



Are You Prepared?

A guide to Health, Wealth, Safety & Education

GLoucester-MATHEWS
GAZETTE-JOURNAL

Section C
Thursday, July 30, 2020

Are you ready for when the next hurricane strikes?

While hurricane season didn't officially start until June 1, Mother Nature had other plans this year, with two tropical storms—Arthur and Bertha—making their presence known in late May.

Dominion Energy continues to prepare in case the next big storm has its sights set on our area, taking special measures this year to adapt to coronavirus impacts while still responding quickly to storm-related outages.

"Our team is prepared for a busy hurricane season

and has spent the past three months incorporating new practices and health and safety guidelines that protect us, our colleagues and the public from spreading the coronavirus," said Ed Baine, DE senior vice president of Power Delivery. "Even with additional precautions necessary during these unprecedented times, our crews will continue to be responsive and prepared to restore power safely and quickly."

Employees are following the hygiene practices rec-

ommended by the Centers for Disease Control and Prevention, including the use of face coverings, frequent hand washing and the use of gloves. Workstations and vehicle interiors are wiped down each day. Additionally, employees check their temperature and answer health screening questions at least once every day.

Public safety remains extremely important. In addition to essential services, such as hospitals, fire and police departments, public water systems, and 911 call centers, coronavirus testing and treatment centers have also been added to the company's restoration strategy.

"As we saw with previous storms, including Hurricane Dorian, we have an experienced power restoration team, as well as a comprehensive plan to respond to the extensive damage that severe weather can cause," said Keller Kissam, Dominion Energy South Carolina president of Electric Operations. "We encourage our customers to be prepared at home to keep their families safe with emergency supplies, including face masks, hand sanitizer and wipes."

Getting ready

There are many ways for electricity customers to

SEE HURRICANE, PAGE 3C



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HURRICANE: *Are you ready?*

(CONTINUED FROM PAGE 2C)

prepare for severe weather. Here are a few suggestions from Dominion Energy:

—Create an emergency kit with flashlights, batteries, cleaning supplies and face coverings;

—Prepare a first-aid kit with bandages, anti-bacterial wipes, over-the-counter medications, and prescription medications;

—Remember to carry your health care information with you and to prepare your

medical devices, especially if you are disabled or elderly;

—Download the Dominion Energy App to track restoration efforts and report outages quickly and safely. The app is available on Apple and Google Play;

—Prepare a supply of water and non-perishable food;

—Charge your phone and other electronic devices fully before the storm arrives, and

—Make sure your contact information is updated in

your Dominion Energy account so they have a way to get in touch with you.

When the storm arrives

Here are a couple points to consider during storms:

—Beware of downed power lines. Assume they are energized and dangerous. Stay at least 30 feet away and call Dominion Energy immediately. Virginia customers should call 1-866-366-4357, and

—Connect your generator properly. Ensure it is fueled and tested before the severe weather arrives. Follow the manufacturer's instructions and always operate outdoors with good ventilation.

For more information, visit DominionEnergy.com/outages/outage-safety-and-preparation/hurricane-prep.

2020 hurricane names

The World Meteorological Organization is responsible for coming up with the list of each year's hurricanes and tropical storms. There are six lists that are used in rotation, with this year's list to be used again in 2026.

The only time that there is a change in the list is if a storm is so deadly or costly that the future use of its name on a different storm would be inappropriate for reasons of sensitivity. If that occurs, then at an annual meeting by the WMO Tropical Cyclone Committees (called primarily to discuss many other issues), the offending name is stricken from the list and another name is selected to replace it.

The 2020 list for the Caribbean Sea, Gulf of Mexico and North Atlantic is: Arthur, Bertha, Cristobal, Dolly, Edouard, Fay, Gonzalo, Hanna, Isaias, Josephine, Kyle, Laura, Marco, Nana, Omar, Paulette, Rene, Sally, Teddy, Vicky and Wilfred. As of this writing, the first seven named storms (Arthur, Bertha, Cristobal, Dolly, Edouard, Fay and Gonzalo) have already been used, meaning that the next storm up is Hanna.



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40s & 50s



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How can I reduce my taxes?

What is the best way to save for college for my children and have I saved enough?

Do I have enough life insurance to protect my family?

60s & Beyond



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DAVENPORT 1863
BUILDING WEALTH TOGETHER

Surviving the storm: Mathews resident recalls Isabel

BY TYLER BASS

Seventeen years ago, Hurricane Isabel hit the East Coast hard, causing widespread damage and loss. It's not hard to find a local resident who has a personal story to tell about how high the water came up or how long they went without power. But few had the experience that Robert Hudgins had the night Isabel hit.

Hudgins owned a home in New Point that sat on the shoreline. He said that the house had about four feet of water rush through it, destroying much of the first floor and its contents.

Hudgins, along with his yellow lab and two cats, were sheltered in the attic where they waited out the storm.

He said that he stayed because it was too hard to walk away from everything he worked hard to gain. He made up his mind to stay in case there was something he could do. Once the flooding began, Hudgins knew that his choice was final.

"I've been around the water my whole life and that was the worst storm I've ever seen," said Hudgins. There wasn't much he could do to protect his home from Isabel.

Hudgins said it was midday when he saw the tide creep into his home. He quickly gathered his pets and made his way to the attic. It wasn't long until more water filled the first floor. All he had tak-

en with him to the attic was his cell phone, which was quickly dropped in the water. He said he attempted to dry it out and get it to work but was unsuccessful. He was stuck there without any way of communicating with his loved ones.

A lot of Hudgins's time that day was spent staring at the

water and watching his belongings drift away, including his large dining room table. Early in the day, he saw his neighbor's dock lose its footing and quickly drift towards Hudgins's house. The dock slammed into the front of his house, knocking out the windows.

When night came, said

Hudgins, he really started to question whether he would survive. It took determination for him to weather the storm. He kept thinking, "I'm going to make it. I'm not going to give up."

Hudgins recalled questioning whether the house would

SEE SURVIVING, PAGE 6C

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Water rushed into the New Point home of Robert Hudgins as Hurricane Isabel cut a path through Mathews County, leaving devastation in its wake.

SURVIVING: *One man's account*

(CONTINUED FROM PAGE 5C)
hold up against the wind and water. He said that if worse came to worst, his escape plan would have been to knock out a window and

make it to the woods, hoping to find refuge in a tree with his dog. He said he and his dog bonded that night

SEE SURVIVING, PAGE 8C



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What do those storm watches and warnings mean?

Historically, Virginians have suffered significant damage and loss of life from tropical storms that made landfall in other states; the flooding and wind impacts from these storms can extend many miles inland.

The Atlantic hurricane season lasts from June 1 to Nov. 30. Virginia's tropical storm activity is typically between August and late October.

Tropical Storm Watch

A tropical storm watch is issued when tropical storm conditions, including winds from 39 to 73 mph, pose a possible threat to a specified area within 48 hours.

Tropical Storm Warning

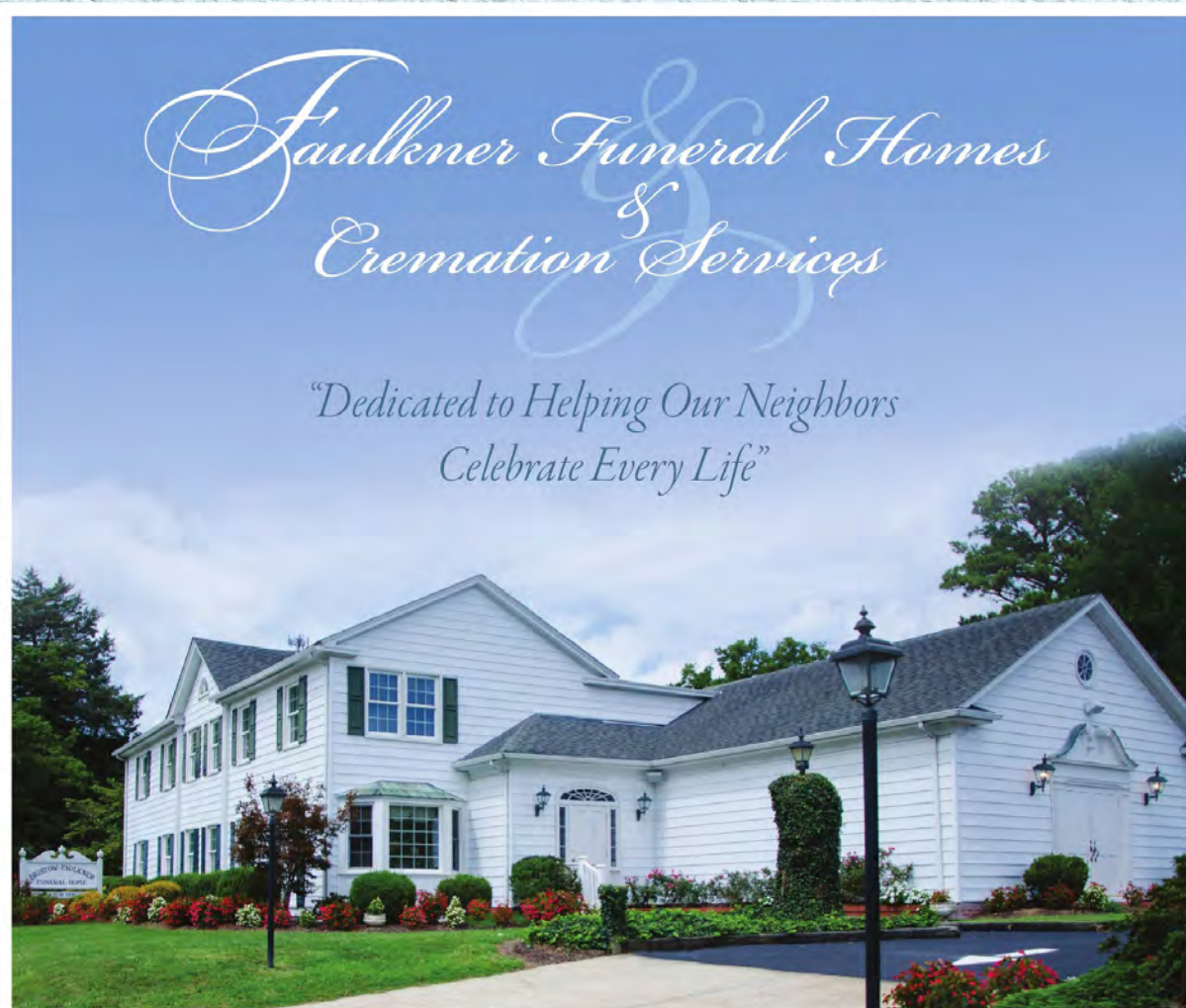
A tropical storm warning is issued when tropical storm conditions are expected to affect a specified area within 36 hours or less.

