

POOLER

Vol III • Issue XVI

October / November 2019

Today SM

VOTE
POOLER
2019



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Address infrastructure needs • Work with our community



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Tom Hutcherson



Aaron C. Higgins

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POOLER USEFUL CONTACTS

Pooler - Information / Non-Emergency

Pooler City Offices for the:

Mayor	Mike Lamb
City Manager	Robert H. Byrd Jr.
City Attorney	Steven Scheer
City Clerk	Maribeth Lindler
Finance Officer	Christopher Lightle
Fire & Rescue	Chief G. Wade Simmons
H/R Director	Caroline Hankins
Police	Chief Ashley Brown
Public Works	Matt Saxon
Recreation Dept	Hugh Elton
Sr. Citizen Center	Susan Edwards
Zoning Admin.	Kimberly Classen
Utility Billing	

Other Pooler Sources:

Auto Registration	(912) 748-7261
Better Business Bureau	(912) 748-7261
CEMA Hurricane Hotline	(912) 233-1273
Chatham County Court House	(912) 748-7261
Chatham County Tax Assessor	(912) 748-7261
Drivers License	(912) 748-7012
Georgia Dept of Revenue	(912) 748-7261
Library	(912) 748-7333
Pooler Chamber of Commerce/Visitor Bureau	(912) 330-8650
United States Post Office	(912) 748-5776
Veterans Affairs	(912) 330-0493

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

Pooler Schools

Pooler Elementary	(912) 395-3625
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

Beth-El Alliance Church	(912) 925-2961
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
First Presbyterian Church of Pooler	(912) 330-9415
First Baptist Church of Pooler	(912) 748-7521
Gateway Community Church	(912) 748-7011
Heavenbound Baptist Church	(912) 308-3601
Hydrate Church	(912) 988-4120
Morning Star Baptist Church	(912) 748-9994
New Birth Savannah	(912) 748-2969
New Testament Baptist Church	(912) 964-7655
Pooler Bible Church	(850) 274-2534
Quacco Baptist Church	(912) 925-3885
Relate Church	(912) 988-1354
Risen Savior Lutheran Church	(912) 925-9431
Rothwell Baptist Church	(912) 748-7593
Savannah 1st 7th Day Adventist Church	(912) 748-5977
Southbridge Community Church	(912) 401-8505
South Valley Baptist Church	(912) 748-0279
St. Patrick's Episcopal Church	(912) 748-6016
The Church at Godley Station	(912) 330-8461
Trinity United Methodist Church	(912) 748-4141
West Chatham Baptist Church	(912) 748-2022
Westside Christian Church	(912) 748-0309

Utility Companies

AT&T	(800) 288-2020
City of Pooler	(912) 748-4800
Comcast	(800) 266-2278
Direct TV	(866) 810-7892
Excede Internet	(855) 627-2553
Georgia Natural Gas	(877) 850-6200
Georgia Power	(800) 437-2262
Hargray	(912) 631-1300
Save n Energy	(888) 248-0998
SCANA Energy	(877) 467-2262
Sunpower	(800) 786-7693
Vonage	(888) 218-9015

Animal Control

Animal Control	(912) 625-6575
Animal Shelter (Lost Pets)	(912) 351-6750
Chatham County Humane Society	(912) 354-9515

The Season to Give Thanks



POOLER TodaySM

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

So what do Hurricane Dorian, Halloween and the upcoming elections have in common? They're all a bit scary. Fortunately, Dorian blew through Pooler without much ado, so we can put that away. Next up is Halloween when pretty much anything goes as long as it isn't mean or evil. Arriving less than a week before election day, it offers some creative ways to remind folks to vote or to endorse a candidate. Keep it fun such as carving pumpkins with the word VOTE, or with a candidate's name or campaign logo.

Most importantly, show up at the polls on November 5 and let your voice be heard! Voting is one of the most valuable rights we have, yet voter turnout in this country is much too low. "America is a country which produces citizens who will cross the ocean to fight for democracy but won't cross the street to vote." I read that somewhere and it's so true.

Many non-voters believe that one vote won't make a difference to the outcome. This is simply wrong. Many local and major elections have been won and lost by a few votes. If you are able and willing, volunteer to drive elderly and others without transportation to the polls. If some have difficulty either registering to vote or understanding the ballots, help them through the process.

What is particularly worrisome is that a large percentage of eligible voters who do not vote are young people between the ages of 18 and 24. One reason may be lethargy from not having to leave the house since most of what they want or need can be delivered at record speed from their devices. Another reason is that many young people are apathetic towards politics. They feel they are not being heard, and are put off by politicians whose rhetoric they find boring and uninspiring. Although they are interested in politics and often engage in civic and political activities, they do not feel connected to the country's approach to governance. To reach these younger voters, politicians must address their concerns and pitch policies to this demographic that are meaningful to them. If young people feel they are an important part of society, more will want to shape it.

As parents, help your children understand how and why we vote. Lead by example. If they learn from you early on that voting is what you do as a citizen, chances are that they will follow your lead when they are old enough to vote. You can start by bringing your child to the polls with you and explain to them how the process works. If you will be canvassing your neighborhood endorsing a candidate of encouraging folks to vote, take the children along with you.

When they are a little older, talk about the party system and have your kids try to identify which party the candidates in the ads and on the signs represent. If you feel strongly about a candidate, talk about your reasons for supporting that person. Let them help carve the message pumpkins I described above.

The most important message to convey is that we have choices. One way to help them understand the importance of making choices is by having them choose which things are more important to them (like toys, games, parks) if they can have or do only one. Also, think Halloween here. Design a ballot with a list of scary kid games and have the kids vote on which one or two they want to play. The games with the majority of votes get played. Activities such as these help prepare them to understand how voting choices impact their lives and communities and what qualities their ideal government leaders should possess.

Most importantly, enjoy this boo-tiful autumn season. Eat, drink and be scary! If the broom fits, fly it! Here come the eye rolls, but I just can't stop myself. With Thanksgiving just around the corner, I've saved my best for last.

Q: What would you get if you crossed a turkey with a ghost?
A: A poultrygeist!

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Be A Long Term Investor



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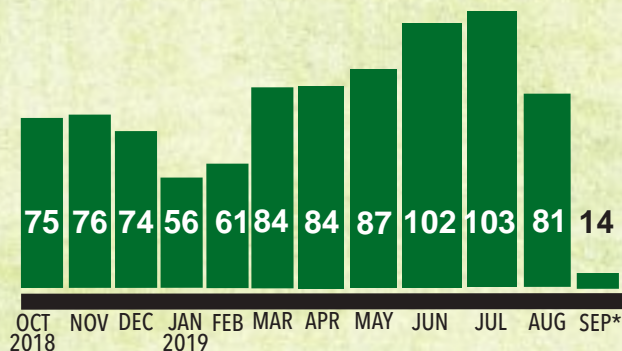
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Pooler

Geographically Pooler 31322 and 31407 and Provided by Heather Murphy Real Estate Group associated with Keller Williams Realty – Coastal Area Partners

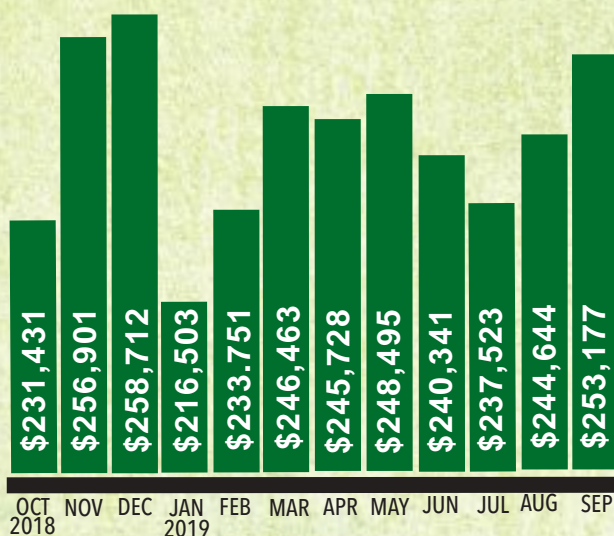
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POOLER HOMES SOLD

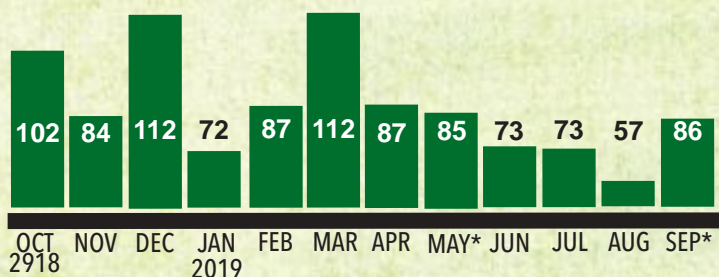


*October 2018- *September 13, 2019*

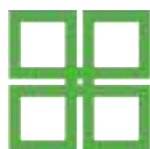
AVERAGE HOME SALES PRICE



AVERAGE # OF DAYS MARKET



** Data as of September 13, 2019*



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REAL ESTATE GROUP

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Source: Multiple Listing Service. All information herein has not been verified and is not guaranteed. The Heather Murphy Real Estate Group or Keller Williams Realty – Coastal Area Partners assume no responsibility for data presented in this publication.



As a life-long resident of Pooler, I have witnessed this city grow from a small railroad town to an essential urban community that is an important part of Chatham County.

I will continue to work with local and state leadership to manage Pooler's growth and maintain the quality of life our families enjoy.

- Rebecca C. Benton

Pooler City Councilwoman
and Mayoral Candidate

Rebecca C. Benton: Working for a Better Pooler!

- ✓ Lowered millage rate every year for the past 7 years!
- ✓ Pushed for 2019 SPLOST funding for expansion of the Pooler Parkway and a new Pooler library.
- ✓ Construction of much-needed new Pooler City Hall and Municipal Building in 2017.
- ✓ Kept public safety a priority!
- ✓ Created recreational opportunities.

As City Councilwoman, Rebecca has always represented the best interests of Pooler's citizens in a professional and trustworthy manner. As Mayor, Rebecca can be trusted to use her experience and leadership skills to lead Pooler towards a brighter future.

Vote November 5 in the General Election!

Elect REBECCA C. BENTON for POOLER MAYOR

BentonForPoolerMayor.com

Paid for by Rebecca C. Benton Campaign Fund



FRUSTRATED? ME TOO!

