



Economy Gains 943,000 Jobs in July; Unemployment Down to 5.4%

The U.S. economy gained 943,000 jobs in July, and the unemployment rate declined to 5.4%, according to figures released by the U.S. Bureau of Labor Statistics.

In response to the July job numbers, AFL-CIO Chief Economist William Spriggs tweeted:

The number of long-term unemployed (those jobless for 27 weeks or more) decreased by 560,000 in July to 3.4 million but is 2.3 million higher than in February 2020. Labor Day will be a challenge, that number won't be cleared and extended benefits will still be needed.

The press refuses to cover workers. The numbers tell a different story of the labor market than the corporate dominated flood of jobs openings. The number of discouraged workers, was 507,000 in July,

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Richard L. Trumka 1949-2021

Richard Louis Trumka dedicated his entire life to making sure every institution he touched—the United Mine Workers of America (UMWA), the AFL-CIO, the U.S. government and the world community—served working people and the public interest, comforted the afflicted and afflicted the comfortable.

In that sense Trumka's legacy above all was his fight for democracy, from the UMWA of his youth to the AFL-CIO to the United States in 2020 to the world that he influenced through the global labor movement. Every day of his career, Trumka fought for the right of working people to be heard everywhere it mattered—and the people he remembered were those who suffered in that cause—his friend the Colombian mine worker assassinated as he rode a bus to work, the miners he worked side by side with who gave life and breath to power our communities, the nurses, grocery workers, meatpackers, hotel workers, taxi drivers, steelworkers and autoworkers whose picket lines he joined and whose stories he heard through a lifetime of leading their fights.

But the fight he fought was about something more than the particular demands of any given organizing drive or

bargaining session—it was always about democracy—about the only question that really mattered—who gets a say in what happens? It must be said that Trumka in 2020 was prepared to lead working people into battle to defend our democracy—and his leadership in 2020, together with the courage of union members, helped make sure that the votes were counted, the result was honored and democracy was saved.

And Trumka was devoted to dignity at work. He passionately cared about what happened to people when they clocked in, when they picked up the tools and put on a helmet. From his chairmanship of the mine safety committee in Nemaquin, Pennsylvania, to his fight for a COVID-19 workplace safety standard, his first question to anyone about any decision was always, "Will workers be safe?" His second question was, "Will workers be treated fairly and with dignity?" And his third question was, "Who will get the wealth workers create?" For Richard Trumka the labor movement was first, second and third about what happens to us when we go to work.

He saw the faces of the men who had worked by his side and had died in the mines until the end of his life. And yet he

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asked union members to go to Puerto Rico in 2017 and risk their lives to help our brothers, sisters and friends who were abandoned by the federal government. And they went.

As president of the Mine Workers, he helped found the Economic Policy Institute, and as president of the AFL-CIO, he was an insistent voice in the ears of presidents of both parties and Federal Reserve chairs of all stripes, demanding economic policy that benefited working people—full employment, rising wages, economic security and, most of all, bargaining power. One of his proudest moments was that he was the sole dissenter on then-President Bill Clinton's Social Security commission when it voted to consider partial privatization.

Trumka believed the labor movement had a responsibility to fight for all working people and to build an economically just society. He led one of the most substantial strikes in American history against the Pittston Coal Co. between 1989 and 1990. At stake was the health care of nearly 2,000 retirees, widows and miners with disabilities. It was a tactical masterpiece. In the course of the strike, Trumka went to jail. He saw judges in the pocket of the company try to take the UMWA's treasury. The men and women of the Mine Workers risked their lives in the plant occupation that won the strike—facing down armed company guards and state police. The guards and the police waved machine guns and screamed insults at the strikers, trying to provoke violence. Yet Richard Trumka's message at every moment was nonviolent civil disobedience. During the heart of the strike, which lasted nearly a year, Trumka would lay in bed at night and close his eyes. He'd see the faces. The union members. The widows. The retirees. And the kids. They kept him going. On the darkest of days, they were his guiding light. "One day longer. One day stronger," he would say. Workers at Pittston

achieved victory at a time when working people desperately needed a win, still reeling from then-President Ronald Reagan's decision to fire America's unionized air traffic controllers.