Hurricane Watch

A hurricane watch is issued for a specified area when hurricane conditions, including sustained winds of 74 mph or greater, are possible within 48 hours.

Hurricane Warning

A hurricane warning is issued for a specified area when hurricane conditions are expected within 36 hours. In coastal or near-coastal areas, a hurricane warning can remain in effect when dangerously high water, or a combination of dangerously high water and exceptionally high waves, continues, even though the winds may have subsided below hurricane intensity.



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All of the household items were taken out into the lawn to dry out, in hopes of salvaging something from the flooding, said Robert Hudgins.

SURVIVING:

(CONTINUED FROM PAGE 8C)

through fear and comfort, and that he was not going to leave him behind.

Hudgins was in the attic for almost 24 hours, with no provisions or way to contact anyone. He said he spent a long time thinking and a long

time praying. At daylight, the water had receded, and Hudgins went to view the damage. He was shocked at how fast the water went out, and how much it left behind. He noted that his refrigera-

SEE SURVIVING, PAGE 9C

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SURVIVING

(CONTINUED FROM PAGE 8C)

tor had made it to his driveway unopened. The roads and woods were littered with debris and fallen trees.

Hudgins's son, Robert Hudgins Jr., was the first one who made it down to check on him. He remembers it as being an emotional moment for the two of them.

Hudgins said that the whole experience made him more compassionate to those who get hit by these massive storms and lose everything. His house had to be torn down after Isabel, but he was able to take a workshop he owned on his late mother's land and convert it into a home. He also now owns her home as well.

When asked how he would suggest a person prepare to ride out a hurricane, Hudgins said, "Don't do it. Don't take the chance I took." He said



Debris piled up in the Hudgins home following Hurricane Isabel. Robert Hudgins rode out the storm in the attic with his dog.

that someone could have prepared better than he did but in the end, there was not much he could do once he was there.

"Mother Nature will show you who's in charge," he said.

Disaster preparedness guide sent to Gloucester residents

Gloucester County's Emergency Management department is urging residents to make sure that they are prepared for the threats that can come along with hurricane season, which will stretch into the fall.

Last month, the county's Emergency Management department, in coordination with Gloucester Community Engagement and Public Information, mailed the 2020 Disaster Preparedness Quick Guide to all residential addresses in Gloucester—this guide is full of information on preparing for and recovering from a natural disaster.

"This tool is something residents can hold on to for reference when a storm is approaching," said Brett Major, Gloucester's Emergency Management Coordinator. "The Disaster Preparedness Quick Guide is a great start for helping residents in

the community consider key steps they should take as they prepare for various emergencies."

According to Major, one of the first steps in preparation is to follow checklists for emergency kits, as noted in the guide, and develop them further to meet families' individual needs. "Understand that if a storm impacts the area, you may likely be without power, water and other utilities for an extended period of time," he said.

Major also recommends developing an individual/family/business evacuation plan, which includes knowing your evacuation zone, and having a place to temporarily relocate you and your family to, if the need should arise. He suggests having a plan for pets and to have "go-kits" ready with all the items essential to you or your family to last for several days.

Those with special requirements are encouraged to make extra preparations. "If you have special requirements such as medical accessibility or other functional need, make sure you consider those in preparation for storms and have plans in place for support," Major added.

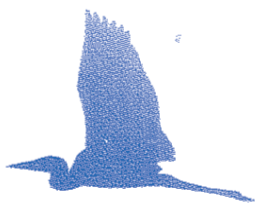
Also, it's a good idea to

review your insurance policies and make sure you have appropriate insurance, such as homeowners' and flood insurance, as applicable. Remember, most regular homeowners' insurance policies do not cover damage caused by floods and may also exclude the impacts of some other natural disasters.

It's important to understand and heed warnings and watches issued by the

SEE DISASTER GUIDE, PAGE 10C

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DISASTER GUIDE

(CONTINUED FROM PAGE 9C)

U.S. National Weather Service. These are often advertised on local media; however, having a NOAA weather band radio with localized alerts in your homes and places of business is strongly recommended. Additionally, Gloucester residents can sign up for CodeRed Emergency Alerts by visiting www.gloucesterva.info/409/CodeRed or calling 804-693-1390.

Major also suggests that it's also a good idea to have a battery-operated AM/FM radio on hand in case power is out for a long period of time.

"Look out for your neighbors and loved ones," Major urged. "Check in with them and help them to prepare before a storm, and to recover after one." As a specific example, he suggests preparing your home for high winds if a storm is coming—securing loose items, lawn furniture, etc.

Finally, if an evacuation order does occur, Major asks residents to be patient and follow instructions regarding re-entry as safety officials may have a lot to do to make storm-damaged areas safe for the public following a storm impact.

The Gloucester Emergency Management department is always ready to assist anyone with any questions and can be reached by calling 804-693-1390 or by e-mailing DEM@gloucesterva.info. More disaster preparedness information can be found by visiting www.gloucesterva.info/365/Emergency-Management.

Are you prepared for long-term costs of flood damage

While you may be ready for the immediate impacts of a hurricane or other storm, are you prepared for the long-term effects?

Most insurance policies don't cover damage from flooding, a FEMA brochure on the National Flood Insurance Program reminds homeowners.

Where it can rain, it can flood. Just one inch of water in an average-sized home can cause \$25,000 in damage, the FEMA brochure stated.

Homeowners need to know their options before flooding occurs. Expect a 30-day waiting period between purchasing the policy and the start date, with some exceptions. For example, if the initial purchase of a flood insurance policy is done in connection with a loan closing, there is no waiting period. Also, if a seller transfers their policy to the new property owner, coverage continues uninterrupted upon sale.

Did you know that a property does not need to be near water to flood? In fact, more than 40 percent of all NFIP flood claims came from outside high-risk areas between 2015 and 2019. Floods can be a result of storms, melting snow, hurricanes, water backup, broken water mains, and changes to land as the result of new construction, among other things.

Flood insurance premiums vary depending on the construction date and flooding risk, among other things, for each building. The average property owner can purchase an NFIP policy for as little as \$2 a day. A licensed insurance agent can provide quotes for both building and contents coverage. In most cases, they are separate coverages with separate deductibles.

Be aware: Federal disaster assistance might not cover all damage. Disaster assistance may be available to

community members under a Presidential Disaster Declaration, but it is unlikely to cover the cost of
SEE FLOOD INSURANCE, PAGE 12C

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To be or not to be – in debt

Weigh these factors first when considering when to borrow

Presented by Margie Wiley, Financial Advisor, RJFS, Raymond James

Life's long and winding road generally includes plenty of side trips on the way to a comfortable retirement. There may be homes to buy, children to raise and educate, careers to pursue, a vacation here and there.

When done strategically, borrowing can help you address those needs - like purchasing a home - without derailing long-term goals, such as a comfortable retirement. The key is to consider how the loan will work within your overall financial picture, taking into account each factor including the interest, duration and regular payments.