**VOTE FOR CHANGE THIS
NOVEMBER 5TH, 2019**



**ADAM BRIDGES
FOR POOLER MAYOR**

PAID for by THE COMMITTEE TO ELECT ADAM BRIDGES FOR MAYOR, INC.

ENDORSED BY:
 Buddy Carter, US Rep. GA 1st Dist
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 Pooler Mayor Mike Lamb
 Ron Stephens, GA State Rep. 164th Dist
 Dr Ben Watson, GA State Rep. 1st Dist

STEVIE WALL

NOV 5TH | PLEASE VOTE
Your Voice Matters!

POOLER CITY COUNCIL

WORKING FOR A BETTER POOLER FOR EVERYONE!

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COUNTY BOARD OF REGISTRARS OFFICES
Chatham County Chief Registrar
Sabrina German
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 Telephone: (912) 790-1520 • Fax: (912) 790-1519
 Email: voter@chathamcounty.org
 Mailing Address: PO Box 13757, Savannah, GA 31416

YOUR VOTE MATTERS-IT IS YOUR RIGHT

To register to vote, either fill out and send in a Voter Registration Application or sign up when you renew your driver's license. After you register, the Secretary of State will send your precinct card to your county who will then send it to you. Although, it is important to note that you don't need to bring your precinct card to vote. Its purpose is to let you know where you need to go in order to vote.

What You Should Know:

Log in to My Voter Page to find your polling location and see a sample ballot for the upcoming election.

On Election Day, polling stations open at 7 a.m. and close at 7 p.m. If you can't vote during those times, you can either vote early or send in an absentee ballot.

When you arrive at your polling station, you'll need to bring a valid photo ID such as a driver's license, passport, or voter identification card.

The polls offer audio ballots for voters who are blind or have low vision and booths for voters in wheelchairs. If you need help with your ballot, you can ask a family member or friend to come with you to the polls and fill the ballot in with your choices.

FAQs:

How do I request an absentee ballot?

Fill out, sign and send in by mail, fax, or email the Absentee Ballot Application. After your county election office reviews your application, you'll receive your ballot at either the postal address or email address you noted on your application.

When is my absentee ballot due?

For voters within the country, all absentee ballots must arrive at your county election office by Election Day. If you're currently a military or overseas voter and you post your absentee ballot on Election Day, make sure it arrives within 3 days.

Can I get an absentee ballot if I'm in the military?

Yes. The Uniformed and Overseas Citizens Absentee Voting Act (UOCAVA) allows those who reside outside of the United States a chance to vote. The Georgia Secretary of State website provides useful resources to help you navigate the process. If you are a UOCAVA citizen who sent in your absentee ballot application but haven't heard from your county election office, fill out and submit the Federal Write-in Absentee Ballot. To vote for federal offices, you can write in either the candidate's name or the proper political party. To vote for state and local offices, you must write in the candidate's full name.

Source: *Secretary of State. This information was prepared as a public service of the State of Georgia to provide general information, not to advise on any specific legal problem. It is not, and cannot be construed to be, legal advice. If you have questions regarding any matter contained on this page, please speak to the local registrars office (contact information above).*



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

POOLER The Next Chapter



Leadership is about vision and responsibility, not power.
- Seth Berkley

There is no substitute for proven experience in business or politics, reasonable people can see past the dreamers, bloggers, and wanna be's. They focus on those who have walked the walk.

Pooler has been my home for 15 years, I love it. I started with nothing, this city gave me the opportunity to succeed, I want to give back. We are at a crossroads, proper planning gave us the ability for exponential growth, now we must avoid the pitfalls of other growing cities while still expanding. It can be done as long as we put our citizens first. Growth means jobs, choices, and freedom. Please give me your vote, we can continue to win and always keep it Cooler in Pooler.



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Pooler Elementary Butterfly Garden Ready For Monarchs

By Linda Saytanides

The Pooler Lions Club is always looking for new service projects to help the community and make a positive difference. When Rosemary Cutuli, Service Project Chairperson, asked Assistant Principal Dr. Joy Boyd if the Pooler Elementary School needed help in beautifying the school, the challenge was issued to find the Butterfly Garden that was overgrown with weeds.

The Butterfly Garden at Pooler Elementary was designed to attract and aid monarch butterflies on their incredible mass migration that brings millions of them to California and Mexico each winter. North American monarchs are the only butterflies that make such a massive journey – up to 3,000 miles. They begin this journey each fall ahead of cold weather. Unfortunately, weeds and vines had taken over and the milkweed plants that Monarchs depend on were gone.

The challenge was on! Nine Lions and two volunteers got to work weeding, trimming, mulching, planting and sprucing up the garden. The project clocked in at over 69 volunteer hours and was completed in a 5-day span. Donations were accepted from Lions Club members for garden soil and mulch; and over 44 bags of mulch along with landscaping fabric was spread. Lion Terry Strubbe headed the project with the assistance from garden expert, Cindy Strubbe. Our thanks go to **Herb Creek, Pooler Plant Pick-up and Pooler Garden Club** for their wonderful plant donations, including the sought-after milkweed plants. The garden was spruced up with two birdhouses, one bee house, garden sunflower and bunny sculpture. Also, a granite stone was donated and hand delivered from a New Hampshire quarry. Artist **Jenna Scott from Painting with a Twist** designed and painted the granite stone with the Lions Club logo and words: Kindness Matters.

Sarah Clark, Family Engagement Facilitator and former Pooler PTA President, attended the Pooler Lions Club Meet & Greet on Tuesday, August 27th and thanked the club on behalf of Pooler Elementary. She presented a plaque from the school recognizing the Pooler Lions Club “for their gracious and ongoing commitment to projects and outreach for the students, families, and staff of Pooler Elementary”. She stated, “For as long as I can remember, the Pooler Lions Club has been an integral part of the Pooler Elementary family; or Team Pooler as we like to call it around campus. The knowledge that this small idea of a Bulldog Butterfly Garden has blossomed into a focal point for the children, teachers, and families of our little neighborhood school is beyond words. We are so thankful and grateful to the Pooler Lions Club, and cannot wait to see what the future holds. We hope everyone will come and enjoy the garden!”

The most important and heartwarming thank you came from the many colorful cards and notes handmade by the students from the school. The cards included drawings of flowers, butterflies, bees, trees, sun, kids playing, rainbows, and birdhouses. Some went the extra mile and did some scissor work creating pop-out cards. Several had drawings



of lions. Some of the sayings included, “Thank you for making our garden pretty. I like your club name. It sounds like a lion pack.” “My favorite part is that purple leaf plant with those tall flowers. And I like how you took care of all the weeds.” “I look at it and it makes me smile.” “We use the garden for learning and I think one of the teachers planted cabbage.” “We use the garden to do Math.”

The Club enjoyed the printed notes from Mrs. Evans 3rd Grade Class. The students are really working hard on their printing and forming sentences. Comments included, “I hope you can teach me how to weed a garden.” “It looks awesome. I love your work on the garden. You need to do this to other schools.”

Lions Club International is the largest service club organization in the world. Our 1.42 million members in more than 47,000 clubs are serving in over 200 countries and geographic areas around the globe. Since 1917, Lions have strengthened local communities through hands-on service and humanitarian projects, and we are able to extend our service impact through the generous support of our Lions Clubs International Foundation. We are focused on supporting sight, hunger, the environment, childhood cancer and diabetes, to help address some of the biggest challenges facing humanity. Lions have set an ambitious goal of helping 200 million people per year so we can bring even more service to more people than ever before. For more information about Lions Clubs International, visit lionsclubs.org.

If you have a service project for us or want to know more about the Pooler Lions Club, visit poolerlionsclub.org or email us at lionclub2@gmail.com.

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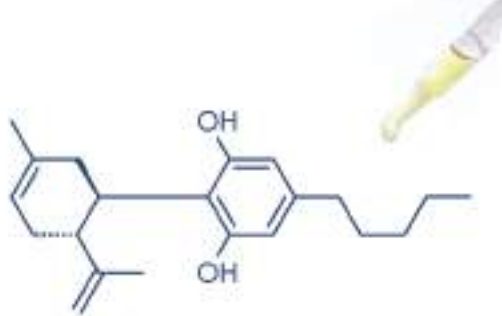
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Introducing CBD: Why and How It Works

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 relieve 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 relief 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 relieve 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 SUNMED?

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POOLER CANDIDATES



REBECCA BENTON

Candidate for Mayor

My name is Rebecca C. Benton. I am a practicing attorney. I am honored to serve as Pooler Mayor Pro-tem for the past 8 years. I am a life-long resident of Pooler, graduated from The Savannah Country Day School and The University of Georgia, and hold a Juris Doctorate Degree in Law. While working for a better Pooler, the millage rate has been lowered every year for the past 7 years; reduced the Fire ISO rating to a two allowing homeowners to save on insurance and lower response time; advocated for 2019 SPLOST funding for expansion of the Pooler Parkway and a new Pooler library; and kept public safety and recreational opportunities a priority for all residents. I will continue to work especially on traffic issues to manage Pooler's growth and maintain the quality of life our families enjoy. VOTE FOR THE EXPERIENCED LEADER POOLER NEEDS!



ADAM BRIDGES

Candidate for Mayor

I, Adam Bridges, am running to be your Mayor. I am a husband, father, foster home, Pooler business owner, and a US Marine. With your help, we can change the course of Pooler to preserve the integrity and history of our city. Within the first 100 days I will implement: •100% full transparency of every tax dollar spent •Reform the Planning and Zoning Board: no paid city employee should be on the board/ conflict of interest, •Create a subcommittee to address our infrastructure, zoning, and sign ordinances, •Tree fund: internal audit anyone who owes the city money will be made to pay and funds will be allocated in own account for more trees, •Community outreach: Town hall meetings - for far too long your input has been ignored. We can have both responsible growth with keeping with the integrity of our city. VOTE FOR CHANGE NOV. 5TH, 2019.