Trumka was a man in full. His private life was as big as his public persona. His love for his family—his parents, his wife and son, his sister and brothers-in-law, grandkids, and the many people for whom he was a surrogate parent and brother—shined through him. He was a magnificent hunter, a man whose football career, ended by injury, was transformed into a lifelong love of the game and a devotion to teaching it to young people. Watching his son, Richard, play linebacker at Cornell University gave him special joy and, despite the schedule of a global labor leader, he never missed a game. He was never happier than when he was with his grandchildren, Trey, Taylor and Ki. Trumka also had a devotion to craft—to how things are done and how things work. He was a student of history. And the history books will be sure to write about him. Trumka never stopped marveling at how much fortune had smiled on him by giving him the chance to fight for working people with every breath he had—from the darkness of the coal mines to the shining lights of the White House.

What is Richard Trumka's legacy to the labor movement? The labor movement as a movement. The labor movement as a force for racial and gender justice. The labor movement as a powerful voice in leading the direction of the American economy—the counterweight to Wall Street, big corporations and billionaires. The force for justice and a voice at work. The idea that the labor movement must be above all prepared to fight, to risk everything for working people. And above all, the embodiment of solidarity as a way of being—an antithesis to greed and selfishness. A path to hope and light and love. He lived it every moment of his life, and workers around the world are better for it.

down from the previous month but 106,000 higher than in February 2020.

In July, unemployment rate fell for all educational attainment groups. Though the Black unemployment rate fell because of people dropping out of the labor force, the Black unemployment rate at 8.2% was less than the unemployment rate for High School dropouts 9.5%.

The challenge for many firms that relied on exploiting women in low-wage industries with part-time and irregular work is the growing share of women in construction, wholesale trade, and transportation and warehousing. These "better" jobs now compete for women's work.

Last month's biggest job gains were in leisure and hospitality (+380,000), local government education (+221,000), professional and business services (+60,000), transportation and warehousing (+50,000), private education (+40,000), other services (+39,000), health care (+37,000), manufacturing (+27,000), information (+24,000), financial activities (+22,000) and mining (+7,000). Employment in retail trade (-6,000) declined over the month. In July, employment showed little change in construction and wholesale trade.

Lack of Action on Voting Rights Threatens Pro-Worker Majority

The purpose of elections is to have the American public vote. But many states are trying to put rules in place that would curtail participation. Something must be done. And this week in the nation's capital, elected officials from all over the country came to let Congress know it is time to act.

There is a Teamster-backed solution before Congress that could halt such efforts from being undertaken nationally – the For the People Act. And it is badly needed. As we explained in the space previously, there is a broader movement to restrict voting procedures nationwide. Just this year, 14 states have approved legislation to tighten voting rules, while bills have been introduced in 48 states.

By eliminating early and mail-in voting, removing voters from voter rolls, and shortening the times polls remain open, lawmakers in several states and their corporate cronies have attempted to eliminate U.S. citizens' access to the ballot box. Those efforts threaten fair elections all across the country come 2022.

But a razor-thin Senate margin is holding up consideration of a federal



Last week, beleaguered Amazon workers and organizers received a rare gift from the government—two, in fact. The National Labor Relations Board released a ruling stating that Amazon officials had unlawfully interfered with the union election at a warehouse in Bessemer, Alabama, and recommended that the election, which recorded 1,798 votes against unionization and 738 in favor, should be held again. A second NLRB ruling declared that Amazon had also unlawfully interfered in union organizing at a facility in Staten Island, where Amazon staff confiscated organizing literature from a worker.

Together the decisions represent solid (if inadequate) rebukes to Amazon's cutthroat union-busting efforts, which have ranged from the expected—firing organizers, slandering workers in the press, distributing anti-union pamphlets and text messages, worker surveillance, implementing new work schedules that made on-the-job organizing more difficult—to the

vaguely dystopian—tinkering with the timing of traffic lights near the Bessemer warehouse and convincing the U.S. Postal Service—with a great deal of coercion and influence, as subsequently released emails revealed—to install a mailbox on company premises, where ballot drops could be easily surveilled. If the decision is upheld by senior NLRB authorities, another election could come as soon as this fall. Organizers will have learned some lessons since then, but the danger is that Amazon leadership has, too.

