER PATRIOTS - Pooler Patriot's Weekend festivities is scheduled for Saturday, September 7th. So, please mark your calendars, plan on bringing the entire family and friends to our annual event. Food vendors, rides and activities for the youngsters, live music, and much more. Please stay tuned for all the exciting details. Sponsorships, vendor information and reservations, please contact Lindsey Butler at lbutter@pooler-ga.gov or check out www.patriotweekend.org.

JULY 4TH FIREWORKS IN THE COASTAL AREA - Summer is the season for BIG national holidays and festivals. We just experienced the first major holiday, Memorial Day, and are headed for another festive celebration for Fourth of July. Here is some information to help you and your family plan your holiday weekend and make it safe and more enjoyable.

Tybee Island - Celebrate Independence Day on the beach! The Tybee fireworks show is on Thursday, July 4th at around 9:00 PM. The fireworks are launched from the pier on Tybrisa St. and can be seen from most locations on the east coast beaches (2nd to 19th Streets). Arrive early to beat the traffic and to secure a perfect beach location. Parking and traffic can be a headache so consider walking or riding bikes. Free admission.

Savannah - River Street Fourth of July Celebration – Rousakis Riverfront Plaza. Come celebrate American patriotism at the River Street Fourth of July Festival & Fireworks Extravaganza! Savannah's historic riverfront will be celebrating the Fourth of July all weekend long! Rousakis Plaza will be filled with regional arts & crafts exhibitors, local entertainment, and fun for the entire family! Free admission.

POOLER 2 Day.com

IT'S LIVE...CHECK IT OUT!!!

Travel 2019



The Pros and Cons of TSA PreCheck

By Allison Michaels

Few things that cause more frustration for air travelers than a seemingly endless line at airport security. Fortunately, resigning to an extra long wait (and the cumbersome task of unpacking nearly all of the contents of your carry-on) is slowly becoming a trend of the past. In 2011, the Transportation Security Administration launched the TSA PreCheck program as an intelligence-based approach to expediting airport security. Travelers can become part of the TSA PreCheck program in one of three ways: by pre-enrolling on the [TSA.gov site](https://www.tsa.gov); by invitation through an airline's frequent flier program; or by admission into another Department of Homeland Security Trusted Traveler program like Global Entry, NEXUS or SENTRI.

Over the past several years, TSA PreCheck has funneled more than 55 million travelers through expedited security lines, according to a TSA official. And for frequent fliers, the service has been a welcome change. But the program's implementation is still underway and its ability to accommodate a growing number of travelers has yet to be determined.

Regardless, there's no better traveler than an informed one. To help you navigate the ins and outs of TSA PreCheck, U.S. News sifted through the regulations and gathered insight from a TSA official and Airfarewatchdog President and CEO George Hobica. (Hobica's site maintains a TSA PreCheck airport guide that shows which airports, terminals and airlines offer PreCheck access.) We've uncovered PreCheck's pros and cons, so you can find out if the Trusted Traveler route is right for you.

Become a member of TSA PreCheck and the most important benefit you'll receive is the freedom to use expedited security lines. Land in a PreCheck line and you can leave on your shoes, belt, and light outerwear. Plus, you won't have to dig into your carry-on luggage to remove laptops, tablets or quart-sized plastic bags. These benefits are invaluable to many frequent fliers: "TSA PreCheck just makes life so much more pleasant for air travelers." Though you may be greeted with a long PreCheck line, don't let that deter you. PreCheck lines often move faster than standard lines regardless of length (similar to a grocery store express lane). And speed isn't the only perk: Even if there are more people in the line, PreCheck is more convenient overall since you won't have to unpack your valuables or remove clothing items.

Consider this: You push your unpacked laptop down the baggage security conveyor belt and soon you're stuck behind a long queue of bare-

foot travelers awaiting the body scanner. Given your lag, your laptop sits vulnerable to anyone's sticky fingers until you make it through the security equipment. In your attempt to hastily gather the many items you've had to unpack, you leave something valuable behind. Among its suggested best practices for fliers, TSA recommends keeping an eye on your belongings at all times as they move through the security checkpoint's X-ray equipment. PreCheck may help passengers feel safer about the whereabouts of their belongings by speeding up screening time and allowing pricey items to stay inside luggage and out of others' sight.