STEVE LARSON

Candidate for Mayor

It is with great pleasure and excitement that I announce my candidacy for Mayor of Pooler. As Mayor, I will bring my masters level education and 20 years of management experience - including multi-million-dollar budgets and hundreds of employees. Not only am I a resident of Pooler for over 5 years and the Savannah area for over a decade, but I am also a Pooler business owner. As the owner of Pooler's Pita Pit Restaurant and General Nutrition Center (GNC), I will not only represent all residents of Pooler but small-business owners as well. Having quite literally run up and down Pooler Parkway for years, I have seen amazing growth and progress. With all the growth, naturally, there are growing pains like traffic, parking, safety issues, and more. I feel my experience, energy, and positive outlook will help Pooler address these issues and be more proactive for future growth.



BRUCE ALLEN

Candidate for City Council

Born and raised in Pooler.
"What is important to the Citizens of Pooler is important to me."
I have served 16 years on City Council and was Mayor Pro Tem for 2 terms
I have served as Chairman of the Finance Committee, Public Safety Committee and Planning and Zoning Committee
I have taken numerous classes at the Georgia Municipal Association
I will continue to work on traffic improvements and have Developers fund traffic improvements. I would also work to keep the Fire ISO rating and millage tax rate down.



SHANNON BLACK

Candidate for City Council

Becoming a Politician was never something I set as a goal to achieve, but I have successfully served on Pooler City Council for almost ten years. I moved to Pooler in 1997 and started a family. Kids began school and playing local sports; therefore, it was natural to become involved in my community. I am a realtor by trade with a background in Real Estate Development. I feel this knowledge and experience has helped my understanding of our growing city and the direction in which we need to be headed. My dedication to the City of Pooler for the last ten years has been to make Pooler the place where families want to raise their children; developers provide increasing jobs and entrepreneurs invest in businesses. If I am re-elected on November 5th, I will continue to serve my community and assist in making the best decisions that will benefit OUR GREAT CITY!



AARON C. HIGGINS

Candidate for City Council

After moving to the Savannah area in 2015, my wife and I wanted to find a community where we could grow and thrive. We chose Pooler because we saw its great potential. After we bought our home, I started attending council meetings to learn more about our city and its vision. What I found was disappointing. There was minimal long-term strategy and planning. Due to these issues and very little resident input throughout the development process, Pooler's unfettered growth has contributed to a new reputation as a city with unsustainable infrastructure and low-quality developments. The good news is that it isn't too late to fix this, but time is running short. In November, you will have the opportunity to help me and our community by voting for our city's future. Let's take our city back. Vote for me, Aaron C. Higgins.



TOM HUTCHERSON

Candidate for City Council

Pooler is one of the fastest growing cities in Georgia. Along with the growth are challenges that must be addressed by City officials (infrastructure deficiencies, traffic, and the loss of greenspaces). In order to successfully manage growth and the problems that accompany it you need a City Council that is proactive, accessible, diverse, and has the professional, financial, and management skills to make the right decisions to ensure that Pooler reaches its potential. As an IBM Executive Project Manager, I successfully managed multi-million-dollar projects with large municipal and public service organizations including Housing and Transit Authorities as well as Law Enforcement agencies. As the Managing Director of Finance for the Eastern Section of the United States Tennis Association I managed a multi-million-dollar budget and all financial activities of the association. I have the skills that Pooler needs and I'm ready to serve!



FALGUN PATEL

Candidate for City Council

Pooler is my home. I have lived here for fifteen years (nearly half of my life). Not only do I live here, but my businesses are also here and I employ fifty people many of whom are also residents of Pooler. I have always been active in the community, most recently serving as Vice President of the Pooler Chamber of Commerce and Visitors Bureau and I served previously on the Board of the Pooler YMCA. My education in criminal justice was earned at both Armstrong and Georgia Southern; I'm a proud Eagle all the way down to my core. Over the last decade, Pooler has grown exponentially because of responsible planning, we are one of the fastest-growing cities in the entire United States. My reason for seeking office is to see that we continue to grow responsibly through planned growth, to avoid mistakes made by other cities and always put our citizens first.

POOLER CANDIDATES



MICHAEL ROYAL

Candidate for City Council

The city of Pooler has experienced exponential growth in the last 15 years. During this time, the current city government has kept taxes low and held public services, such as police, fire, and utilities to a high standard of service. I have been privileged to be a part of this growth. As a city councilman I will keep a low tax rate, continue the upgrade of City, police, fire services, and city recreational facilities, approach zoning issues in a manner that is beneficial to all, and oversee the implementation of new voting precincts.

As a lifelong resident of Pooler, I am uniquely qualified to serve on the Council. I have been on the council for 14 years, served in various volunteer positions in the recreation programs and have raised my family in this city. My experiences in the construction industry give me a unique perspective on the issue of controlled growth.



STEVIE WALL

Candidate for City Council

It is an honor to serve the citizens of Pooler. I am totally committed to doing what's best for ALL of Pooler. Our residents need my experienced leadership to work with city council, state, and national leaders. I will continue to support our neighborhoods and control growth, taking into account sound pollution and industrial traffic. I strongly believe in being fiscally responsible with taxpayers' money and keeping our millage rate low while enhancing city services such as recreation and public safety, and community improvement projects such as drainage and traffic. Pooler is my home for life, and I have the city and its citizens' best interest at heart. Issues: • Neighborhood Preservation, maintain quality, family-friendly neighborhoods, prevent encroachment. • Balanced Growth, ensure responsible commercial/industrial growth. • Traffic, continue current traffic studies, explore safety options i.e., roundabouts/other routes. Accomplishments: • Fiscal Responsibility, Balanced budgets. Cut millage rate seven years in a row • Chairman, Planning & Zoning, Public Safety, Water & Sewer, currently Finance Committee. • Worked with State and National Leaders to secure grants/projects for Pooler. • Accessible to ALL citizens.



JOHN WILCHER

Candidate for City Council

John M. Wilcher is an eleven-year federal law enforcement veteran, and he follows his campaign slogan, Honesty, Integrity, and Commitment, daily. Honesty and integrity are paramount in law enforcement, and he holds these ideals as such. His commitment to our country starts here in Pooler. Along with being in law enforcement, John also has vested interests in multiple businesses in Chatham County. A family man and a long-time resident of Pooler, safety has always been his top priority. He hopes to use his years of knowledge, training, and experience to continue to PROTECT & SERVE the community but to also contribute, conserve, educate and enhance the city council initiatives for the advancement and safety of Pooler. With all the departments working together, the City of Pooler will continue to fight for the citizens' right to a safe community to operate our businesses, travel safe streets, and raise our families.



KAREN WILLIAMS

Candidate for City Council

I love our unique city and admire our community's camaraderie and diversity. My mission will be to serve with integrity, enthusiasm, transparency and accessibility. My platform focuses on improving quality of life for all through essential smart growth, infrastructure, public safety, and recreation all within the constraints of fiscally responsible government. Open communication is vital so that residents can actively participate in our community as fully informed citizens. As a resident advocate for the past three years, I have been attending the Planning & Zoning and City Council meetings and have assisted both businesses and residents with their petitions or oppositions before the City. It has been disappointing to witness the lack of communication, planning foresight and support for infrastructure in these venues. I am a member and advocate of our Chamber of Commerce and The Pooler Garden Club. Together WE can overcome our critical issues. I am humbly asking for your vote to be "A Voice For You".



Why Christians Should Care About All Elections

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

Come **November 5th**, Pooler will have a new mayor and at least two new city council members. This will mark the largest change in Pooler politics in the 14 years I have lived here. On the surface, this makes a compelling argument to be involved by learning the new candidates and making a commitment to show up at the polls. As a Christian, however, I should be committed to being actively involved in the election process no matter the stakes. Let me tell you why.

Governments are ordained by God.

Romans 13:1, "Let every person be subject to the governing authorities. For there is no authority except from God, and those that exist have been instituted by God." This means all governments, good or bad, ultimately are ordained by and submit to God Himself. And when those governments call us to respond, we should. When they state the dates for elections we should investigate, pray and cast our votes. It is our responsibility as citizens under their authority. Many Christians are tempted to believe that they can stay out of the realm of politics altogether. Their conviction is that "God is on the Throne!" While that is true, that same God uses means. He raises up leaders who use their wisdom and experience to decide where shopping centers will be built, how many police officers and firefighters will be hired, and how to best plan for a city's growth. And those who vote are making those decisions by putting into office those who will make the determinations.

We are to love our neighbor.

In Matthew 22:39 Jesus says, "You shall love your neighbor as yourself." When asked about the qualifications of "neighbor," Jesus told the parable of the Good Samaritan (Luke 10:25-37), indicating that irrespective of race, background, social status or occupation, neighborly love is owed to each of them. We are clearly called to love our neighbors!

David Closson writes, "In a very real sense, politics is one of the most important areas in which Christians demonstrate love to neighbor. In fact, how can Christians claim to care about others and not engage the arena that most profoundly shapes basic rights and freedoms? Caring for the hungry, thirsty, naked, sick and lonely is important to Jesus and should be to His followers as well. Jesus said, "As you did it to one of the least of these you did it to me" (Matthew 25:40)."

Determining the leaders of a city or county are the front lines in these battles over caring for the rights and needs of those in a community. We must love our neighbor by insuring that those who serve are best qualified and most eager to care for the needs of our neighbors.

All of life is spiritual

As a minister of the gospel my conviction is that there is a limitation as to what can truly change merely by laws and policies. For a community to change their must be heart change. But we do not throw out means like politics in the battle for the well-being of those around us. Evangelism and discipleship should be foremost in the minds of Christians, but we must recall that God has placed us in all types of callings. The book of Genesis speaks of farmers, cooks, butlers, hunters, shepherds and many more.

The Bible speaks to all areas of life, including political engagement. In fact, the Bible speaks about civil government and provides examples

of faithful engagement in men like Joseph and Daniel served in civil government, exerting influence to further the flourishing of their nations.

Therefore, I encourage you to be involved in this process as we pray that God would bless our city and the surrounding communities!

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.fcpooler.org.



GET READY TO VOTE FOR YOUR FAVORITE POOLER BUSINESS



Details to follow





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- Baseball 5-14
- Softball 7-12
- T-Ball - Girls 4-6 / Boys 4
- Spring Soccer 4-12
- Fall Soccer 4-12
- Youth Basketball 5-13
- Summer Basketball 9-13
- Volleyball 11-14
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NEW POOLER ALERT SYSTEM

**Sign Up For City Of Pooler Alerts
Emergency Messages And
Important updates.**

The Pooler Police is encouraging Pooler residents to participate in their **MyConnect EMERGENCY ALERT SYSTEM**. This portal system is by Blackboard Connect specifically for the City of Pooler. This feature allows the City to provide you with critical information in an emergency situation. When a natural disaster, police activity or other emergency occurs, you will receive texts, e-mails or phone calls informing you of the situation and what, if any, action is required to keep you safe.