For example, while you may be itching to pay off a low-interest loan you have on your home, doing so could mean using investments that are likely to appreciate over time, if left untouched. Given that returns on investments may be higher than the interest on a loan, keeping your assets invested may give you a bigger head start on a comfortable retirement down the road. Conversely, high-interest debt such as credit card debt should be paid off as soon as possible.

As you make your decisions, think about:

- How much debt you're willing to take on
- Whether you prefer to sell assets or borrow
- The anticipated rate of return on your investments
- The anticipated cost of borrowing
- If it makes sense to borrow in the name of a trust or business
- What loan structure makes the most sense: traditional, adjustable-rate or collateral-based loan, among others
- Whether you prefer to use securities, your home or some other asset as collateral
- Tapping into the equity in your house, especially if rates are attractive
- The tax ramifications of a loan compared to selling investments
- How quickly you need the money
- How long you'll need the loan, particularly a mortgage
- How you'll pay off a loan and when

Call on your financial advisor for guidance as you weigh your options and to help you to map out a plan to strategically manage your debt while pursuing your long-term goals. ■

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NEXT STEPS

- Consider how your short- and long-term goals could be affected by debt.
- Weigh your goals against each of these factors.
- Work with your advisor to determine if debt can be a useful tool to address your needs.

Sources: Barron's; longtermcarelink.com; transamerica.com; MIT AgeLab

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FLOOD INSURANCE

(CONTINUED FROM PAGE 10C)

all damages and often must be repaid. This assistance comes in two forms: a U.S. Small Business Administration loan, which must be paid back with interest, or a FEMA disaster grant, which averages about \$5,000 per household. By comparison, the average flood insurance claim payment in the past five years was about \$69,000 and does not have to be repaid.

For more information, check out the following online resources:

FloodSmart.gov—To find an agent, understand flood risk, and find useful resources, including the interactive Cost of Flooding tool.

MSC.FEMA.gov—To view and download flood maps.

Are you prepared for a fire or other household emergency?

BY TYLER BASS

ACI Fire & Safety (Air-Care Inc.) of Gloucester, has been supplying fire departments and businesses across the state with equipment and services for almost 20 years, selling everything from the Jaws of Life to personal care items such as first aid kits and face masks.

The business was founded by brothers Brook and Chris Thomas, two career firefighters who both recently retired from duty. Brook Thomas said that their team members at ACI all have experience in fire services. Some were hired by ACI, then found the desire to join



TYLER BASS / GAZETTE-JOURNAL

ACI Fire & Safety has been operating for nearly 20 years and was founded by two now-retired firefighters. The team of ACI includes, from left, vice president Brook Thomas, Rusty Mabry, Hattie Yeager, Penny Reed-Front, Robert Yeager and president Chris Thomas.

SEE ACI FIRE & SAFETY, PAGE 13C

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- ✓ Do you have Fire Extinguishers in your home or business?
- ✓ Do you have your Fire Extinguishers inspected yearly?
- ✓ Did you know that Fire Extinguishers need to be serviced every 6 and 12 years?
- ✓ Do you know who in Gloucester County sells and services Fire Extinguishers?



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ACI FIRE & SAFETY

(CONTINUED FROM PAGE 12C)

a fire department after the fact, he said.

ACI's biggest clients are fire departments like Gloucester Volunteer Fire and Rescue Squad and Abingdon Volunteer Fire and Rescue Squad, said Thomas, but businesses and residential customers are important clients, as well.

He said that ACI is very service-oriented, with technicians that travel across the state to provide care and maintenance for their clients. The company also sells face masks and hand sanitizer, which have become popular items the last few months due to COVID-19.

Protecting your home

Thomas noted three important ways a person can be prepared for a house fire. He said one of the most important items to keep in one's house is a smoke detector. Checking your smoke detector monthly and changing out the batteries every six months is important to make sure the device works properly. He admitted that he struggled to remember to check the batteries, so he replaced his detector with one that has a 10-year battery.

If smoke is detected, immediately evacuate your home and call 911, said Thomas. Don't rush to try to fight the fire because you don't know what the extent of the danger is. He said to make sure your family is safe, and try to save your pets, but don't go chasing them in an emergency. He said that parents should show their kids what to do when they're home alone, as well.

Secondly, Thomas said that everyone should have fire extinguishers in the kitchen and garage for emergencies, and they should be checked regularly to see if they need servicing. He said he's had people bring

in extinguishers that are 30 to 50 years old and expected him to service them. He said that it doesn't matter whether someone has a nice rechargeable extinguisher or a simple one-time-use extinguisher. What matters, he said, is that a person has one that works when it has to.

In Thomas's time as a firefighter, he said that the most common cause of house fires was cooking. Someone might have a grease fire start on the stove and try to put it out with water, he said, causing a more serious situation than they were in before. Fire extinguishers are a safe and reliable way to combat these small kitchens fires, he said.

The third thing that's important for people to have is an evacuation plan, said Thomas. He said that it's not something people always think about until after a fire. It's important not only to have one but to make sure any children in the home know it, too. Knowing how to safely get out of a building is vital, he said, especially when trapped on a second or higher floor.

Escape ladders, Thomas said, are cheap and safe items for people who have homes with multiple floors. ACI doesn't have these ladders on hand, but can order them for customers, he said, adding that knowing how to get out of your home can mean life or death in some situations.

In the fire department, Thomas said they would go out in the community and teach people the best ways to prevent and be prepared for fires. He said that education is important in the event of something as dangerous as a house fire.

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How much should you save by 30, 40, 50 or 60?

ARTICLE PROVIDED BY
CLAYTON W. JAMES, AAMS, CFM

It is agreed that the earlier you start saving for retirement, the better. The big question on the minds of many savers, however, is: "How am I doing?" This article will show you some rough milestones to try to reach. (Keep in mind that you may need to save more or less than these amounts based on your objectives and lifestyle and income needs.)

At age 30, can you have the equivalent of a year's salary saved? Some 30-year-olds have the equivalent of a year's salary in debt, it is true; the thing is, you can probably manage debt and save and invest to build wealth simultaneously. One way to plan to reach this goal is to save (and invest) about a fifth of your after-tax income beginning at age 25. That assumes you start at 25 with no savings; if you start saving and investing earlier, the goal may be easier to attain.

At age 40, will your savings be triple that of your yearly earnings? The average American currently saves about 3.5 percent of his or her income. Can you save 3.5 percent of what you earn at 25 or 30 and build a six-figure retirement fund by your 40th birthday? Perhaps, if you are an absolute investing wizard or start your career with a salary north of \$100,000. Otherwise, saving and investing 10-15 percent

of what you earn annually will be crucial in planning to reach this goal.

When you are 50, will your savings be about six times your salary? Slow and steady saving and investing could get you there, but building up \$250,000 or more in retirement money can be a challenge given factors like child-rearing, divorce, periodic unemployment, or health concerns. One response is to adjust your discretionary spending habits, if life allows.

At 60, will your savings equal eight or nine times what you earn annually? Amassing \$500,000 or more in retirement assets should be a priority. Even if you have not managed this, other resources can help you generate retirement income in the years ahead: you will have Social Security benefits coming your way and possibly home equity or executive compensation or business proceeds to make your financial future more promising.

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How to prepare for a possible fall resurgence of COVID-19

BY MELANY SLAUGHTER

After months of quarantine, self-isolation and social distancing, the pandemic still rages on without an end in sight and leaves many wondering what they should do to prepare for a possible resurgence of COVID-19 this fall.

Rebekah Sensenig, DO, Infectious Disease Specialist at Riverside Health System has some helpful advice to keep yourself and others safe on the uncertain road ahead.

The first piece of advice she has is to get the flu shot. "We're at risk for having flu and COVID together," said Sensenig.

Hand washing, staying home, socially distancing, wearing masks and staying home when sick are also ways to keep yourself and others safe and healthy.

Sensenig also advises people to take care of their physical and mental health by regularly exercising, maintaining a healthy diet and engaging in stress-relieving activities.

School

If children return to in-house learning this fall, Sensenig also has advice for parents.

She said that parents should not send their children to school when they are sick and to keep them home. Children should practice good hand hygiene and wear face masks.

Sensenig also said that children should not share things. Children should

keep their own supplies to themselves and should not share with others.

Riverside

Riverside Health System is also making its preparations for a possible fall resurgence.

Riverside will have enough Personal Protective Equipment (PPE), an adequate drug supply and testing material for a possible resurgence in the fall. It is also working with team members to make sure they stay healthy and safe as well.

"We continue to monitor COVID activity in our community and stay abreast of changes in current recommendations," said Esther Desimini, President of Riverside Walter Reed Hospital.

"Preparation for COVID is ongoing and we are supported by our health system in acquiring the equipment, supplies and essential personal protective equipment to respond to COVID. We have

a surge plan in place to support increased demand of hospital beds should the need arise. Preventing the spread of COVID is the key

strategy to decreasing the potential impact on our community."

More information about COVID-19 can be found on

the Centers for Disease Control and Prevention, the Virginia Department of Health and Riverside Online websites.