Unlike standard security lines, TSA PreCheck lines do not use the controversial body scanners in which passengers stand with their arms raised as X-ray technology rotates around them. Many travelers are wary of such machines because they emit low levels of radiation (though the Food and Drug Administration maintains that the risk is "extremely small"). But opting out of those scanners means you'll need to have a pat-down, which some travelers may find intrusive or uncomfortable. Also, pat-downs must be given by TSA agents who are of the same gender as the passenger, making for long waits if an agent is unavailable. PreCheck, however, means you won't have to choose between unappealing options, as the expedited lines use the old standard — metal detectors. Keep in mind, though, that entering the PreCheck line doesn't guarantee you'll avoid a pat-down altogether. Regardless of your Trusted Traveler status, TSA agents have the right to pull you aside and perform a random security check.

When you pre-enroll in TSA PreCheck directly through TSA, you will have to pay a nonrefundable fee of \$85. If your application is accepted, the fee covers a period of five years. But if you don't get accepted for any reason — like for criminal convictions or customs violations, for instance — you won't get that \$85 back. Another limitation is that TSA PreCheck services can only be accessed when flying domestically; your money can go further with other programs if you often fly internationally. "I personally recommend that if you travel overseas you actually go for Global Entry, which includes TSA PreCheck, because that gives you so many more benefits like expedited customs and immigration lines." That extra access comes with a slightly higher nonrefundable fee of \$100 for the Global Entry application. When choosing where to dedicate your dollars, consider the time required to obtain Global Entry: Admission into the program involves an in-person interview and photographs, among other background screening procedures. United Air-



lines will waive the \$100 Global Entry fee for high-level loyalty members, so it's a good idea to inquire with your airline about possible fee waivers before you pay.

Since 2011, TSA PreCheck has expanded to 118 airports — but you won't find a TSA PreCheck line at every terminal, and the lines may be closed during the hours you're traveling. Besides restricted hours, you'll also face air carrier limitations. Right now, the airlines participating in PreCheck are: Alaska Airlines, American Airlines, Delta Air Lines, Hawaiian Airlines, JetBlue Airways, Southwest Airlines, United Airlines, US Airways and Virgin America. Where PreCheck does appear, the lines can get lengthy, especially as more travelers become part of the program and the busy summer travel season gets underway. The TSA is, however, working to grow the number of PreCheck lanes and availability at airports across the country.

For fliers, one of the most confusing parts of TSA PreCheck has been that preapproved travelers are not guaranteed access to TSA PreCheck lines. To ensure safety, the program is randomized, which means that sometimes you'll be relegated to the standard security line and sometimes travelers without TSA PreCheck will be pulled into the expedited line. This can be frustrating for those who've paid the \$85 fee and spent time completing the PreCheck application process. One way to increase your chances of landing in the expedited line is to make sure your airline knows that you're part of a Trusted Traveler program. "Newbies don't realize that you have to put your Known Traveler ID in the reservation when you make a reservation either on the phone or online." Known Traveler Numbers (also called PASS IDs) are assigned to all fliers accepted into a Trusted Traveler program. Your KTN can be found on the back of your Global Entry, NEXUS or SENTRI membership card or online through your Customs and Border Protection Global Online Enrollment System (GOES) account. By checking in for a flight up to 24 hours in advance, fliers can make sure the TSA PreCheck logo appears on their boarding pass. If it's missing, Trusted Travelers can find time before they arrive at the airport to contact the airline and see if a change can be made.



What To Do If You Lose Your Passport While Traveling Abroad

By Sarah Schmalbruch

Losing a passport or having it stolen in a foreign country is a hassle, but it doesn't mean you're stuck in that country forever.

The chance of having a passport lost or stolen while traveling is the reason why travelers should always keep a photocopy or digital picture of their passport so they can prove US citizenship.

Here's what to do if you lose your passport while traveling abroad.

1. Find and contact the nearest US embassy or consulate.

You'll need to report your lost or stolen passport to the consular section specifically. The contact information for US consulates and embassies around the world can be found on the department of state's country specific information page of their website.