You may register as many devices as you like to receive alerts: Home, cell, or business phone, email, text messages, hearing impaired receiving devices, and more.

Blackboard connect



Residents may register their address to get location-specific notifications, as well. This informative and timely service is **FREE**, and residents can sign up at poolerga.bbcportal.com. Pooler Police Department encourages you to subscribe for this informative service for late breaking news. So, get connected, stay informed, be informed!

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

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330-0493





Photos by T. Howard Reimer
thowardreimer.smugmug.com



2019 Calendar of Events

Pooler Chamber of Commerce and Visitors Bureau, Inc.

October 9

Political Forum / Meet the Candidates - 6:00 pm - 8:30 pm
at National Museum of the Mighty Eighth Air Force
175 Bourne Ave, Pooler, GA

February 8, 2020

Hearts For Heroes Red Tie Gala - 6:00 am - 11:00 pm
Location to be Announced

December 7

Breakfast With Santa - 7:00 am - 11:00 am
at Texas Roadhouse
101 Outlet Parkway, Pooler, GA



Pooler Chamber of Commerce

Recent Pooler Ribbon Cuttings



Ribbon Cuttings (left to right, top to bottom: Spartina, Badcock Home Furniture & More, Coastal Medical Equipment and Uniforms, Dogley Station Pet Resort, Your CBD Store, 2J's Mobile Tire Shop.



Special Recognition to our Platinum Level Members

Badcock Furniture
Bear Axe Throwing
Brewer Land Surveying
Capital Crest at Godley Station
Chic-Fil-A
Christ Presbyterian Church
Coastal Heritage Society
Coastal Medical and Equipment
Courtyard Savannah Airport
Gateway Church
Grand Lakes Club at Southbridge
Great American Cookies
Gulfstream Aerospace Corporation
HalleluYAH Restoration, LLC
Jones Medical Equipment
L. Scott Barnard, Architect
Lucy Belle Farm
Lucie Garner U.S. Health Advisors
Marchese Construction, LLC
Medical Associates of the Low Country

Nexem Staffing
Paradise Bay Express Car Wash
PlumbPro
Pooler Day Spa, LLC
Red Wing Shoes of Pooler
Riverside Women's Care
So Fit Gym, LLC
TAB - Low Country
Taylors Landscape Supply
The Reserves Network
US Health
Valvoline Instant Oil Change
Warehouse Repair
Your CBD Store



Welcome New Pooler Chamber Members

2 J's Mobile Tire Shop
Baby Steps Ministries
Blanchard Equipment
City Vape
Coastal Benefit Group, LLC
Coastal Home Care
Coley Benefit Services, Inc.
Creative Catering
D & M Liquors
Juice Plus

Lucy Belle Farm
NCR Corporation
Pinspiration Pooler
SAFE Shelter Center for Domestic Violence Services
Signs of the South
Slapfish
So Fit Gym, LLC.
Spartina 449
The Taco Stache
Vets Lives Matter Now, Inc.

Pooler Chamber of Commerce & Visitor Bureau, Inc.

404 US Highway 80 West, Pooler, GA 31322 • (912) 748-0110 - <http://poolerchamber.com>



Dear Pooler Resident,

As most of you may know, this is a big election year for the City of Pooler. Those voted to serve as Mayor and as city council members will have a great impact on the future of Pooler, including historic Pooler on Highway 80 and continued growth on Pooler Parkway.

The Pooler Chamber of Commerce and WJCL will be hosting a question and answer forum on **October 9th** from 6 p.m. - 8:30 p.m. This is an opportunity for issues that are important to you to be asked of the candidates.

The new candidates running for Mayor are:

REBECCA BENTON
ADAM BRIDGES
STEVE LARSON

Candidates running for City Council are:

BRUCE ALLEN (*Incumbent*)
SHANNON BLACK (*Incumbent*)
AARON HIGGINS
TOM HUTCHERSON
FALGUN "PAPPU" PATEL
MIKE ROYAL (*Incumbent*)
STEVIE WALL (*Incumbent*)
JOHN WILCHER
KAREN WILLIAMS

Chamber personnel and WJCL personnel will be moderators for this event. The event will be streamed on WJCL.com and covered at the 5, 6, 7, and 11 p.m. I am asking you to list 3-4 of your questions in the order of importance to you and return to me by October 7th. The most important questions will be addressed to each candidate by the moderator of this forum. We cannot guarantee that all questions/concerns will be answered due to time, but we will do our best to address these. This is an opportunity to have many questions/concerns addressed/answered. We hope you can attend and have your voice heard.

We are asking that you email your questions to: pam.s@poolerchamber.com or drop them off at our office – 404 Highway 80 West. You can also mail them to Pooler Chamber of Commerce, PO Box 708, Pooler Georgia 31322. Or, you can go to our website www.poolerchamber.com and click on the link "Political Forum" to submit your questions. You may also go to WJCL's Facebook page <https://www.facebook.com/WJCLNews/> and submit questions there. Either way, we want your voice to be heard and your concerns addressed.

This informative event will be held at the National Museum of the Mighty Eighth Air Force (Rotunda) from 6 p.m. -8:30 p.m. It is important that your questions be heard and that the candidates have the opportunity to speak. This event is free and open to the public. Beverages will be available. Should you have any questions, please do not hesitate to contact me.

Pam Southard, Executive Director
Pooler Chamber of Commerce and Visitors Bureau, Inc.
912-748-0110 • Pam.s@poolerchamber.com

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Photos Courtesy of GBI

Update On Georgia Bureau Of Investigation, Pooler Campus

By Nellie Miles

On Monday, August 12, 2019, the Georgia Bureau of Investigation (GBI) hosted a ribbon-cutting ceremony for the opening of the Coastal Crime Laboratory located in Pooler. The 64,000-square foot project allows for increased staffing capacity, higher efficiency for lab testing, and easier accessibility for customers to deliver and retrieve forensic evidence.

This facility contains a full-service morgue and will be set up to allow for forensic biology, forensic chemistry, firearms, and forensic toxicology services.

The current building had reached maximum capacity with the growth in population and demand for services.

The \$50,000,000 project was funded by the Georgia legislature. The GBI's Staff Services section partnered with DPR Construction, JMA Architecture, & GSFIC during the 36-month project.

The ribbon-cutting ceremony included comments from Governor Brian Kemp, GBI Director Vic Reynolds, and GBI Assistant Director Dan Kirk. Numerous distinguished guests including members of Georgia's legislature, members of the Georgia Board of Public Safety, local elected officials, and a host of others were also in attendance.

Georgia Must Scrap Outdated Electronic Voting Machines After 2019

Federal Judge Saya has denied a request to move all of this fall's municipal elections in Georgia away from "unsecure, unreliable and grossly outdated technology" and toward hand-marked paper ballots that are optically scanned and counted.

The order from U.S. District Court Judge Amy Totenberg Thursday also requires the state to cease using its direct-recording electronic voting machines after 2019 and expresses doubts about the state's ability to roll out its new ballot-marking device system in time for the March 24, 2020, presidential primary election.

In the decision, Totenberg also directs the Georgia secretary of state's office to develop a plan to "address errors and discrepancies in the voter registration database" and have paper copies of poll books at each voting precinct.

The state must also create a contingency plan for the 2020 elections in case the new system is not completely rolled out. That includes designating several pilot jurisdictions that will use hand-marked paper ballots with optical scanners in their elections this fall.

A group of election integrity advocates and Georgia voters sued the secretary of state's office in 2017 alleging that the current DRE system is not secure and is vulnerable to hacking. Last year, Totenberg denied a similar motion for preliminary injunction that would have blocked the DREs from being used in the 2018 midterm election.

The current motion sought to prevent the machines from being used this fall in several hundred local elections.

After a two-day hearing in July, Totenberg said deciding on the matter was "very daunting," as she heard cybersecurity experts express serious concerns about the security of Georgia's elections and the logistical concerns local elections officials had about switching to hand-marked paper ballots under a tight timeline.

Ultimately, Totenberg wrote that she deferred to the state's legislative and procurement processes to select and implement a new system in time for next year's elections.

"The Court remains concerned, based upon the entirety of the record evidence, about the State's capacity to manage a transition to paper ballots for the 2019 elections while overseeing and undergoing a simultaneous transition to the newly enacted voting system during this time," Totenberg wrote in the order.

On July 29, Georgia Secretary of State Brad Raffensperger announced Dominion Voting Systems would be the state's new elections vendor, winning a \$107 million contract to provide new touch-screen machines that print out a paper ballot with a summary of the voter's selection plus a QR code that is scanned and stored.

Marilyn Marks, executive director of the nonprofit group Coalition for Good Governance and a plaintiff in the lawsuit, called the ruling a victory for election security advocates.

"This is the first time that a court in the United States has held that you cannot do electronic voting and it must be replaced," she said. Marks' group plans to sue to block the new ballot-marking devices from being used as well.

Raffensperger's office released a statement that his office was still reviewing the ruling and that he was "pleased the Court endorsed the policy decision of the state's elected officials to move to a paper ballot voting system in time for the 2020 elections while not disrupting 2019 elections."



Celebrating 40 Years Of Serving Victims Of Domestic Violence

SAFE Shelter Center For Domestic Violence Services

By Lorraine Boice
SAFE Shelter Board of Directors

In 1979 four courageous Savannah women, Lucy Brannan, Norma Brewin, Harris Lentini and Caroline Armstrong, realized a dream and opened the first shelter devoted to serving the victims of domestic violence (DV), and their children, in Savannah. Tragically, DV has only increased in the past 40 years. In 2018 in Chatham County there were four homicides associated with DV and ninety-seven in Georgia. Every nine seconds in the United States a woman is assaulted or beaten. DV is the leading cause of injury to women – more than car accidents, muggings, and rapes combined.

October has been designated Domestic Violence Awareness Month and SAFE Shelter has planned a number of activities to commemorate the month and increase the public's knowledge of this abuse that affects millions of women, children, and yes, even men each year. Studies suggest that up to 10 million children witness some form of DV every year and the costs of intimate partner violence in the US alone exceed \$5.8 billion annually.