The end of Amazon as we know it may not play out for several years—or may never come—but the early stages might be visible now, in Bessemer, Alabama, in union drives in New York, strikes at European warehouses, and grassroots community protests against new Amazon facilities. The Teamsters Union, one of the country's largest, has promised to devote significant resources to what could be a generation-long effort to “build worker power at Amazon,” while organizing across the

Will Growing Labor and Antitrust Efforts Finally Humble Amazon?

Bessemer Warehouse workers may get a union do-over, and the Teamsters have the commerce behemoth in their sights. What now?

company's vast archipelago of warehouses.

The effort to tame Amazon also goes far beyond labor unions. It involves antitrust regulators, Congress, and, increasingly, grassroots efforts by towns and cities that know that what happens at an Amazon facility has profound potential impacts on their communities—from pollution to tax breaks to health care to corporate power and political influence. With potential antitrust action in the offing—one of a half-dozen antitrust bills floating through Congress could lead to breakups for mega-tech companies like Amazon—and some energy behind organized labor and activists, there is a potential opening to imagine what a more humbled Amazon might be. Such an Amazon could be hard to recognize: It would be something far different from a \$1.7 trillion company that dominates the market via a model of bottom-barrel labor costs and ultralow prices that gouge suppliers and force out competitors. And so the question stands:

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Shame on Them

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Can Amazon be tamed? Or is it beyond reform?

One crucial factor in Amazon's growth has been its access to a seemingly bottomless pool of precarious labor. The company has shown a willingness to tolerate—and even encourage—an incredibly high rate of turnover for its warehouse workers. Among the causes, according to one report from the National Employment Law Project, are the productivity quotas required of workers: “Amazon workers around the country have reported being subject to unsustainably fast productivity requirements resulting in injury and exhaustion. Workers describe pushing their bodies to the brink to avoid automatic termination for missing quotas. Data from the company's own records have confirmed their accounts showing that Amazon warehouses have stunningly high injury rates.” (A bill currently lingering in California's state legislature, AB 701, would mandate that employers like Amazon be transparent about work quotas.)

This heavy turnover model is by design. It makes it harder for workers, especially militant ones, to stick around and commit themselves to organizing. (It also has—perhaps unintended—effects that percolate into local

communities, as people see their friends and family frequently fired by opaque algorithms or laid low by warehouse injuries.) Despite this churn, the pandemic has been a watershed in Amazon worker militancy, according to Sheheryar Kasooji, the executive director of the Warehouse Worker Resource Center. “Last year was kind of a defining moment,” he told me, “where all the things we knew about Amazon and other big global corporations were proven to be not just true but even more extreme than we thought, in terms of their ability to profit from other people's suffering during a pandemic, in terms of being able to consolidate power.”

Ellen Reese, a professor of sociology at University of California, Riverside, called it the “churn factor”: “They're hired during the peak season, and at the end of the peak season they're let go,” she said. “Those seasonal workers don't have the same access to benefits as other workers, nor do the part-time workers.” Reese noted that Amazon at times even pays workers to quit, converts temporary workers to full-time, fires people for failing to meet quotas, or otherwise shuffles its workforce.

If organizing efforts succeed, they will have to disrupt the labor churn and thereby disrupt the business model. That would allow workers

to stick around, organizing to grow in strength, and perhaps to achieve some victories in individual warehouses. A successfully negotiated collective contract at just one warehouse would offer an example—and organizing energy—to others. It would mean better wages, health and safety standards. Lesser churn, in other words, means more power for workers and a weakened Amazon that can no longer dominate the labor pool and the marketplace as it has to this point. It could also have profound trickle-down effects for Amazon's suppliers and competitors.

Under existing circumstances, though, organizing one warehouse at a time “is a pretty daunting and perhaps impossible prospect,” said Stacy Mitchell, co-director at the Institute for Local Self-Reliance and co-founder of Athena, an umbrella group encompassing numerous grassroots organizations concerned about Amazon, labor, democracy, and other associated issues. “Workplace organizing has never been a sufficient strategy in the face of highly concentrated corporate power,” said Mitchell. “We lost track of that and have been imagining for decades now that unions could figure out the right angle,” in hopes of reigniting a 1950s-style labor movement.

fix. That is difficult to understand, given the fact that some senators are only hurting themselves by limiting the ability of their own supporters to cast a ballot. And it could threaten the future of a pro-worker majority in Congress.