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Being prepared for anything a key aspect of leadership

BY SHERRY HAMILTON

Kay Coles James, founder of The Gloucester Institute, president of The Heritage Foundation, and chair of the National Coronavirus Recovery Commission, discussed the topic "Leading in a Time of Crisis" during a virtual Brown Bag Lunch with the institute's 2020 Moton Fellows on July 15. She said that being prepared for anything is one of the most important aspects of leadership.

James talked about times of crises that occurred during her long career in public service, including in 1989 when she worked for the U.S. Department of Health and Human Services "and someone was committing a terrorist act by injecting poison in grapes," and during the AIDS crisis, when misinformation was being spread about the illness, and she headed up a response team that produced the public awareness ad campaign "America Responds to AIDS."

James said she also headed the federal Office of Personnel Management in the aftermath of 9/11, from 2001-2005, overseeing 1.8 million federal employees. She said it was one of her more difficult challenges.

"And then this," said James, speaking of all of the challenges the nation has faced in the year 2020.

"I don't know how we'll look back and capture the moment in words that help our children and grandchildren understand this time," she said.

James said the only way to survive a crisis is to be centered and grounded, and for



Gloucester Institute founder Kay Coles James

her that means relying on a spiritual presence.

Beyond that, she said that "nothing beats preparation" during a time of crisis, and that a leader must always be prepared. This is accomplished, she said, by "building a cushion" into every aspect of life, including a "health cushion," which is developed by eating and sleeping well and exercising to stay in shape; a "time cushion," which includes always being early in order to have time to "sit back, analyze, and prepare" for whatever might come; and a "supply cushion" so there's no need to rush out and gather supplies at the last minute when facing an impending crisis.

She said it's also necessary for a leader to be prepared intellectually so that he or she can provide "the concise, clear, unambiguous communication" that's necessary during a time of crisis.

As an example, James said

SEE LEADERSHIP, PAGE 18C



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'Look before you lock' to prevent a tragedy later

The sweltering heat of summer is here. And while many parents think it could never happen to them, statistics show even the most doting parents can fall victim to leaving an infant or toddler trapped in a hot car.

Fifty-two children died last year in the United States after being left in or getting trapped in a hot car. Gov. Ralph Northam's Executive Leadership Team on Highway Safety urges parents to make a plan now to prevent tragedies later.

According to the National Highway Traffic Safety

Administration, the leading cause of child vehicular heatstroke deaths (54 percent) occur because a parent or other caregiver accidentally left the child in the car. NHTSA cites trends reported by researcher Jan Null who has been tracking vehicular heatstroke deaths since 1998:

—Nearly half the time a child was forgotten, the caregiver meant to drop the child off at day care or preschool;

—Nearly three-quarters of children who died after accidentally being left in a hot vehicle were under age 2;

—The highest number of deaths were recorded on Thursdays and Fridays.

"NHTSA encourages parents to 'look before you lock.' It is simple but sound advice," said Virginia Secretary of Transportation Shannon Valentine. "Something as easy as putting your purse, briefcase or cellphone in the backseat with your child will prompt you to look in the backseat."

According to NHTSA, the second leading cause of child vehicular heatstroke occurs when children get into an unattended car unbeknownst to the adults caring for them—sometimes to play or hide. If a child goes missing, your car, including the trunk, should be one of the first places searched. Parents should always keep cars locked—and keys out

of reach—when not in use. Family members and good neighbors should join in this practice.

The third cause occurs when a parent or caregiver knowingly leaves a child in an unattended car, thinking that the temperature isn't hot enough to be a concern. In this scenario, the parent might initially intend to leave the car for only a minute, but loses track of time, and the child's life is quickly put in danger. NHTSA warns that a child's body temperature can rise three-to-five times faster than an adult's and, even with the windows down, temperatures within the car can quickly become deadly.

Vehicular heatstroke prevention applies to vulnerable adults as well, including the elderly. People should

also look out for their pets.

"In Virginia, the days are hot in the summer. The temperature in a car can quickly rise into the 100s and can become deadly in a matter of minutes," said State Secretary of Public Safety and Homeland Security Brian Moran. "Even parked in the shade with a window cracked, it can simply get too hot too fast. If you see a child, an elderly person or a pet in a dangerous situation like this, call 911 immediately. Their life may depend on it."

The Governor's Executive Leadership Team on Highway Safety is sharing messaging about vehicular heatstroke prevention on social media and the Virginia Department of Transportation's changeable message boards.

LEADERSHIP

(CONTINUED FROM PAGE 17C)

that in the days following 9/11, her office was a trusted source for accurate information, and she bent over backwards to communicate that information with others.

"What good is it if you're not trusted?" she said. "Good leaders inspire confidence and trust. They communicate early, accurately, and often. They admit mistakes and correct the record."

She said that leaders should listen to experts whose data and analysis they trust and keep politics out of the information they share.

"Wear the mask," she added.

Thinking ahead is an important part of leadership, as well, said James.

"A good leader's job," she said, "is to look down the road and around the corner, so when everybody else gets there, we've been and gone ... When everybody else is in Phase One, we're planning Phase Two."

James encouraged the Moton Fellows to "learn and analyze and dissect what you read." She said serious policy discussions aren't pos-

sible on social media outlets such as Facebook and Twitter, and policy can't be developed on sound bites. Instead, critical thinking is needed, along with the ability to "welcome people who don't share your world view or perspective—people who challenge you and won't leave the table until you reach consensus."

The Moton Center, which is located in the Cappahosic area of Gloucester and is the official site of The Gloucester Institute, was rebuilt as a gathering place for people to debate the important issues of the day, said James. She said it provides a safe place to try out new ideas and learn to be "a solutionist," and that it provides an opportunity for people who don't necessarily agree on issues to reach consensus.

Finally, James said that it's easier for a person to be prepared in life if they don't take on extraordinary debt.

"Make sure you have a margin in there," she said. "Real freedom is when you wake up in the morning and realize you don't owe anybody anything. That day, you can do what you want."



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PHOTO BY DANIELLE NEWTON

Newton's Bus Service, Inc., has stepped up its cleaning and health screening standards in response to the spread of COVID-19.

Newton's Bus institutes new safety guidelines

In March, the motorcoach and travel industry shut down overnight due to the COVID-19 pandemic. Since then, Gloucester's Newton Bus Service has used this

time to look at additional methods to improve its sanitation and disinfecting of its coaches, according to Dan-

SEE NEWTON'S BUS, PAGE 20C

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NEWTON'S BUS: *Institutes new safety guidelines in response to pandemic*

(CONTINUED FROM PAGE 19C)

ielle Newton, the company's safety director.

"While our company already had stringent cleaning procedures, we felt there were areas to improve," Newton said. Victory Innovations, a well-known electrostatic sprayer supplier to hospitals and ambulances, has partnered with the motorcoach industry. The sprayers provide an electrical charge to a chemical solution which permits it to give complete coverage to all surfaces evenly. It is a safe chemical solution that kills a broad spectrum of bacteria, spores, viruses, etc., in a matter of minutes. In addition, to the sprayer Newton's Bus Service will continue with its existing procedures as follows:

—All drivers have temperatures taken prior to the departure of any trip;

—No driver may be dispatched that has traveled outside of U.S., or who has been in contact with anyone who is sick;

—Each coach is sterilized after each trip (including all surfaces);

—All coaches are provided with hand sanitizers in the restroom area;

—Drivers are provided with mask and gloves;

—During the trip drivers will clean and sanitize surface areas (i.e., handrails, armrest, restroom door, restroom handles, etc.), and

—Each coach will have enhanced filtering systems, which provides antimicrobial fiber layer for added protection.

Newton Bus Service continues to monitor all guidelines from the CDC and the Virginia Department of Health. Currently, there have been no mandates provided for coach companies that transport school groups on charter trips. In the meantime, Newton's has developed procedures it asks that all groups adhere to until further notice. They are as follows:

—Groups are permitted to provide their own personal protective equipment (i.e., mask, gloves). Please note: If you choose not to wear a mask, there are some attractions that will require it to enter. Newton's will assume if you do not wear a mask that your group leader has checked with the attraction about what requirements

they must have to enter;

—Currently, there are no restrictions for the number of passengers a charter coach company should

have. Since the pandemic began, Newton's has continued to provide transportation

SEE NEWTON'S BUS, PAGE 21C



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(CONTINUED FROM PAGE 20C)

NEWTON'S BUS

for groups. For each of those trips the group instructed our company how many passengers they wanted to carry on each coach. Therefore, it is the group's responsibility to notify the company at the time of booking how many passengers they would like to carry on each coach, and

—As always if you or any member of your group is sick or has been with anyone who is sick, Newton's asks that you take care and stay home. Drivers will take the temperature of all passengers using an infrared thermometer prior to the start of each trip. Should anyone register a temperature over 100 degrees, he or she will be referred to the group leader. The group leader will notify appropriate medical personnel for further intervention.