Make sure to tell the consular officer you're speaking with if you've been the victim of a crime. It's also important to let the officer know when you're planning on leaving the country - especially if it's soon - so they know whether to get you a limited validity emergency passport or full validity passport.

2. If your passport has been stolen, file a police report. Although filing a police report isn't necessary, it can help to confirm that your passport was stolen. However, it most likely won't speed up the process of you getting a new passport. So if you're scheduled to travel back to the U.S. soon, you might want to skip filing the report.

3. Take a new passport photo. Before heading to the embassy or consulate, find a place where you can have your passport photo taken. Arriving at the embassy or consulate with a photo will help speed up the process of getting a replacement passport.

4. Fill out an application for a new passport and a statement regarding your lost or stolen passport. Along with taking a new passport photo, there are two forms that you'll need to fill out either before going to the consulate or embassy or while you're there. One is a standard application for a U.S. passport and one is a statement regarding a lost or stolen passport, which will ensure your passport is invalidated, preventing anyone else from being able to use it.

5. Go to the nearest US embassy or consulate to obtain your new passport. You'll need to bring a few documents with you in order to receive your replacement passport:

- Your new passport photo
- Some type of identification such as a driver's license
- Some type of travel itinerary (airplane or train ticket)
- Evidence of US citizenship (a birth certificate or photocopy of your missing passport)
- Your application for a passport and statement regarding your lost or stolen passport if you've filled those forms out

6. Be prepared to pay the fee. Unless you've been a victim of a disaster or serious crime, you'll be expected to pay the normal passport fee, \$140 for your replacement passport. If you can't afford the fee, you'll have the opportunity to name someone who can pay the fee.

7. Wait. It takes anywhere from four to six weeks to get a passport renewed within the US. This wait time is significantly cut down if you're renewing a passport abroad due to theft or you losing it. If you have almost immediate travel plans back to the US, you'll be issued an emergency passport that will come in 24 hours and will only get you back to the US — you'll have to get a full-validity passport once you're back home. Otherwise, it can take a few days to get a new passport depending on the country you're in since it'll have to be shipped from the US.

Other things to keep in mind when replacing your passport: While replacement passports are usually valid for ten years for adults and five years for minors, if you receive a limited-validity, emergency passport (if you're scheduled to leave the country almost immediately), then you'll need to turn in your emergency passport once you're back in the US in order to receive a full-validity passport.

Consulates or embassies can't issue passports on weekends or holidays. The only exception to this are life or death emergencies, in which case travelers can contact an after-hours duty officer to issue a passport.



TSA Pre✓

Results Are In! Great Day On The Course For Pooler Lions Club

The Pooler Lions Club held their **4th Annual Chipping for Charity Golf Tournament on Saturday**, in May at Crosswinds Golf Club. The proceeds from the tournament will fund the Pooler Lions Club Charity Fund and support their work helping the blind, and visually impaired. Thanks to all our golfers who enjoyed this beautiful, sunny day for the 18-hole shotgun scramble that began at 9am; followed by a delicious lunch, awards ceremony, and raffle prizes donated by local businesses. Unfortunately, no one won the hole-in-one challenge for ice cream for a year donated by The Ice Cream Stop. Dixon Golf gave golfers a free golf ball and a chance to win a sleeve of balls for hitting the green.

We are proud to present the tournament winners. The first place team was Khristopher Fountain, Dustin Horton, Gary Edwards and Shaun Callaway. Coming in second was the foursome of Jon Good, Cliff Horton, Knox Jenkins and Michael Minard. The third place team was Paul Baker, Lee Tincher, Dr. Mark Elam and Bart Elam. The Longest Drive award went to Dustin Horton; and Mark Zipperer won the Closest to the Pin at 151”.