Think about all the gains that have been made during the past six months – pension reform, stimulus payments for working families, expanded unemployment benefits and more. Those have helped previously ignored hardworking Americans. But there will be no opportunity to build on those gains if the voting rights of many are allowed to be trampled upon.

The Teamsters are outspoken advocates for free and fair elections, going back to the union's financial support for the civil rights movement and Dr. Martin Luther King, Jr. nearly 60 years ago. While much of the focus on the assault on American democracy has been on the actions taken in 2021, the truth is this has been building for years. The Teamsters stand ready to fight back against these efforts, which frequently are targeted at working people and, particularly, workers of color.

The people just need elected officials to do their share.

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The Top 5 Big Bankruptcy Lies

By Seymour Wasserstrum



Times are very tough right now, and many people are thinking about filing for bankruptcy, but some people are afraid to do it because they have the wrong idea about bankruptcy and how it works. In reality, there is a ton of misinformation out there about bankruptcy. So who is really responsible for spreading around all of this false propaganda about bankruptcy? And why is it so hard to learn the real truth about bankruptcy?

What I am about to say is only my opinion, and I could be totally wrong, but I think that most of the false information about bankruptcy has been put out there by banks, bill collectors, and credit card companies.

I mean do you think they really want you to know that you can immediately stop paying your credit card bills, stop paying those crazy interest rates, and have your debts totally forgiven by the federal government in about four months? Do you think they want you to know that by sending one simple letter you can immediately stop the bill collectors from calling you anymore? Do you think they want you to know that bankruptcy could give you a totally fresh start and that you might be able to keep all of your property while you wipe out all of your bills?

Why don't we start by reviewing five big bankruptcy lies that are circulating out there, and then I'll tell you what I believe is really the truth.

BIG LIE #1 If I file for bankruptcy, that means I am a failure and a bad person, and I'll be making a big mess out of my life.

The truth is that bankruptcy has been provided for in the United States Constitution. When Congress passed the bankruptcy laws they felt there should be no shame, no stigma, and no guilt associated with bankruptcy. The primary purpose of the law is to give people a fresh financial start, so they can put the past behind them, and get debt relief and stress relief.

Filing for bankruptcy can be the start of a new life for many people. and it could be one of the smartest financial decisions that they have ever made. When their debts are legally forgiven with the blessings of the federal government, they can move forward and face the future with greater hope and confidence that there are much brighter and better days ahead for them and their family. They have been legally freed from

the burdens and bondage of overwhelming debt, the shackles have been broken, and they are free to pursue life, liberty, and happiness, without all of those overwhelming debts weighing them down.

So remember that if you are having financial problems, filing for bankruptcy is your Constitutional right. When people's debts have been legally forgiven, they should have more money available to support their family, and maybe even celebrate and treat the family to a fun time every once in a while.

BIG LIE #2 If I file for bankruptcy, I will have to give up everything that I own.

The truth is that the main purposes of a successful bankruptcy are to wipe out a person's unsecured debts, give them a fresh financial start, and let them keep everything that they own. Unsecured debts include debts such as credit card bills, utility bills, pay day loans, medical bills, legal bills, surcharges on your driver's license, and even some old income taxes. In a successful bankruptcy, those debts are legally forgiven, and you normally can keep your house, your cars, your bank accounts, your personal possessions, your time share, the funds in your qualified retirement accounts, and everything else.

BIG LIE #3 If I miss my mortgage payments for a couple of months, I will be locked out of my home.

The truth is that in New Jersey it takes a long time for the mortgage company to foreclose on a mortgage. The foreclosure process could take a year, and sometimes even longer, especially if you contest the foreclosure lawsuit against you.

You are certainly not going to be in jeopardy of immediately losing your home just because you've missed a couple of mortgage payments. There are actually many legal remedies available to help people that have fallen behind on their mortgage payments.