"We want everyone to have a safe and relaxed trip," Newton said. "We will do our part and we ask that you do also. We can get through this if we all work together. Newton Bus Service, Inc., is eager to provide safe and dependable service to our customers again."

For more information, call Newton's Bus Service at 804-693-2521 or visit www.charteredbus.com.

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- We have in the meantime developed procedures we ask that all groups adhere to until further notice.
- Groups are permitted to provide their own personal protective equipment (i.e. mask, gloves). Please note if you choose not to wear a mask, there are some attractions that will require it to enter.
- No restrictions for the number of passengers a charter coach company should have.

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Be prepared to talk to kids about safety and security

BY JENNIFER DEFRTIS AND AMBER HORNER

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How can you prepare kids for the dangers of the world without scaring them away from its wonders?

You talk to them.

"You can start talking to children about safety as toddlers. But I find the message really starts sticking around age five," BMG SAFE Kids (KidSAFE) Director Jennifer DeFratis said.

KidSAFE was established by retired Coast Guardsman T.A. "Jack" Horner to teach children and families how to protect themselves in var-

ious situations. DeFratis, a licensed Virginia teacher, translated veteran Horner's unique experiences and knowledge into safety lessons to eliminate the fear and drama. Using Jack's "proper mindset" philosophy as the foundation of the program combined with stories, interactive games, narrative play and songs help kids explore the core concepts of situational awareness, asking for help, using sound judgment, and being prepared to avoid the sticky situations of the great big world.

BMG also offers classes for teenagers, adults and new mothers wielding a baby

stroller.

"It's never too soon to discuss safety," Horner said. "You just need to approach the conversation differently for different ages."

You know your child best; trust your instincts and consider a few questions. Are they overly anxious about the unknown? Does having information make them feel more prepared and in control?

Then, consider their age. Only provide what they can process to keep them safe and then add more as they get older.

Cognitively, most children under the age of four are

not concerned with world events, so keep the message very simple: We are wearing

masks to keep ourselves and others around us safe.

SEE TALK TO KIDS, PAGE 24C

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TALK TO THE KIDS: *They will understand about security and safety*

(CONTINUED FROM PAGE 22C)

Between the ages of five and seven, the brain has gotten used to routines and seeing those routines interrupted can be disturbing. Unqualified statements like "School is now online" may not make sense and can lead to frustration and temper tantrums. Put a positive spin on your change. "We are going to learn on the computer today. You get to try something new, and we can be safe without wearing

the mask because we are at home." Give them a task to get them involved. Put them in charge of ensuring everyone has their masks on before you leave the house.

Between the ages of seven and 12, children begin to apply logic to situations. When they see a disconnect in a situation, anxiety can start to peak. Especially if others aren't following the rules they have been taught to follow. Encourage them to look

for the helpers (parents, teachers, policemen, etc.) when they have questions.

Your teenager may want to be treated like an adult and need more details to make an informed decision. While you should avoid lying to this group, make sure to add a disclaimer to prepare those who are more sensitive. Ask them how they would respond in a given situation and how they would go about getting help. Allow

them to ask questions about your safety decisions so they can process and store the information to apply to other situations. Give them opportunities to practice using their judgment. Just like with anything else, the more practice they get, the better choices they will make!

Horner recommends taking a positive approach to safety. "Talking to kids about danger without causing fear can and should begin early

by teaching children to be aware of the world around them. You don't want to simply warn them; you need to teach them."

Instead of telling kids not to run, try saying, "Please walk. The floor is slippery." Make them aware of why they need to walk, rather than highlighting what you don't want them to do.

Instead of warning child-

SEE TALK TO KIDS, PAGE 25

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TALK TO THE KIDS: *They will understand about security and safety*

(CONTINUED FROM PAGE 24C)

dren to be careful, help them think the situation through with an observation. "The rocks are sharp. How do you think it would feel if you fell on a sharp point?"

To help start those conversations at home, KidSAFE is proud to announce the publication of its first book in its Adventures of Jack the Coastie series, "The Shark Who Wanted a Shiny."

Meant to work hand in hand with the KidSAFE classes designed by principal and founder Horner and Director DeFratis, the colorful books teach situational awareness to children ages five through eight.

At home, this series is a resource to start a non-threatening conversation with young children about potential dangers in the real world. Yes, the ocean is beautiful. Yes, the ocean can be dangerous, but if you never went into the ocean because you are afraid of sharks, you would miss so much of what the world has to offer.

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CHRISTCHURCH SCHOOL IS OPEN FOR THE 2020-21 SCHOOL YEAR

Christchurch School will re-open its school in person this year with many safety measures in place.

The school will provide detailed training, COVID-19 testing and monitoring, and many practical measures to keep its whole community as safe as possible. It will also continue to closely monitor and comply with all applicable directives from local, state, and federal governments and health officials.

Christchurch School's faculty and staff have been working diligently throughout the summer to prepare for the 2020-21 school year, both in person and remotely. They have developed plans for safe re-entry and living safely on campus.

Students who are not able to travel to campus because of infection or exposure to COVID-19 will be able to start the school year remotely and learn online through the school's new CANVAS online learning platform.

Christchurch is committed to addressing the financial need of its students and maintains a \$2.5 million aid budget for this purpose. Families in need of tuition assistance are encouraged to apply as soon as possible for this finite resource.

For more information or to apply, please visit Christchurch School's website at

WWW.CHRISTCHURCHSCHOOL.ORG

or contact the school's Admission department at

ADMISSION@CHRISTCHURCHSCHOOL.ORG



TABS

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The Glenns Campus at Rappahannock Community College.

RCC prepares for fall semester

BY MELANY SLAUGHTER

Rappahannock Community College is busy preparing for its upcoming fall semester.

According to RCC's COVID-19 Response and Safe Re-opening Plan, there will be three types of classes available to students this fall, all of which will contain an online component.

Class types include Online On Your Time, which is similar to traditional

distance learning classes; Zoom Online, which will be interactive instruction via Zoom either in Zoom classrooms on campus or online from an off-campus location, and Hybrid Delivery, which is a combination of Online On Your Time and/or Zoom classes with on-campus labs.

When on campus, students will be required to wear face coverings, socially distance themselves from others and

SEE RCC PREPARES, PAGE 29C

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RCC PREPARES: *New year will bring special precautions*

(CONTINUED FROM PAGE 27C)

complete a self-screening assessment before entering campus. Hand-sanitizer stations will be available and students are encouraged to use them frequently when on campus. RCC's campuses will also have signage posted to remind students of these practices.

Students attending the Glenns and Warsaw campuses will enter the buildings only through the main entrance where the welcome desk is located and should proceed directly to their classrooms. Students will also exit through the main entrance.

When inside, students will not be allowed to move furniture as it is set-up to allow for social distancing. Vending machines will be available in the student lounge and students are encouraged to use hand sanitizer prior to using the vending machines. Vending machines will be wiped down by RCC staff several times during the day.

Bookstore hours on both campuses will be reduced and hours of operation will be posted on RCC's website. Full online services will be offered.

The library will also have online ordering for patrons to borrow materials like books, periodicals and DVDs. Pickup will be on a table outside of the library, at

the front door or at the welcome desk.

RCC's libraries will be open but each will have a modified limited capacity to allow for social distancing. For the Glenns campus, nine people can be at computers, two can be at study tables and four can be in scattered lounge seating. A total of 15 people will be allowed in the library at a time.

According to Bill Doyle, RCC's Vice President for Administrative Services & Technology and the college's COVID-19 Coordinator, RCC had 40-45 laptops available to loan to students when in-person classes shut down in the spring semester. RCC will have about 60 of these laptops prepared for fall.

RCC will also have Wi-Fi access from its Glenns, Warsaw and Kilmarnock parking lots.

According to Doyle, the biggest challenge will be to know where people are in the building to be able to respond to an exposure.

RCC has a rigorous protocol for cleaning due to the annual flu season. "We've got a lot of experience with that," said Doyle.

RCC's full reopening plan can be found on its website at www.rappahannock.edu/wp-content/uploads/2020/07/2020-RCC-Safe-Re-Opening-Plan-1.pdf.



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A bird's eye view of Christchurch School in Middlesex.

Christchurch School ready for school year

Christchurch School is prepared to open for the 2020-21 school year and is accepting applications.

For the 2020-21 school year, Christchurch School "is committed to educating students in-person on-campus, while ensuring the safest campus environment possible for all members of our community," a release stated.

The Middlesex County private school is a co-ed boarding and day college-prep school for grades 9-12. Located on a 125-acre waterfront campus on the Rappahannock River in the Chesapeake Bay watershed, CCS is ranked in the top 15 percent for "Best College Prep High Schools in America" (Niche.com). Christchurch's academic program is focused on mastering skills and competencies that will lead to success in both college and beyond, the release said.

In addition to the on-campus education, Christ-

church is also offering an online learning program for students who are not able to travel to campus because of exposure to or testing positive for COVID-19, a travel ban, or inability to obtain a visa.