Thank you to all our sponsors for their generous donations. Eagle Sponsors were: for the 4th year, the Pooler Chamber of Commerce and new sponsor Oral & Facial Surgery Group – Nicholas Theodotou. Birdie Sponsors were: for the 4th year, Miller’s Coins & Currency and new sponsor CellGen Regenerative Medicine. Hole Sponsors were: American Packing & Crating, Bank of Newington, Bee Green Pest Solutions, BJ’s Beverages, CFG Wealth Management, Christ Presbyterian Church, Coastal Truck Parts Center, Coca Cola, Cutting Cave Haircuts for Men & Boys, Dasher Reprographics, Edward Jones – Veronica Voisine, Freedom Boat Club, Gastroenterology Consultants of Savannah, Georgia Ports, Great American Cookie, International Paper, Interstate Sports, Landmark 24 Homes & Realty – LuAnn Zorn Zipperer, Lighthouse Financial Group, Low Country Eyecare, Marie Houben – Coldwell Banker, Metal Building Maintenance, Inc., Molly MacPherson’s Scottish Pub, Old Town Trolley Tours, Parkway Salon, Pat Parker Agency – State Farm Insurance, Penny Rafferty Realty, Piro’s Eye PC-Judith Piro, MD, Pooler Day Spa, Port City Animal Hospital, Port City Logistics, Savannah Federal, SouthCoastHEALTH-Pooler, The Heritage Bank, Thomas C. Strickland & Sons Funeral Home, Thrive OBGYN, Towne Lake Dental Group, Tracy E. Durham, D.D.S., P.C., and VIP Office Furniture.

Thanks also to Coca Cola for donating drinks, and Sam’s Club for snacks, as well as Pooler Today, Pooler Magazine and Valpak for their advertising expertise. We also appreciate advertising by The Spirit newspaper and Savannah Morning News. Special thanks for raffle prize donations from Beef Jerky Outlet, Buffalo Wild Wings, Byrd Cookie Co., B&D Burgers, Kitchen Collection, Premier Bowl & Bistro, Shane’s Rib Shack, Jalapenos, The Peanut Shop, Bath & Body Works, Pooler Stadium Cinema, Leopold’s Ice Cream, Front Porch Coffeehouse, and World of Beer, that helped make our event a success. Also thanks for golf certificates from the following golf clubs: Crosswinds, Southbridge, Savannah Harbour, Savannah Quarters, Amelia National, Sapelo Hammock, Fort Stewart-HAAF and Henderson.

The Pooler Lions Club is a non-profit service organization that helps those in need and makes a positive difference in their lives. The club meets on the fourth Tuesday of each month at 6 p.m. at Lovezzola’s Restaurant, 320 Hwy. 80 East. Visitors are welcome and suggestions for service projects are appreciated. The Lions Club motto is “We Serve”.



Photos courtesy of
Pooler Lions Club



MAYO CLINIC

Lightening Of The Skin Could Be Vitiligo

By Matthew Hall
M.D., Dermatology,
Mayo Clinic, Jacksonville, Fla.

DEAR MAYO CLINIC: I am in my mid-30s and have many small patches on my lower legs, ankles and arms that are much lighter in color than my skin. These patches don't tan or change color. Is this vitiligo? If so, will these areas increase in size over time? Is there anything I can do for this condition?

ANSWER: It is possible that the condition you describe could be vitiligo. However, there are many other conditions that can lead to lightening of the skin, too. To find out what's causing your symptoms, you should see a dermatologist to evaluate the condition. If it is vitiligo, it can spread over time. Although vitiligo can be difficult to treat, there are therapies that may help.

Vitiligo is a rare condition in which the skin loses melanin, the pigment that determines skin, hair and eye color. Vitiligo occurs when the cells that produce melanin die or no longer form melanin, causing slowly enlarging white patches to appear on the skin.

It's unclear exactly what causes vitiligo. It may be an autoimmune disorder, in which a person's immune system attacks and destroys the pigment cells. Heredity also may play a role because, in some cases, vitiligo appears to run in families. In addition, some people have reported that a single event, such as a sunburn or emotional distress, seems to have triggered the vitiligo.

The amount of pigment lost due to vitiligo can vary significantly from one person to another. Typically, vitiligo first appears as milky-white patches on the skin. Although any part of the body may be affected, depigmentation usually develops first on sun-exposed areas, such as the hands, feet, arms, face and lips.

The progression of vitiligo is difficult to predict. Sometimes, the patches stop forming without treatment. However, pigment loss can spread. Eventually, it may involve most of the skin's surface.

Diagnosis usually is made during a physical exam that includes using a special lamp to shine ultraviolet (UV) light onto the skin. Your dermatologist also will examine your skin to rule out other possible disorders. Taking a biopsy of a small sample of the skin that's affected and performing blood tests to check for other underlying medical conditions may be part of your evaluation too.