Most mortgage companies offer loan modification programs and many are now offering a forbearance program where you can skip payments without any penalty. These programs can also help people reduce their monthly mortgage payments when they are facing financial hardships.

Still another potential way to stop a foreclosure is by utilizing a

foreclosure mediation program that is available under the supervision of the New Jersey courts.

If you have missed several mortgage payments and are worried about the possibility of losing your home, don't panic. Speak with a qualified attorney so you can learn of the many legal options that are now available for financially troubled homeowners.

BIG LIE #4 If I file for bankruptcy I will never again be able to get a mortgage for a house, or finance a car.

The truth is that there is no law that prohibits you from getting a mortgage because you filed for bankruptcy. If you are working and pay your bills on time after you have successfully completed your bankruptcy, there is a reasonable likelihood that you can be considered for a mortgage about two years after your bankruptcy is over.

And if you'd like to finance the purchase of a vehicle, that is even easier. Once you have successfully completed your bankruptcy, most car dealers will be happy to help you finance a vehicle. You don't have to wait months or years. People can apply for financing a vehicle as soon as their bankruptcy has been successfully completed.

BIG LIE #5. I filed bankruptcy ten years ago, so I guess I'll never be able to file for bankruptcy again.

The truth is that you can get a chapter 7 bankruptcy discharge once every eight years. There are certain specific rules that govern your right to file bankruptcy more than once, so if you have previously filed for bankruptcy, you should consult with a qualified attorney to make sure when you can file for

bankruptcy again. But the fact is that just because you have previously filed bankruptcy, that doesn't necessarily mean that you can't do it again.

If you are considering bankruptcy, you need to realize that it is a very powerful legal right that is intended to provide substantial assistance to people that are in financial trouble. People are not required to struggle and suffer for years and years just because they have been victimized by various unexpected life changing events such as loss of jobs, accidents, medical issues, divorce, Covid, or any other serious challenges. In a successful bankruptcy you usually wipe out your debts, keep your property, and get a fresh financial start. You can also usually stop lawsuits against you, stop wage garnishments, stop levies on bank accounts, stop repossessions, and stop foreclosures and sheriff sales.

Life can sometimes be very difficult and very challenging. The bankruptcy laws have their roots in the Bible and in the United States Constitution. If Congress thought that filing for bankruptcy was a bad thing, they never would have passed these laws. The bankruptcy laws are on the books so that they can be successfully used by people who need to use them. These laws are there to help people, so don't be ashamed to use the law if you are struggling and suffering. People in need are entitled to get debt relief and stress relief.


The Law Office of Seymour Wasserstrum has been designated as a Federal Debt Relief Agency, and we have helped consumers file for bankruptcy relief under the U.S. Bankruptcy Code. Seymour has been a licensed New Jersey attorney since 1973.

This article has been written for informational purposes only, and is not intended to be legal advice. Before making your choice of attorney, you should give this matter careful thought. The selection of an attorney is an important decision.

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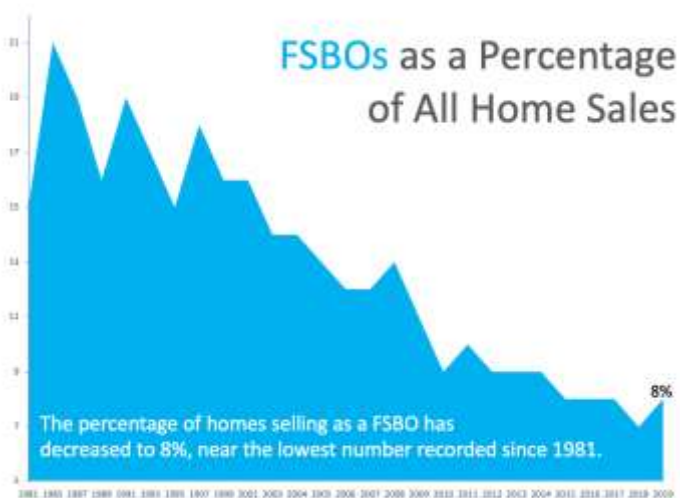


Five Offices to Serve You

Save Time and Effort by Selling with an Agent

By *Laura MacDonald*

Selling a house is a time-consuming process – especially if you decide to do it on your own, known as a For Sale By Owner (FSBO). From conducting market research to reviewing legal documents, handling negotiations, and more, it's an involved and highly detailed process that requires a lot of expertise to navigate effectively. That's one of the reasons why the percentage of people selling their own house has declined from 19% to 8% (See graph below):



1. Making a Good First Impression

While it may sound simple, there are a lot of proven best practices to consider when preparing a house for sale.