Purple has been designated the color of choice associated with ending DV. Over the years, a number of sources have been credited with originating the use of the purple ribbon as a unifying symbol of courage, survival, honor and dedication to ending domestic violence. Although the exact history of the purple ribbon is difficult to pinpoint across the country, families and friends of victims have adopted the purple ribbon to remember and honor their loved ones who have lost their lives at the hands of a person they once loved and trusted. Shelters and local victim services programs use the purple ribbon to raise awareness about the crime of domestic violence in their communities.

Starting on October 1 SAFE Shelter staff and volunteers will be tying purple ribbons on trees in Forsyth Park as a reminder of Domestic Violence Awareness Month. On October 11 SAFE Shelter is sponsoring a Vigil starting at 6 p.m. by the fountain in Forsyth Park. On display will be the nine Silent Witness figures each one listing the names of those who have died in Chatham County as a result of a violent act from a previous trusted partner. All through the month, these figures will be on display at various locations around Savannah.

All are invited to attend the Vigil and hear firsthand from actual survivors of Domestic Violence. Names of victims will be read and candles lit to honor their sacrifice.



SAFE Shelter Center for Domestic Violence Services is a 501 (C) 3 non-profit United Way Member Agency. Last year SAFE Shelter received 1,568 crisis calls; provided services to 1088 victims of DV of which 542 were children under the age of 18; served 88,832 meals for Shelter residents and assisted clients with 274 Temporary Protective Orders and had 372 court appearances. Approximately 25% of SAFE Shelter's annual revenue is dependent upon private contributions and fund-raising efforts.

On November 23 SAFE Shelter will be holding its Annual Giving Gala at the Plantation Club in The Landings. For further information on this event and other SAFE Shelter programs, please visit our website www.safeshelter.org.



*Domestic Violence is the leading
cause of injury to women more
than car accidents, muggings,
and rapes combined*

Save the Date

2019 Annual Giving Gala

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**November 23, 2019
The Plantation Club**

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Independence is within reach.



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Therapy May Help Children Overcome Feeding Difficulties

By Sarah Henrich, MS, OTR/L

Food is an essential part of our lives and mealtime can be a positive experience for the whole family. But when a child is not eating well, it can cause anxiety for the child and his or her parents. That's where occupational therapy can help.

Feeding has both motor and sensory components. A child must have the oral motor skills to chew his food, move it around in his mouth to swallow it and be able to grasp utensils to take appropriate-sized bites.

The sensory aspect of feeding involves the foods' color, texture, taste and smell. If a certain texture or smell causes an adverse reaction in a child, it can turn her off to certain foods.

Picky eaters are common in children, especially within the first few years of life. However, if this does not resolve or gets worse, there is usually an underlying issue. As a rule of thumb: "If it doesn't seem right, it probably isn't."

Pediatric occupational therapists are trained to treat feeding disorders, beginning with a comprehensive evaluation to find the underlying cause of feeding aversion. Then, we establish a treatment plan that fits both the child and the family.

Treatment may include oral motor activities that incorporate food and play and trying new foods. Feeding therapy is not a "one-size-fits-all" treatment and must be adapted to each child.

Most children want to overcome their feeding problems and with the right tools and time, they can learn to eat without challenges. This allows for a healthy and pleasant mealtime experience for the entire family.

Sarah Henrich is a pediatric occupational therapist at Memorial Health Outpatient Rehab in Pooler. Call 912-273-1000 for more information, or go to MemorialHealth.com/Rehab.



American Traditions Vocal Competition Launches Inaugural Junior ATC Savannah Youth Programs

This major new educational outreach initiative, with events scheduled during October and November, is open to high school students, ages 13-18, in Savannah, Georgia and surrounding communities. The Junior ATC will teach students confidence in solo singing giving them a chance to craft their own program based on their unique vocal abilities and interests, and allowing them to further develop through coaching, performances, and competing against their peers.

The three finalists will receive different prize packages including cash prizes and performance opportunities in Savannah and beyond. First place will win \$750, Second place will win \$500, and Third place will win \$250. Winners will be invited to sing at events for the American Traditions Vocal Competition, and more prizes are planned for the future to help give student signers performance opportunities and build confidence in their ability to perform.

The 2019 competition kicks off with an Open Call from 10 a.m. – 5 p.m. Saturday, Oct. 5 at First Presbyterian Church, 520 Washington Ave. Savannah. Interested students must sign up for a time slot, but slots are limited and are first-come, first-serve. Sign up for a time slot at www.americantraditionscompetition.com/jratic.

During the Open Call, each singer will offer one song, and the panel can ask for a second if they wish to hear another selection. Each singer must submit their music to the ATC before Open Call so the pianist will be prepared with music, although singers can provide their own pianist. No more than ten singers will be passed to the Final Round from Open Call. Each Finalist must attend a coaching session to be properly prepared for the Final Round.

"We are extremely excited to expand as an organization and kick off this brand-new educational outreach program for the Savannah community's young people," said ATC Artistic Director Mikki Sodergren. "We hope this experience will encourage these students to develop their individual interests and follow their creative passions, wherever they may lead."

On Saturday, Oct. 26 at First Presbyterian Church, 520 Washington Ave. Savannah, finalists selected from the Open Call will be coached by professional singers on stage presence, vocal technique, style and microphone technique to prepare them for the Final Round. Coachings are closed to the public, but teachers and close family members are invited to attend.

Singers should be prepared to sing their entire program during the Final Round, which is open to the public, at 7 p.m. Saturday, Nov. 9 at Savannah Arts Academy, 500 Washington Ave. Finalists will perform before a live audience and panel of judges as they compete to win over \$1,500 in prizes. Tickets to the Final Round can be purchased for \$5 each by visiting www.americantraditionscompetition.com/jratic.

The ATC celebrates and preserves all styles of classic American music. The organization promotes these songs by producing annual vocal competitions in Savannah, Georgia, that awards in cash prizes. The ATC is committed to serving the greater Savannah community. The organization provides musical education, exposure and performances for Savannah locals of all ages. This 501(c)(3) nonprofit arts institution was born of the desire to foster and preserve traditions of musical expression, which have been significant in the culture of the United States, by celebrating the repertoire that represents both the art and the popular cultures of our country.

To learn more about the ATC or its all new Junior ATC, please visit www.americantraditionscompetition.com.

How To Become A Long-Term Investor

It's a fairly predictable pattern: When the stock market rises, more people invest, but after a large-scale drop, many of these same people head for the exits. But by staying out of the financial markets, and only putting their money in "safe" vehicles that offer few or no growth prospects, are they really helping themselves? Here's the bottom line: If you're going to make progress toward your long-term goals, you have to become a long-term investor. But how?

To begin with, you need to understand that long-term investing involves accepting inevitable short-term price swings. You may not like seeing those sharp price drops, but it will help your outlook greatly if you can keep them in perspective. Studies have shown that the longer you hold your investments, the less impact market volatility can have on them.

So, to reach that point where the market's ups and downs have less of a cumulative impact on your holdings, consider the following actions:

Only invest money you won't need for a long time. If you can tell yourself that the money you are investing today is money you won't really need for 20 or 30 years, you'll be better prepared, psychologically, to get through the down periods of the financial markets. And as long as you aren't overextending yourself financially in other parts of your life, you really shouldn't need those investment dollars for a very long time. They should be earmarked for goals you hope to achieve far into the future, such as a comfortable retirement.

Keep your focus on what is most important to you. If you can visualize your long-term goals, you'll find it easier to keep working toward them. For example, if you are hoping to travel extensively when you

retire, keep thinking about what that might look like. You might even research the countries you plan to visit, even if these trips are far in the future. Ultimately, if you know where you're going, and you're determined to get there, you'll get past the bumps in the road.

Don't spend excessive time reviewing your investment statements.

A bad month or two can cause some noticeably negative numbers on your investment statements. But if you can discipline yourself to avoid spending too much time dwelling on these figures, you may feel less stress about investing – and you may even be less tempted to make short-term moves that could have unfortunate long-term results. However, if you do want to study your investment statements, don't just stop at the most recent results. Instead, look for trends that might tell a different story. Has the number of shares you own in various investments increased significantly over time? And over the past five or ten years, has your portfolio's overall performance been positive? By digging a little deeper into your statements, you might gain more confidence in the course you're following.

Short-term price drops are not pleasant to experience. However, you can help yourself become a better long-term investor by following the above suggestions, so put them to work soon – and stick with them.