Effectively treating vitiligo can be a challenge, but therapies are available that may restore some skin tone. Creams that control inflammation, such as a corticosteroid cream, may return color to your skin. This is most effective when vitiligo is still in its early stages.

Because the immune system may play a role in its development, medications that affect the immune system are sometimes used to treat vitiligo. For example, ointments that contain medications known as calcineurin inhibitors, such as tacrolimus or pimecrolimus, may be useful for people with small areas of depigmentation, especially on the face and neck.

In addition to topical medications, UV light therapy may help to return color to areas of skin affected by vitiligo. Those treatments typically need to be repeated frequently for up to a year to have the most benefit.

At this point, however, your first step should be to make an appoint-



ment with a dermatologist. He or she can do a thorough assessment of your condition to determine what's causing your symptoms and, based on that, recommend how best to move forward with treatment.

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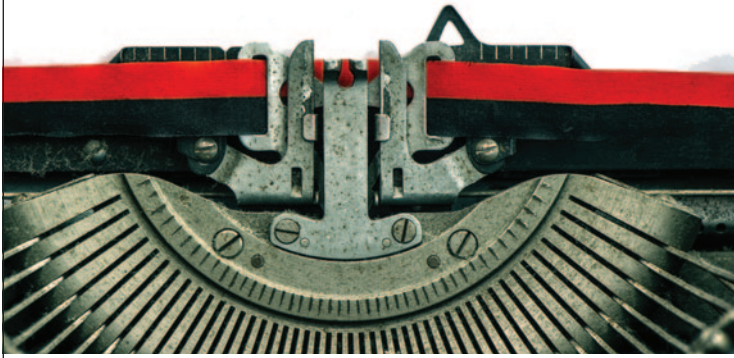
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Vox: POOLER



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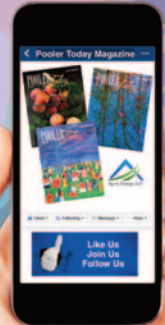


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Parks and Leisure Services

Robocalls Have Become Epidemic

Continued from page 29

Things You Should Do:

- Do hang up on illegal robocalls.
- Do add all your numbers to the Federal Trade Commission's National Do Not Call Registry. It won't stop fraudulent calls, but it will make them easier to spot because most legitimate telemarketers won't call numbers on the registry.
- Do explore free and low-cost call-blocking options, such as apps and services that screen calls and weed out spam and scams. Ask your phone service provider if it offers any such tools.
- Do verify the caller. If the robocall claims to be from, say, Social Security or your bank, hang up and look up the real number for that entity. Call and ask if they contacted you.
- Do report scam calls to the proper authorities. Every report helps authorities piece together a fuller picture of what scammers are doing.
- Do review a company's privacy policies before you give it permission to call you. You might be authorizing them to share your contact information with others.

Things You Should NOT Do:

- Don't answer calls from unknown numbers. The FCC recommends letting them go to voicemail.
- Don't press any keys or say anything in response to a prerecorded message. This lets scammers know yours is a working number and will lead to more spam calls.
- Don't follow instructions to "speak to a live operator." This will likely transfer you to a call center for an aggressive sales pitch or a phishing expedition.
- Don't judge a call by caller ID alone. Scammers mask their location by tricking your phone into displaying a legitimate government or corporate number, or one similar to your own (a practice called "neighbor spoofing").

To learn more about the Federal Communication Commissions push to combat robocalls and spoofing, visit the FCC at <https://www.fcc.gov/about-fcc/fcc-initiatives/fccs-push-combat-robocalls-spoofing>

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Activate The Investor Greed Prevention Plan

By Jill Schlesinger
Tribune Content Agency

Was the fourth quarter of 2018 just a bad dream for investors? It sure looks like it now.

The S&P 500 closed out the first four months of the year with its best results in 32 years (1987). It has also rallied more than 20 percent from the December lows; and recently bested its previous all-time high. That's quite a turnaround from the nastiest December since 1931 and the worst annual performance for U.S. stocks (S&P 500 was down 6.2 percent in 2018) since the 2008 financial crisis.