Campus safety

For its on-campus students (local day and boarding students), Christchurch has developed a comprehensive, though non-invasive and user-friendly, campus safety plan, the school stated. This plan includes, but is not limited to, health care procedures and protocols, COVID-19 screening, social distancing, wearing of masks in certain situations, and limiting the number of individuals that can gather at any given time.

The daily health protocols that all members of the community will observe include, but again are not limited to, taking tempera-

SEE CHRISTCHURCH SCHOOL, PAGE 33C

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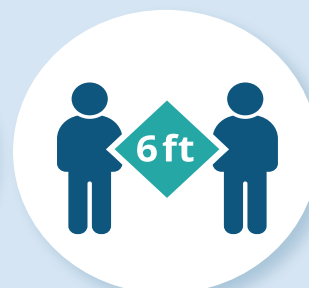
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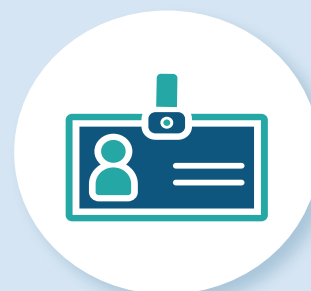
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Cyber safety is important for every student

(Metro) People rely on the internet every day. In recent months, reliance on digital technology was pushed even further as social distancing measures had the world going online for school and work and to maintain relationships with friends and family.

A 2018 report from Pew Research Center indicated that nearly 25 percent of young adults in America reported being online almost constantly. Common Sense Media says teens spend an average of nine hours a day online, compared to roughly six hours for those between the ages eight and 12 and 50 minutes for kids younger than eight.

Students must exercise caution when spending time online. Connectivity can be empowering, but it also puts students at risk from others and even their own, sometimes irresponsible behaviors. Staying safe online should remain a priority for students who must spend more time on the internet

and using digital education tools. These are some tips for maintaining cyber safety.

Exercise caution when sharing information like your name, address, phone number, and other personal data online. Check with a trusted parent or teacher before sharing private data.

Report any online activity that makes you feel uncomfortable, scared or confused, whether it is directed at you or a classmate.

Think carefully before you post comments online. Data remains online indefinitely, and your words and actions today can greatly affect your future.

Respect others online by refraining from demeaning or bullying comments.

Do not try to get around firewalls and blocked websites set up by school administrators. These limitations are there for your protection.

Stick to school-sanctioned assignments and internet browsing when using school-issued devices. Ad-

ministrators may have the right to monitor student activity without students'

knowledge and you can easily get yourself in trouble. It is easy to hide or fake

one's identity on the inter-

SEE CYBER SAFETY, PAGE 34C



PWM: Do Your Investments Reflect Your Risk Tolerance?



Remember when a barrel of Crude WTI (West Texas Intermediate) oil was over \$100 p/barrel? Then, remember when it dropped to \$80p/barrel in a very short period of time thereafter? I had an investor come into my office in mid-2014 that wanted me to invest in oil for him – he was certain that oil was going back to \$100+ p/barrel, and he was going to reap oil rewards, quickly. I asked him 2 questions: How he was so certain that oil pricing per barrel was going to bounce back so quickly?...and...Where was his money coming from to make this investment? The answer for question #1 was: Family. The answer to question #2 was from the CDs he kept at the bank after taking large equity losses in the 2008 financial crisis. I then asked him what he would do if the price of oil p/barrel went further down, say, to \$40 p/barrel, and he lost one-half of his money. He said that since this was all the money he had left to his name, he would be very upset with any loss, but, that he was not worried because the family knew oil pricing was going back up. I shook his hand, and told him to find the financial person who did the oil investing for the family...that as a fiduciary to my clients, I would not be able to help him in his oil investment scheme. It was apparent that he did not understand his own risk tolerance, the single investment oil risk/reward scenario, and did not want "NO" for an answer. I was unwilling to place his remaining life savings in oil jeopardy (Oil pricing continued to decline, not recovering to \$100/barrel since, and is currently in the \$40 p/barrel range).

When it comes to investing, many people associate risk with the reward of gaining money, to others risk is associated with losing money. Investing often entails both risk/reward at the same time; profits from some, with losses from other investments. There are many different types of risk, far more than can be discussed here. Understanding each basic type, and the potential risk/reward associated with each within your retirement portfolio, can help you determine whether your investments are appropriate for your individual financial situation, liquidity needs and time horizon.

Examining Risk and Return

Stocks historically have exhibited the highest level of **market risk**, or the potential that an investment may lose money in the short term. Over long periods of time, however, stocks have outperformed both bonds and cash investments, as noted by our recent 11-year bull (increasing) stock market in the S&P 500 equity index (March 2009-2020).

Bonds carry their own risks -- **credit risk**, or the possibility that a bond issuer could default on interest and principal payments; and **interest rate risk**, the chance that rising interest rates could cause a bond's price to fall, and may sell at a discount to par value if sold prior to maturity. When short-term rates are on the rise, investors may sell older bonds that pay a lower rate of interest...causing their prices to be discounted/fall...in favor of newly issued bonds that pay higher interest rates. On the plus side, bonds historically have exhibited less short-term volatility than stocks, and may be inversely correlated to equity markets during periods of equity volatility...**although past performance is no guarantee of future results for any investment.**

It's also important to look at **Cash** investments, such as 3-month Treasury bills, from a vantage point of risk and return. Although Treasury bills typically experience a low level of volatility, they may be subject to inflation risk/purchasing power risk, or the possibility that their returns may not keep pace with the rising cost of goods and services. For this reason, you may want to use cash investments for short-term situations where you may need quick liquidity.

Putting Risk in Perspective

Because all investments entail risk, you may want to review your mix of stocks, bonds, and cash investments with an eye toward creating a risk/return profile that is appropriate for your complete financial situation and risk level. Many believe they know their risk tolerance level, and then make emotional, costly decisions when equity markets are volatile/declining. Quantifying your risk tolerance level is important. Then, owning a diversified asset allocation across asset classes/sectors, may increase your chances of experiencing the benefits associated with each investment class, while mitigating the corresponding risk. Your retirement portfolio won't be risk free, but you will have the confidence of knowing that you've done what you can to manage a potential downside. This article offers only an outline; it is not a definitive guide to all possible consequences and implications of any specific investment strategy. For this reason, be sure to seek advice from a knowledgeable financial professional with your financial questions.

Until next month...Stay safe, and healthy. God Bless.

James Anthony Pavik Sr. President / Chief Wealth and Investment Officer
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CHRISTCHURCH SCHOOL

(CONTINUED FROM PAGE 30C)

tures, disclosing symptoms, reporting all travel and contact with others, and quarantining at home or in designated spaces on campus if necessary.

Christchurch School welcomes any questions about its campus safety plans. Direct your questions to communitylife@christchurch-school.org.

Space is limited. Those interested are invited to inquire/apply now to ensure a spot at Christchurch School for the 2020-2021 school year.

Lastly, Christchurch is committed to addressing the financial need of its families and maintains a \$2.5 million tuition assistance budget for this purpose. Families in need of tuition assistance are encouraged to apply as soon as possible for this finite resource.

For more information, contact the admissions office at 804-758-2306, ext. 122 or admission@christchurchschool.org. Register for one of Christchurch's weekly "Coffee with Admission" Zoom sessions at www.christchurchschool.org/admission/virtual-visit.



Eye examinations help people preserve and improve their vision while also promoting long-term overall health. These vital components of healthy lifestyles should not be overlooked.

Eye exam recommendation schedules

(Metro) Routine eye exams should be a vital component of everyone's healthcare routine. Such examinations can help people learn if they need prescription eyeglasses and if their existing prescriptions need to be updated, and they also can uncover other serious health issues.

According to the American Academy of Ophthalmology, a comprehensive eye exam can uncover such problems as aneurysms, brain tumors, diabetes, high blood pressure, and assorted cancers, including those of the blood,

tissue or skin. That means routine eye exams can be as effective at safeguarding your overall health as they can at protecting your vi-

sion.

The recommended frequency with which people

SEE EYE EXAMS, PAGE 36C

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Various steps can be taken to promote cyber safety among students, parents and administrators.

CYBER SAFETY

(CONTINUED FROM PAGE 33C)

net, so never take someone you meet or speak with online at face value. Never meet up with someone you do not know or only met online.

Talk to your parents or educators about extortion and ransomware that tries to

trick you into providing payment in some shape or form to prevent a perpetrator from releasing private information about you, advises the Readiness and Emergency for Schools Technical Assistance Center.

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Donna, do I really need an estate plan?

The truth is all of us need an estate plan in place to put our affairs in order. We don't know what the future holds for us, for our children or for our grandchildren. While each of us work hard to make sure that our loved ones are provided for and protected, these are lifetime actions; actions we take when we are mentally and physically capable of helping our family. There will come a time when we are no longer able to personally jump in to rescue our children, helping them as we might wish.

When should I start planning?