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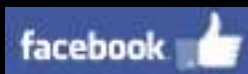
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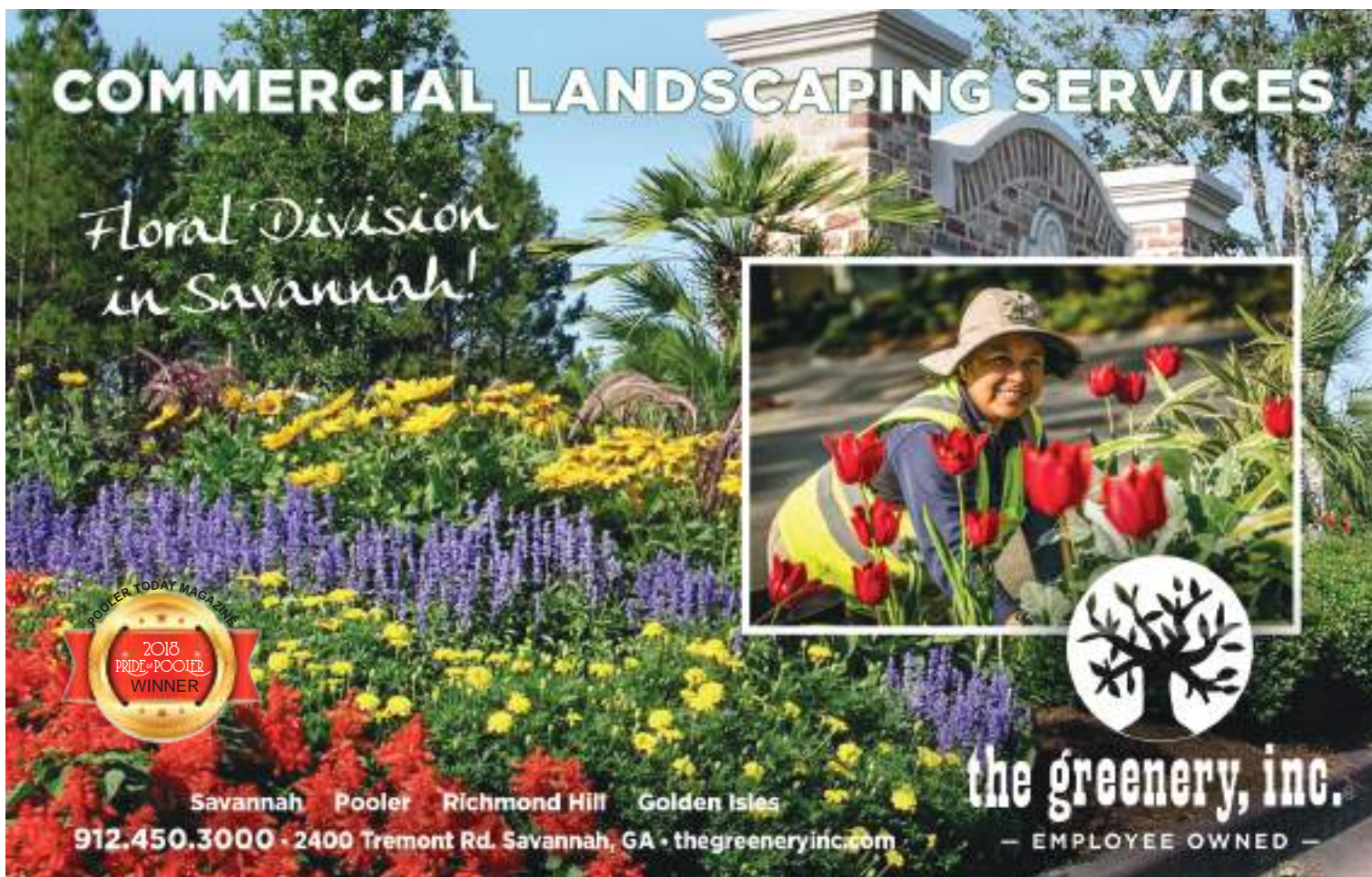
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WhassssUp Around Pooler?



COSTCO - I can always count on a few emails or phone calls every month about Costco opening in Pooler. The answer is that Costco is tighter than NSA in keeping secrets. Their website does not show a Pooler location in the future, but their policy is not to announce new locations more than two months in advance. They also do not have a media distribution list to keep us informed. Stay tuned.

POLLING PRECINCTS - Crowding and long waiting lines have been the norm at Pooler election polling locations. We all know that the population of Pooler has grown dramatically in the last decade, but the number of polling locations has not kept up. It was proposed that the Election Board increase the number of precincts from three to five, thereby relieving the long waits, and hence increasing voter turnout. The new precincts were presented by Chatham County Election Board in June to the Pooler City Council, but nothing came from it for the November 5 election. Why this was not approved and implemented in time for November 5 is a question you should address with the City Council and the candidates running for Mayor and City Council.

GEORGIA BUREAU OF INVESTIGATIONS (GBI) - On Monday, August 12, 2019, the Georgia Bureau of Investigation (GBI) hosted a ribbon-cutting ceremony for the opening of the Coastal Crime Laboratory in Pooler. The 64,000-square foot project allows for increased staffing capacity, higher efficiency for lab testing, and easier accessibility for customers to deliver and retrieve forensic evidence. This facility contains a full-service morgue and will be set up to allow for forensic biology, forensic chemistry, firearms, and forensic toxicology services. The current building had reached maximum capacity with the growth in population and demand for services.

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POLITICAL FORUM - To help you evaluate the candidates for Mayor and City Council in the upcoming election, Pooler Chamber of Commerce and WJCL will be hosting/moderating a question and answer forum at the Mighty Eighth Air Force Museum on October 9, 6:00-8:30 PM. You may submit questions to be asked of the candidates by October 7. See page 25 for more information and ways to send your questions.

POOLER 2 Day.com

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



HAVE A FRIGHTFULLY SAFE HALLOWEEN

- S** Swords, knives, and other costume accessories should be short, soft, and flexible.
- A** Avoid trick-or-treating alone. Walk in groups or with a trusted adult.
- F** Fasten reflective tape to costumes and bags to help drivers see you.
- E** Examine all treats for choking hazards and tampering before eating them. Limit the amount of treats you eat.
- H** Hold a flashlight while trick-or-treating to help you see and others see you. **WALK** and don't run from house to house.
- A** Always test make-up in a small area first. Remove it before bedtime to prevent possible skin and eye irritation.
- L** Look both ways before crossing the street. Use crosswalks wherever possible.
- L** Lower your risk for serious eye injury by not wearing decorative contact lenses.^{external icon}
- O** Only walk on sidewalks whenever possible, or on the far edge of the road facing traffic to stay safe.
- W** Wear well-fitting masks, costumes, and shoes to avoid blocked vision, trips, and falls.
- E** Eat only factory-wrapped treats. Avoid eating homemade treats made by strangers.
- E** Enter homes only if you're with a trusted adult. Only visit well-lit houses. Never accept rides from strangers.
- N** Never walk near lit candles or luminaries. Be sure to wear flame-resistant costumes.

Expecting Trick-Or-Treaters Or Party Guests?

By CDC (Centers For Disease Control)

Follow these tips to help make the festivities fun and safe for everyone:

- ✓ Provide healthier treats for trick-or-treaters such as low-calorie treats and drinks. For guests, offer a variety of fruits and vegetables.
- ✓ Use party games and trick-or-treat time as an opportunity for kids to get their daily dose of 60 minutes of physical activity.

✓ Be sure walking areas and stairs are well-lit and free of obstacles that could cause someone to fall.

✓ Keep candle-lit jack o'lanterns and luminaries away from doorsteps, walkways, landings, and curtains. Place them on sturdy tables, keep them out of the reach of pets and small children, and never leave them unattended.

✓ Remind drivers to watch out for trick-or-treaters and to drive.

For more information about these tips, visit:
www.cdc.gov/family/halloween





Creative Treats...No Tricks!

Kids get so many sugary sweets and chocolate at this time of year that it's no surprise that candy alternatives for Halloween are becoming more popular.

Here is an opportunity to expand treats to non-food Halloween treats that both parents and kids would appreciate. Many companies are catching on to the fact that people are looking for things to hand out to trick or treaters that is not candy and more and more options are becoming available.

So if you want to be a little creative and more health conscience, here are a few ideas that you can consider and expand on. Included here are a few links and references.

GLOW STICKS

[amazon.com](https://www.amazon.com)

Here's a not-so-fun fact: Children are most at risk for being hit by a car on Halloween night, according to TODAY. While you can't control what costumes other kids wear (though light-reflecting options are ideal), you can toss glow-in-the-dark accessories into their bag to help them stay visible. Plus, who doesn't love a glow necklace?

STICKERS

[orientaltrading.com](https://www.orientaltrading.com)

Speaking of stickers, what kid doesn't love decorating their notebooks with fun adhesives? Sheets of festive stickers make for fun treats that won't weigh down trick-or-treaters' bags.

HONEY

[amazon.com](https://www.amazon.com)

In a happy coincidence, Nature Nate's Raw & Unfiltered Honey comes in cute orange-and-black packets that pair perfectly with your Halloween decor.

SNACK BAGS

Walmart, Sams Club, Krogers and Publix Markets

If you don't have a ton of time to shop, prepackaged individual servings of pretzels, fruit snacks, and Goldfish are all great non-candy Halloween treat options.

PENCILS, ERASERS, AND PENCIL TOPPERS

[orientaltrading.com](https://www.orientaltrading.com)

School supplies in fun shapes and patterns give them something to enjoy after Halloween ends.

BUBBLES

[amazon.com](https://www.amazon.com)

Zombie Finger Bubble Bottles Halloween-themed party-sized bottles or grab packs of plain white ones and decorate each with Halloween stickers.

SPOOKY ACCESSORIES

Dollar Stores, Michaels and Party Supply Stores

Think plastic vampire teeth, plastic spider rings, and other age-appropriate goody-bag fillers you can easily nab to the delight of trick or treaters.

MINI BOTTLES OF WATER OR JUICE BOX

Walking from door to door can be a workout, so help the kiddos stay hydrated while they make the rounds. Slap on a festive label and you're ready to go.

PLAY DOUGH

Whether you hand out a mix of shades or opt for Halloween colors only, kids will love playing with the goods inside these iconic canisters long after the holiday has passed.

TEMPORARY TATTOOS

[amazon.com](https://www.amazon.com)

Halloween-themed tattoos are safe for the all children, easy to press on, and they'll have a blast showing them off at school the next day. Tons of themes especially for Halloween.

BOUNCY BALLS

[amazon.com](https://www.amazon.com), [orientaltrading.com](https://www.orientaltrading.com), **Party City, and Dollar Store**

This is the season for creepy eyeballs or Halloween themed bouncy balls. Lots of assortments available. Always lots of fun well after Halloween.

SLAP BRACELETS

[amazon.com](https://www.amazon.com)

You loved them in the '80s and '90s, and now your kids will know the joy of a slap bracelet too. These festive versions keep the Halloween spirit alive.



Reduce Office Gossip To Decrease Stress And Increase Productivity

By Davana Pilczuk, PhD

Good gossip is like pizza and beer. Everybody loves it. But its making you stressed and its hurting your company's bottom line. I doubt you've ever thought about it as a negative thing, because it feels so good when we engage in it. However, after the high of a good gossip session wears off, the effects can be quite profound on you.

Why We Gossip

Gossiping and venting makes us feel good. Plan and simple. The body actually gets a kick of adrenaline when we relive emotional stories, especially the ones that get us fired up. We also get to point the finger at others, and not ourselves, and blame them for our misery. Physiologically its very rewarding.

Two Types of Gossip

We vent and gossip about all types of topics. But gossip really falls into one of two buckets. The first is in the "I'm Awesome" bucket and the other is the "They're Stupid" bucket. Think about it. Complaining about how you deserve that promotion, raise or recognition of your brilliance? That's the "I'm Awesome" bucket. Gossiping about how 'they' don't get it, 'they' are stubborn, 'they' are the reason for your misery, falls in to the "They're Stupid" category. Almost every fiery gossip session turns into a 'Ya for us' or a 'boo to them'; you just have to start to pay attention to it. Sit back the next time someone starts to vent and figure out which camp they are in.