At the end of last year, I attempted to help guard against your worst fear-based actions by creating an investor panic prevention plan. Now, as indexes take out their previous high water marks, it's time to activate the investor greed prevention plan.

Step 1: Remind yourself why you are investing:

This was Step 1 of the panic plan - and it is equally useful now. Just because stocks have roared back in the first four months of the year does not mean that you should be hooting, hollering and high-fiving. In fact, now would be an ideal time to determine whether

you are on track to meet your long-term goals (you have those, right?), such as retirement or college.

When projecting future returns on your investments, don't go crazy. Instead, try to identify the lowest rate of return necessary to reach those goals.

Step 2: Rebalance (or get into balance): Stock market records are the perfect time to check in on (or create) your asset allocation plan. Be careful not to fall prey to your greed, which may induce you to assume more risk in your portfolio than you can truly stomach. As many learned the hard way, we may feel a bit bolder when markets are moving higher, only to regret it later when stock market indexes plummet.

One of the best ways to prevent emotional swings is to create and adhere to a diversified portfolio that spreads out your risk across different asset classes, such as stocks, bonds, cash and commodities. As one successful hedge fund manager recently told me, "In life - and in markets - there are always banana peels. You never know when you are going to step on one and fall on your face."

And when you do slip and fall on that banana peel, you will be very happy to have built in some safety into your portfolio.

Step 3: Replenish your emergency reserve fund: Did an unforeseen tax bill force you to dip into your emergency reserves? If you have

a non-retirement investment account or company stock, this could be a good opportunity to replenish it. Remember, you are trying to maintain six to twelve months of expenses (for those

who are employed) and 12 to 24 months of expenses for those who are already retired.

While you are at it, be sure to set aside any funds that you might need within the next 12 months, including a home down payment, a

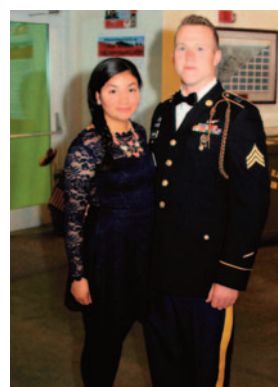
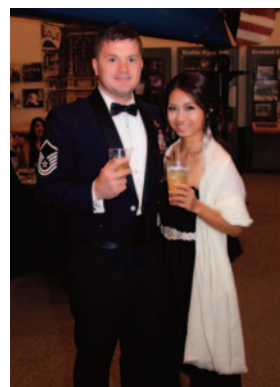
new car or a tuition bill.

Step 4: Don't confuse market returns with your intelligence: Rising markets can lead some to believe that they have a "magic touch," but that may be overstating your abilities. Some of us tend to think we are the incarnation of Warren Buffett when the bull is running, but the real test is whether you can handle the pressure when the bear comes out to eat your lunch.

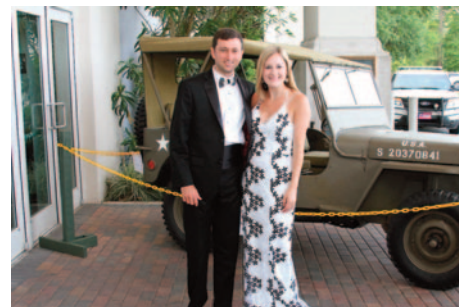
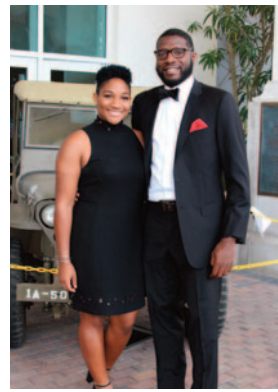
Jill Schlesinger, CFP®, is the Emmy-nominated, Business Analyst for CBS News. Jill appears on CBS radio and television stations nationwide covering the economy, markets, investing and anything else with a dollar sign. She translates complicated business and economic news into understandable, relatable topics for everyday viewers and listeners. Jill is also the host of the nationally syndicated radio show, "Jill on Money", which airs over 80 markets. Jill is a LinkedIn Influencer and also writes the nationally syndicated column "Retire Smart" for Tribune Media Services. (Contact Jill Schlesinger, senior business analyst for CBS News, at askjill@moneywatch.com.)

“
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2019 Legacy Ball



Photos by T. Howard Reimer
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