Planning should start as soon as possible. There are many elder law strategies that work when you're healthy and living at home but not necessarily later. Waiting to plan can seriously impact your options. In my practice, we are ready to face these challenges with you. We do not only focus on the documents you need, delivering highly customized estate plans to you, we do so in a warm and family-like environment. We want to get to know you and understand the goals you have for yourself and those you love most.

But Donna, I'm not really "old," what is elder law?

Today, the term "Elder Law" really is a misnomer. Research shows us 70 is the new 50. Elder law addresses how we will handle challenges in the future related to uncertainties surrounding the aging process. Just like car insurance, it is a protection we all need to add to our legal planning.

How do I get started?

I invite you to contact us today at 866-603-5976 for a complimentary estate planning consultation to begin planning for your future. Know that all estate planning practices are not the same, and the foundation of our practice is delivering outstanding service that our clients have come to expect and deserve. We find our client's expectations are regularly exceeded and we take pride in our client family. We are a results-oriented firm, committed to being recognized as leaders by our clients, other legal professionals, and the community in which we live and work.

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EYE EXAMS

(CONTINUED FROM PAGE 34C)

should receive eye exams is based largely on age, though no one should hesitate to schedule an exam if their eyes are bothering them or if they are experiencing any abnormalities with their eyes. In addition, some people may need more frequent eye exams depending on their medical histories, which should be discussed at length with a physician.

Children and adults without preexisting conditions and those not experiencing any abnormal vision problems can adhere to this eye examination schedule, courtesy of the American Optometric Association.

Birth to two years: Chil-

dren in this age group should receive eye exams between six to 12 months of age.

Age three to five: Children in this age group should receive at least one eye exam between their third and fifth birthdays.

Age six to 17 years: Children in this age group should receive one eye exam prior to beginning first grade and then an annual exam thereafter.

Age 18 to 64: Adults between the ages of 18 and 64 should receive an eye exam at least once every two years.

Age 65 and older: Annual eye exams are recommended for men and women age 65 and older.

ARTICLE PROVIDED BY MARGIE WILEY
FINANCIAL ADVISOR, AAMS
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Weigh these factors first when considering when to borrow: Life's long and winding road generally includes plenty of side trips on the way to a comfortable retirement. There may be homes to buy, children to raise and educate, careers to pursue, a vacation here and there.

When done strategically, borrowing can help you address those needs, like purchasing a home without derailing long-term goals, such as a comfortable retirement. The key is to consider how the loan will

work within your overall financial picture, taking into account each factor including the interest, duration and regular payments.

For example, while you may be itching to pay off a low-interest loan you have on your home, doing so could mean using investments that are likely to appreciate over time, if left untouched.

Given that returns on investments may be higher than the interest on a loan, keeping your assets invested may give you a bigger head start on a comfortable retirement down the road. Conversely, high-interest debt such as credit card debt should be paid off as

soon as possible.

As you make your decisions, think about:

—How much debt you're willing to take on;

—Whether you prefer to sell assets or borrow;

—The anticipated rate of return on your investments;

—The anticipated cost of borrowing;

—If it makes sense to borrow in the name of a trust or business;

—What loan structure makes the most sense: traditional, adjustable-rate or collateral-based loan, among others;

—Whether you prefer to use securities, your home or

SEE FACTORS OF DEBT, PAGE 38C

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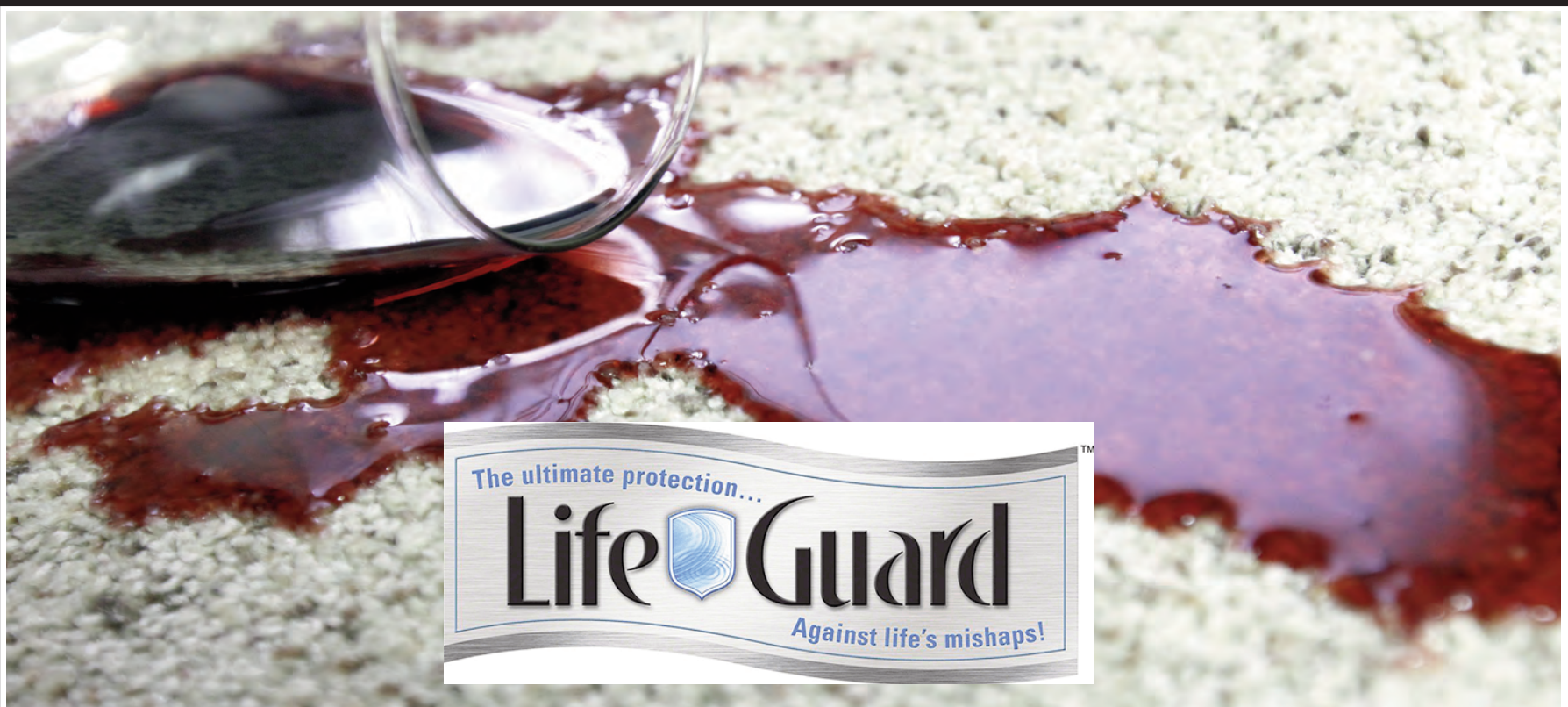
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FACTORS OF DEBT

(CONTINUED FROM PAGE 36C)

some other asset as collateral;

—Tapping into the equity in your house, especially if rates are attractive;

—The tax ramifications of a loan compared to selling investments;

—How quickly you need the money;

—How long you'll need the loan, particularly a mortgage, and

—How you'll pay off a loan

and when.

Call on your financial advisor for guidance as you weigh your options and to help you to map out a plan to strategically manage your debt while pursuing your long-term goals.

Next steps

Consider how your short- and long-term goals could be affected by debt. Weigh your goals against each of these factors. And work with your advisor to determine if debt can be a useful tool to address your needs.

Are you prepared?

BY THE CDC CENTER FOR PREPAREDNESS AND RESPONSE

Nearly half of U.S. adults do NOT have the resources and plans in place in the event of an emergency.

Store a 3-day supply of water: one gallon per person, per day.

Store at least a 3-day supply of non-perishable, easy to prepare food.

44% of Americans do NOT have first aid kits.

48% of Americans do NOT have emergency supplies.

20% of Americans get emergency info from mobile apps. Keep a charger handy in an emergency.

20% of Americans use social media for alerts and warnings. Make sure to keep a charger handy in an emergency.

52% of Americans do NOT have copies of crucial personal documents.

Don't forget your pets! You need a 3-day supply of food and water per pet.

Prepare supplies for home, work, and vehicles. Emergencies can happen anywhere.

For more information visit: emergency.cdc.gov

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Are you prepared to close on your real estate purchase?

BY STEVE BLAND

Buying a new home is one of life's most gratifying experiences and might be the biggest investment you will ever make. As you approach closing day, all those details can be overwhelming. Having a licensed and experience settlement agent makes this process much smoother.

"Title" is a collective term for all of your legal rights to own, use and dispose of land. Title includes all previous ownership, uses and transfers. To legally transfer real estate property, a title search must be performed, and, in most cases, the title must be found free of any circumstances that could endanger your right of ownership. Title insurance protects against the possibility of future loss should your legal rights to your property be challenged.