Its Stressing You Out

I timed the amount of gossip I heard one day, and although juicier than a grade A T-bone, it cost me a solid two hours to listen and partake in it. This meant that I lost two crucial hours to do work and therefore had to bring it home. My job now cut into my family time, my me time, and I felt stressed trying to catch back up. When I returned the next day, the gossip continued and again, I fell behind in my work, but now guilt set in that I was partaking in the conversation and was also becoming an emotional accomplice. What resulted was a very stressful week, because my adrenaline was spiking every time I retold the story, my work fell behind so my home life paid the price and I now had ownership in keeping these vent sessions alive. Chronic stress is directly correlated to high chances of illness and adrenaline is a stress hormone. Reliving emotional stories puts our bodies in a state of alert, a.k.a stress. Want to reduce your stress at work? Start by not gossiping.

Its Costing the Company

If companies paid attention to the amount of productivity time that was lost solely due to gossiping and complaining, the numbers would be shocking. If every one of your employees gossips for a mere 30 minutes a day, that's two and a half hours a week. In a month that's more than an entire day lost to gossip for every person who works for you. Now add in the cost of that wellness program that is helping people manage their stress and health issues and the costs start adding up.

How To Fix It

We all need to vent or gossip at some point. It's human nature to want to share and connect and gossiping is definitely one way we do it. But give gossip a time limit. After 10 minutes, shut it down. Politely bow out of the conversation, go back to working, or feign immediate illness, but get out of it. If you tend to be the audience for the gossipers, provide zero emotion when listening. Gossipers want an audience who will react to their stories. Provide no reaction and eventually they will not come to you. If, however, you feel the person is looking for help and advice, then utilize this as a good coaching moment for them to grow from. If you are the one who loves to gossip, realize its taking a toll on you and your co-workers, and once the thrill of a good story wears off, you will have to live with the stress its now created for all of you.

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 [@DavanaHPG](https://twitter.com/DavanaHPG).

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Over-The-Counter Remedies Usually Can Control Teen Acne

By Megha Tollefson, M.D.,
Dermatology,
Mayo Clinic, Rochester, Minn.

DEAR MAYO CLINIC: My teenage daughter's hair has become oily over the past couple of months, and it's causing a lot of small pimples in her hairline and on her forehead. What could cause this change in her hair - it was always on the dry side until recently - and what's the best way to treat acne on the scalp?

ANSWER: During the teenage years, it's common to have more oil on the skin, including the scalp. As a result of hormone changes that happen during puberty, children that never had oily skin or hair before can begin to develop it as teens. Over-the-counter remedies usually can control breakouts on the scalp. But if the problem persists, see your daughter's primary care provider for further evaluation and treatment.

The areas of the body typically affected by acne are those that have the most oil glands - also called "sebaceous glands." They include the face, forehead, chest, upper back and shoulders. The hair follicles are susceptible to acne because they are connected to oil glands.

During puberty, hormones called "androgens" increase throughout the body. That causes the sebaceous glands to enlarge and make more oil, or sebum. But excess oil alone doesn't cause acne. It's typically a combination of the oil and dead skin cells, along with bacteria called *Propionibacterium acnes*, or *P. acnes*. Those bacteria grow on the skin all the time. When oil production increases during puberty, however, the *Propionibacterium acnes* have a more readily available food source, so they grow and multiply more easily.

Whiteheads, blackheads and pimples develop when oil, dead skin cells and bacteria clog hair follicles. This combination of factors - clogged follicles or pores, sebum production and *Propionibacterium acnes* - is the reason multiple medications often are needed to treat acne successfully.

When excess oil and acne affect the hair and scalp, a good first step is to try an over-the-counter anti-dandruff shampoo. These shampoos reduce the amount of oil on the scalp. Different brands have different active ingredients, such as pyrithione zinc, salicylic acid or selenium sulfide. Choosing two anti-dandruff shampoos with active ingredients that are not the same, and then switching back and forth between them, provides the best results for reducing oil on the scalp over time. For the most effective oil control, encourage your daughter to shampoo every other day to daily.

An anti-bacterial soap also can help treat pimples on the scalp if there are not many of them or if they are confined to a small area. As the number of pimples on the scalp increases, it can be difficult to use anti-bacterial soaps in this fashion, as they don't work well over large areas of the scalp.

For the acne on her forehead, a wash that contains benzoyl peroxide, in combination with a topical retinoid such as adapalene, can be useful. These medications are available over the counter.



Contrary to popular myth, acne is not caused by eating greasy food or chocolate, although diets with a high glycemic index may raise the risk for developing acne. Dirty skin isn't the problem, either. Scrubbing skin that's affected by acne too hard, or cleaning it with harsh chemicals or soaps can worsen the problem. If your daughter wears cosmetics, that won't necessarily affect acne, especially if she uses oil-free makeup that doesn't clog pores and she removes her makeup before going to bed.

If acne persists despite treatment with over-the-counter products, make an appointment for your daughter to see her primary care provider. Sometimes prescription shampoos can help reduce oil on the scalp. And pimples that appear on the scalp may be eliminated using a prescription-strength topical antibiotic. Acne can be stubborn, so it's common for a combination of medications to be prescribed to treat it effectively.

Mayo Clinic Q & A is an educational resource and doesn't replace regular medical care. Please E-mail your questions directly to MayoClinicQ&A@mayo.edu. For more information, visit www.mayoclinic.org.)



The REAL ID Act: What It Means, State Requirements, And Everything Else You Need To Know

Recently, the Transportation Security Administration began posting signs at airport security checkpoints warning travelers about some upcoming ID requirement changes. So what exactly are these changes, and what do you need to do to be ready?

We'll break down exactly what **REAL ID** is, and what it may mean for you and how you travel.

What Is the REAL ID Act?

Formulated in the wake of September 11 and passed by Congress in 2005, the **REAL ID Act** was passed to "set standards for the issuance of sources of identification, such as driver's licenses."

The act established minimum security standards for state-issued driver's licenses and identification cards, and it prohibits federal agencies from accepting licenses and identification cards from states that do not meet these standards for official purposes.

It was aimed at eliminating airline terrorism by increasing requirements to obtain documents granting access to domestic planes.

State agencies like the Department of Motor Vehicles require more paperwork regarding proof of residency and Social Security Number when issuing licenses and identification cards under the new act.

In addition, the cards themselves will also be built using new technology, making them much more difficult to forge.

It has taken the federal government nearly 15 years to implement the act fully — a gradual process that has been met by some confusion as each state has a different status. However, all states will need to be in compliance by **October 1, 2020**.

What Does a REAL ID Look Like?

In most states, there is a gold or black star on the front of the license that will signify compliance. If you see this, then you're good to go.

However, to make it more confusing, a few states have issued compliant IDs without a star (Hawaii, Ohio, Tennessee, and Utah). So it's best to confirm with your state if you don't see a star.

HOT TIP: Some states, including Michigan, Minnesota, New York, Vermont and Washington State are currently issuing enhanced drivers licenses. These are a form of **REAL ID**. They additionally allow land and sea border crossings to Canada, Mexico, and the Caribbean.





Transportation Security Administration

Airports are considered federal facilities, and therefore this act affects your ability to enter in order to board your flight.

Starting **October 1, 2020**, every state and territory resident will need to present a **REAL ID-compliant license/ID** or another acceptable form of identification (like a passport or passport card) for accessing federal facilities — including boarding commercial aircraft.

Residents of states that have already begun issuing the new licenses have until **October 1, 2020**, to obtain a **REAL ID** compliant license. So just check your license to be sure.

If it is **REAL ID** compliant, there will be a star in the top right corner; (see example on page 40) many drivers may not realize they already have one, since some states have been issuing them for a few years.

But if you have a driver's license from one of the states that have been granted an extension, your license is good for air travel through the dates noted in our chart unless additional extensions are granted.

Each state varies slightly. Also, note that these dates are not set in stone, as states may still obtain another extension beyond these dates as well.

BOTTOM LINE: If you are not in compliance with the **REAL ID Act** by your state's deadline, you will need to show an alternative form of acceptable identification for domestic air travel to board your domestic flight. Example: U.S. Passport or Global Entry Identification.

What the REAL ID Act ISN'T

A **REAL ID** is NOT a substitute for a passport for international travel. There are also a few other things that **REAL ID** doesn't affect. **REAL ID** requirements don't apply to:

- Voting or registering to vote
- Applying for or receiving federal benefits
- Being licensed by a state to drive
- Entering federal facilities that do not require identification
- Accessing health or life-preserving services (including hospitals and health clinics), law enforcement, or constitutionally protected activities (including a defendant's access to court proceedings)
- Participating in law enforcement proceedings or investigation

Do I Need A REAL ID?

In most instances, obtaining a **REAL ID** isn't necessary. There are still many reasons why people will choose to obtain a **REAL ID**. Here is a breakdown of some common reasons to consider getting a **REAL**

ID and a few reasons why you might not need one.

Common Reasons To Obtain A REAL ID

- You want to fly with only your state-issued ID
- You don't have a passport or another TSA-approved ID
- You need to visit a secure federal facility, such as a military base, and don't have a military ID

Reasons You May Not Need a REAL ID

- You are under 18 years old
- You only need your ID for purposes of identification
- You don't mind bringing another TSA-approved ID (like a passport or Global Entry ID) along when you fly starting on Oct. 1, 2020

What If My State Is Real ID-Compliant?

You will be able to use your state-issued ID at airports through October 1, 2020. After October 1, 2020 you will still need a **REAL ID** (or another TSA-approved ID) in order to fly – both domestically and internationally

Step 1: Make an appointment to visit a DMV field office before your state's deadline. Here is the Savannah link to help you get started with this process. <https://georgia.gov/agencies/georgia-department-motor-vehicles-dmv>

Step 2: On the day of your appointment, make sure you bring all necessary documents. Here are the requirements with notable allowed documents.

- Proof of identity, such as a certified copy of a U.S. birth certificate, U.S. passport, employment authorization document, permanent resident card, or foreign passport with an approved form I-94.
- Proof of your Social Security Number, such as an SSN card, W-2, or paystub with full Social Security Number.
- (2) Proof of residency documents, such as a rental or lease agreement, mortgage bill, utility bill or employment, medical or school document.
- If applicable: An original or certified copy of a name change document, such as a marriage certificate or divorce decree, may be required.