There are two types of title insurance: A lender's policy and an owner's policy. The lender's policy protects the

lender's interest in the property for the amount of the mortgage loan. An owner's policy protects the homebuyer for the purchase price of the property or possibly more. An owner's policy protects your interest in the property against such hidden hazards as:

- Mistakes in the recording of legal documents;
- Forged deeds, releases or wills;
- Undisclosed or missing heirs, including spouses;
- Deeds by persons of unsound mind;
- Deeds by minors;
- Deeds executed under an invalid or expired power of attorney;
- Liens for unpaid taxes, and
- Fraud.

For a one-time premium paid during the closing process, your title insurer assumes responsibility for all legal expenses to defend the title to your property if

SEE CLOSING, PAGE 40C

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Steve Bland is the principal owner of Blue Heron Title Company LLC. BHT has been in operation since 2004 and is located in Gloucester Court House. Call 804-694-1171 for a quote on your upcoming real estate settlement.

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CLOSING

(CONTINUED FROM PAGE 39C)

ever challenged. It is an important layer of security and protection.

What is escrow?

As a buyer or seller, you want to be certain all conditions of your sale have been met prior to property and money changing hands. The technical definition of an escrow/closing/settlement is "a transaction where one party engages in the sale, transfer, or lease of real or personal property with another person who delivers a written instrument, money or other items of value to a neutral third person, called an escrow agent." The escrow agent holds the money or items for disbursement upon the performance of a specified condition.

Simply stated, the escrow agent impartially carries out the written instructions given by the principals. This includes receiving funds and documents necessary to comply with those instructions, completing or obtaining required forms and handling final delivery of all items to the proper parties upon successful completion of the escrow.

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- ☒ NON-PERISHABLE FOOD
- ☒ CAN OPENER
- ☒ FIRST AID KIT AND MEDICINE
- ☒ FLASH LIGHTS AND EXTRA BATTERIES
- ☒ SUPPLIES FOR YOUR PETS
- ☒ TOOTHBRUSH, TOOTHPASTE, SOAP
- ☒ WATER — AT LEAST A GALLON PER PERSON, PER DAY
- ☒ BATTERY-POWERED OR HAND-CRANKED RADIO
- ☒ SLEEPING BAG OR WARM BLANKET FOR EACH PERSON
- ☒ WHISTLE TO SIGNAL FOR HELP
- ☒ BOOKS AND TOYS
- ☒ EXTRA MONEY
- ☐ WHAT ELSE CAN YOU THINK OF?

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U.S. Coast Guard Milford Haven Station is always prepared to assist boaters and others during emergencies. Members of the local crew shown, from left, are Seaman Katherine Smith, Boatswains Mate Third Class Derek Bryant and Seaman Raul Garrastazu Martin. Executive Petty Officer Brian Luman, not shown, said that, while the number of incidents the station has encountered so far this season is no greater than past summers, there has been an uptick in incidents since the governor eased restrictions instituted for the coronavirus pandemic. He emphasized that, when underway, Coast Guardsmen always wear life jackets.

SHERRY HAMILTON / GAZETTE-JOURNAL

Be prepared when you head out on the water

BY SHERRY HAMILTON

Summertime, when people everywhere head to beaches and jump on their boats

for long days on the water, can be a challenging season for the U.S. Coast Guard. As the weather warms,

this fifth branch of the U.S. Armed Forces responds to an increased number of near-drownings and accidents in the nation's coastal waters.

To alleviate the possibility of accidents, the Coast Guard annually shares safety tips on various aspects of spending time on the water, from dealing with rip currents to having vehicle safety checks before boating. This year, it has provided recorded video statements, readiness tips, and rescue footage for the tourist, beach, and boating season, including education on rip currents and what to do when caught in one.

Rip currents

Rip currents are synonymous with beach seasons

everywhere in the United States, said a press release, and knowing what they are, where they can occur, and

how to swim out of one is the focal point of a number

SEE ON THE WATER, PAGE 42C

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ON THE WATER: *Things can happen fast, be prepared*

(CONTINUED FROM PAGE 41C)

of videos the Coast Guard prepared on the topic.

Lt. Cmdr. Michael Cavanagh, Incident Management Division Chief, Coast Guard Sector North Carolina, narrated the videos, saying that there are over 100 deaths a year nationwide from rip currents, and the most important thing to remember when caught in one is not to panic. Rip currents don't pull a person under, he said. The worst thing they do is pull a swimmer out farther, so remaining calm will help with efforts to get back to shore.

Since the weakest rip current is faster than the fastest Olympic swimmer,

said Cavanagh, the swimmer shouldn't try to head straight back to shore by fighting against the current.

"You're not going to make it," he said. "You'll only wear yourself out."

Instead, swim parallel to the shoreline until the rip current has stopped pulling, and then swim to where the breaking waves are moving toward the shore. If you can't escape, just float and tread water.

Cavanagh said that the public should always swim where there's a lifeguard on duty, and that no swimmer should be embarrassed to call for help when they're caught in a powerful rip current.

"Yell for help—with raised

arms," he said.

Everyone should use the buddy system when swimming, said Cavanagh, but no one should rely on a buddy to get them out of a rip current because chances are there will be a second victim. Instead, have the buddy call for a lifeguard.

Storms moving along the Atlantic Coast over the course of hurricane season can cause surf and currents to increase in strength, said the press release, thereby creating even more dangerous conditions for beach-goers and swimmers.

Precautions a person should take include:

—Only swim at beaches where a lifeguard is on duty;

—Follow local beach safety guidelines and lifeguard recommendations;

—Look up rip current forecasts for your planned outing;

—Discuss the dangers of rip currents with children and loved ones;

—Consider wearing personal flotation devices for inexperienced swimmers;

—If you think you see someone in distress, call for help immediately;

—Label inflatable floats with identifying information since the Coast Guard initiates searches if they become lost, and

—Monitor weather reports from the National Weather Service.

Boating and other on-water emergencies

Coast Guard crews also have to respond to such emergencies as medical evacuations, vessels taking on water, jet ski incidents, capsized vessels or watercraft, vessels on fire, disabled vessel tows, and various maydays, flare sightings, and searches for missing persons, said a

press release from the U.S. Coast Guard 5th District Mid-Atlantic.

One way to avoid vessel accidents is for boaters

to ensure that their recreational vessels are safe through the use of a Free

SEE ON THE WATER, PAGE 43C

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ON THE WATER: *Things can happen fast, be prepared*

(CONTINUED FROM PAGE 42C)

Vessel Safety Check offered by the U.S. Coast Guard Auxiliary or U.S. Power Squadron.

“We want people to be as safe as possible, and getting your vessel checked is a great first step towards being a more responsible boater,” said the release.

Other precautions to take include:

- Review a pre-departure checklist to ensure you have everything you need in your boat, including a tool kit and first-aid kit;

- Always file a float plan or provide an itinerary with someone you trust;

- Ensure everyone on your vessel has a properly fitting life jacket;

- Maintain a reliable

means of communication such as a VHF radio and a fully-charged cell phone;

- Listen for safety zones, safety bulletins, and emergency broadcasts via VHF-FM channel 16;

- Label, with identifying information, paddle craft such as kayaks and canoes with indelible ink;

- Be familiar with boating laws;

- Know the “Rules of the Road” on the waterways;

- Respect your limits and keep within your limits to avoid injury, and

- Watch the weather.

Finally, said the release, boaters should never drink and drive a boat. It is against federal law to operate a vessel with .08 percent blood alcohol content or higher,

so there should always be a designated sober driver.

Alcohol affects judgment, vision, balance and coordination, said the release, so those drinking should always wear a life jacket while aboard a vessel.

The Coast Guard Foundation

The Coast Guard Foundation, a nonprofit organization that supports members and families, said in a press release that this year’s Atlantic hurricane season is predicted to be an especially active one, and that Coast Guard members will often be the first to respond, leaving behind their own families and homes to help others in distress.

The foundation assesses member and family needs through its disaster relief

and response program, said the release, ensuring that they quickly get the resources needed to bounce back from the devastation. Knowing that their families are being cared for allows Coast Guard members to focus on serving their neighbors and rebuilding their communities, said the release.

In total, the foundation has invested \$3.25 million in direct assistance for families who have suffered the tragic loss of a loved one or needed critical support during natural disasters and emergencies. This relief has helped with temporary housing and home repairs, groceries and basic essentials, and hotels for evacuated families.

“Serving in the Coast Guard comes with great

sacrifice,” said Coast Guard Foundation president Susan Ludwig. “Members and their families must be prepared for injuries or losses in a different way than everyday Americans. The Coast Guard Foundation is there for them when help is needed.”

For more information on Coast Guard Foundation disaster relief or to support with a donation, visit <https://coastguardfoundation.org/coast-guard-support/assist-coast-guard-members-and-families-in-times-of-tragedy-and-disaster>.

For how to prepare for hurricane season, visit <https://coastguardfoundation.org/news/prepare-for-2020-hurricane-season>.



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