Final Thoughts

Now is the time to make sure you know the requirements in order to be **REAL ID** compliant.

In Georgia, it may take a few days (or longer!) to get an appointment at your local DMV. By taking steps towards compliance now, you can avoid the last-minute rush and be ready to go long before October 1, 2020.



The Street Predatorz of Pooler/Savannah

By William McDonald, III

Vice President Street Predatorz

Street Predatorz is a Mopar Club that is spreading positivity. "We would like to build a positive Mopar Family reputation here in the Savannah/Pooler area. Highlighting the good we do in our community and how we like to be of service. Many of our members are military vets, active duty members, police officers, union workers, etc." said by William McDonald III, A.K.A. OctaneRed_392, the vice-president of Street Predatorz Savannah Chapter.

Who are the Street Predatorz of Savannah? Where we are located? Our connection to Pooler? How many members currently?

A Mopar Car Club that shows up in numbers, takes care of their cars, modifies their cars and shows them off in the community.

Our chapter is based out of Savannah; however, we have members as far south as Jessup, GA and far north as Guyton, GA.

We are sponsored by Savannah Top Tint, which is located in Pooler, GA. We also frequent several businesses in Pooler.

What do you guys do in the community?

Our main focus is giving back to the kids. We are currently planning a "supply drop" for some local schools in the area. This will consist of large boxes full of school supplies ranging from elementary to high school essentials.

What makes your car club unique?

Our club's make up is one of many orientations and we accept anybody who owns a domestic brand car and takes as much pride in the appearance and performance of their car. Our members pride themselves on attention to detail when it comes to their cars and always being "show-ready."

What have you guys done has a group lately?

We have been the special guest at the local Dodge dealership in town (Step One Automotive).

What trophies have you won individually? As a group?

I have won a variety of trophies ranging from 1st place to top 25. My club has won 3 club trophies, one of which we were recognized for our total care of our cars. This has all been in the last year and a half.

How can someone join Street Predatorz of Savannah?

A person can join the club by first being vetted by the club officers and then completing a series of rides. There is an entry fee of \$50.

We can be reached on Facebook: <https://www.facebook.com/streetpredatorzsavannah/>

Our Instagram handle: https://www.instagram.com/streetpredatorz_sav



It's All About Your Doggie!

We recently launched the **Pooler Dog Lovers Group** on Facebook and have well over 100 members already!

Whether you have a dog or just love dogs you should join our group. Pooler Dog Lovers Group page has dog photos, funny videos, interesting articles, pet care tips and much more. We will also be adding product offers for your doggie soon.

Just type in **Pooler Dog Lovers** on Facebook and click "Join". It's free, it's informative, and it's fun.



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How Does The Fed Rate Cut Affect You?

By Jill Schlesinger
Tribune Content Agency

The Federal Reserve did something it has not done in a decade: it cut short-term interest rates. Citing the "crosscurrents" of slowing global growth, uncertainty over trade policy, and static prices, it shaved 0.25 percent from the fed funds rate, putting the new range at 2 to 2.25 percent.

The news was quickly drowned out by an escalation of the trade war with China. The Trump administration announced that, as of Sept. 1, the U.S. would impose a 10 percent tariff on Chinese goods imported into the U.S.

These new tariffs would be in addition to the existing 25 percent tariff on \$250 billion of Chinese imports and could raise the prices of many consumer goods. Trump then delayed duties on certain items such as cell-phones, laptops and other consumer goods, in the hopes of lessening their impact on U.S. holiday sales. China has promised to retaliate if Washington imposes additional tariffs on its products as of September 1st, 2019.

With the most recent tit-for-tat actions, it's now more likely the Fed will cut rates again, when it meets in mid-September. That means it's time to ask the important question: How does the Fed rate cut affect you?

Savers:

The past few years have been good ones for savers, but the tide could be turning now. It may be worth locking in longer term CDs with low fees, if you are worried about the economy losing steam and more cuts in the future.

Borrowers:

With rates headed lower, some borrowers could see immediate relief.

Credit cards:

As interest rates increased over the past few years, those carrying balances paid more. According to MagnifyMoney.com, Americans paid banks \$113 billion in credit card interest last year, up 12% from the \$101 billion in interest paid in 2017, and up 49% over the last five years.

That's because most credit card interest rates are tied to the prime rate, which is about three percentage points above the federal funds rate. When the federal funds rate moves up or down, the prime rate and credit card rates follow soon after.

Even a small decrease will be a relief the 44.4% of credit card account holders that do not pay off their balance in full each month.

The average APRs on credit card accounts assessed interest are now 17.14%, up nearly 4 percentage points in five years, according to the Federal Reserve. Given that the market remains competitive, cardholders should continue to shop around and ask for lower rates.

Auto loans:

Car manufacturers often finance new car loans, which are partially impacted by rate moves. Given that car sales are declining, some companies may offer better rates than others, so be sure to shop for the overall deal as well as the rate.

Home loans:

Home equity lines of credit are usually linked to the prime rate, so when the Fed lowers its target rate, HELOC rates follow. Long-term mortgage rates key off the 10-year Treasury bond, which



the Fed does not control, but 15 and 30-year mortgage rates are at three-year lows, according to Freddie Mac.

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.)

These new tariffs would be in addition to the existing 25 percent tariff on \$250 billion of Chinese imports and could raise the prices of many consumer goods

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



Travel 2019

These Are The 5 Items That Travelers Always Ask the TSA About

By Elizabeth Preske

Whether you're planning for a long weekend in Austin or you're jetting off on a two-week romp through Asia, you want to make sure you meet these rules so you don't find yourself held up at airport security.

To ease the stress of packing and make your next airport experience a little less stressful the Transportation Security Administration (TSA) shared the top five items they get asked about the most in a recent blog post. From razors to deodorant, here's what they want you to know when you plan to bring these must-have travel items on vacation.

Related: What You Need to Know About the TSA's New Restrictions on Powders in Baggage

RAZORS

According to the TSA, certain types of razors are permitted on board while others are not. Disposable razors, replacement blades, and electric razors can go in either your carry-on or checked baggage; if you have a safety or straight razor, you can pack it in your carry-on — but you must remove the blades first and pack them in one of your checked bags.

BATTERIES

Luckily, in our tech-centered age, you can pack a wide range of batteries and battery chargers in your carry-on bag. TSA allows dry cell alkaline (e.g. AA, AAA), dry cell rechargeable, lithium ion, consumer-sized lithium ion, and lithium metal batteries, all of which power cell phones, digital cameras, camcorders, laptops, and other small, personal electronics. You can also bring up to two larger lithium ion batteries; should you need one that is between 101 and 160 Watt-hours, you will need to get the airline's approval beforehand.

Lithium batteries, portable chargers, external battery chargers, and power banks cannot go in checked luggage, so you must take them with you. All other batteries permitted on board may be checked, but TSA advises that you pack them in your carry-on in case there's a fire and the cabin crew needs access to them.

On the other hand, car batteries, wet batteries, and spillable batteries are banned from flights. If you need one of these types of batteries for a scooter or wheelchair, however, you can bring it as long as you let the aircraft operator know.

For more information about batteries, contact the Federal Aviation Administration (FAA).

GIFTS AND FOOD ITEMS

When traveling, you may be bringing gifts or foods to present when reaching your final destination. But in order to avoid having to throw away these items, check on the TSA website or the MyTSA app to see if the items are approved. Pies and cakes can be taken through the security checkpoint, but they are subject to additional screening. And while you can bring wrapped gifts through the checkpoint, TSA officers may unwrap a gift to take a closer look inside, so wrap gifts after your flight or ship them ahead of time.

LIQUIDS

The TSA requires passengers to carry liquids in bottles of three ounces or less. It also wants those bottles in a quart-sized plastic bag. If you carry larger bottles and they're not in the regulation-sized bag, your items will be confiscated and your bags rescanned, costing you time.

REAL ID

Beginning **Oct. 1, 2020**, if you plan to use your state-issued ID or drivers license to fly within the U.S., make sure it is **REAL ID** compliant. If you are not sure if your ID complies with REAL ID, check with your state department of motor vehicles. See page 40-41 for more details

CHILDREN UNDER 18

TSA does not require children under 18 to provide identification when traveling with a companion within the United States. Contact the airline for questions regarding specific ID requirements for travelers under 18.



Apple Laptop Battery Recall



UPDATE: According to TechRadar, several airlines has banned older Apple MacBook Pros from being checked-in after being deemed a potential fire hazard. Although the airlines still allows them as carry-ons, others are enforcing a stricter ban on the laptops until the battery replacement can be verified.

Most other airlines like Singapore Airlines (SIA), Thai Airways, and all flights within Vietnam and India are enforcing a strict ban on the affected laptops until the battery can be verified. Many speculate that the ban will be in effect on more airlines in the coming weeks. So, if you have a older model that is affected (see following article) make sure you send it in to be repaired, for now there is no cost for the recalled part. Once Apple repairs your laptop you will be sent a certificate that the repair has been made. You will need that certificate to prove to the airlines that your laptop is compliant.

In June, Apple has just announced on its support page that the company is recalling a series of MacBook Pro models due to battery overheating issues. The model in question is the 15-inch Retina Display MacBook Pros sold between September 2015 and February 2017. Apple has issued a statement saying that in those particular models, “the battery may overheat and pose a fire safety risk,” and as “Customer safety is always Apple’s top priority,” the tech giant has pledged to replace all affected batteries free of charge, as long as your laptop is eligible for the recall.

To be eligible, Apple has set up a serial number check on its support page. MacBook owners simply have to enter in the machine’s serial number and the system will tell you if it’s eligible for a free battery replacement or not. The company has noted that only a “limited number” of units sold within that timeframe are affected, so not every single laptop sold within that period would be accepted for the recall.

For those who do get the option of having their batteries replaced for free, you’ll have to send your laptop to one of Apple’s official repair centers, where your device will spend an Apple-estimated one to two weeks in the shop. Those affected should also note that the battery replacement won’t extend your current warranty.

For information please go to: <https://support.apple.com>
› [15-inch-macbook-pro-battery-recall](#)



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