1. Do you need to take down your personal art?
2. What's the right amount of landscaping to boost your curb appeal?
3. What wall colors are most appealing to buyers?

If you do this work on your own, you may invest capital and many hours into the wrong things. Your time is money – don't waste it.

Do you suffer from Pain & Inflammation? Muscle Spasms?

Do you have Eczema, Dermatitis or Psoriasis?

Ideally massage therapy and natural remedies are preferred methods for managing pain. However there are times, especially for chronic sufferers, where medicine may be needed. This is why we are now offering specialty prescription meds delivered to your home at no cost to you. We bill your insurance directly. It's convenient and completed in one quick

2. Pricing It Right

Real estate professionals have mission-critical information on what sells and how to maximize your profit. They're experienced when it comes to looking at recent comparable homes that have sold in your area and understanding what price is right for your neighborhood. They use that data to price your house appropriately, maximizing your return. Contrary to popular belief, FSBOs may actually net less profit than sellers who use an agent.

3. Navigating Negotiations

When it comes to selling your house as a FSBO, you'll have to handle all of the negotiations. Here are just a few of the people you'll work with:

1. The buyer, who wants the best deal possible
2. The buyer's agent, who will use their expertise to advocate for the buyer
3. The inspection company, which works for the buyer and will almost always find concerns with the house
4. The appraiser, who assesses the property's value to protect the lender

As part of their training, agents are taught how to negotiate every aspect of the real estate transaction and how to mediate potential snags that may pop up.

Before you decide to sell your house yourself, let's discuss your options so we can make sure you get the most out of the sale.



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Fresh Start Through Bankruptcy Act



Proposed Fresh Start Through Bankruptcy Act

The Fresh Start Through Bankruptcy Act of 2021 would amend the current bankruptcy code so that federal student loans could be eligible for discharge in bankruptcy after 10 years. The bill is being discussed as a potential alternative to student loan forgiveness. Senator Richard Durbin (D-IL) and Senator John Cornyn (R-TX) sponsored the Fresh Start Bill. If passed into law, it would allow borrowers to discharge their student loan debt in bankruptcy.

When can Student Loan Debt be Discharged Through Bankruptcy Now – The Brunner Test

Most courts have adopted the Brunner Test which requires borrowers to show, among other things, a certainty of hopelessness in order to prove that they have an undue hardship. This can be a challenging legal standard to meet. Under current bankruptcy practices, borrowers must also initiate an adversary proceeding (a lawsuit against the student loan lender) and argue against the lender in court. Adversary proceedings can be lengthy, expensive, and invasive.

Proposed Changes

The Fresh Start Through Bankruptcy Act would **allow borrowers to discharge their federal student loan debt in bankruptcy** without having to prove undue hardship.

- **Life of the Loan(s) Over 10 years** – discharge of federal student loan debt in bankruptcy without having to prove undue hardship.
- **Life of the Loans(s) less than 10 years** – the existing undue hardship standard would stay in place.

Additionally, colleges and universities would be responsible for repaying a portion of the remaining student loan balance so that the financial burden wouldn't fall entirely on the federal government. The Fresh Start Bill would require schools that have more than 1/3 of their students receiving federal loans to partially refund the government. This would apply especially for schools whose graduates have high student loan defaults and low repayment rates.

Potential Drawbacks

The bankruptcy reform bill is an alternative to canceling student loan debt and can help provide a long-term path to financial stability. But filing for bankruptcy may seem like an extreme option to some. Filing for bankruptcy can impact your credit score; however, so can defaulting on your student loans and being subject to a debt collection lawsuit.

Have Questions? Contact the Law Offices of Bond & Botes

Our Board-certified bankruptcy attorneys will be following the voting on the Fresh Start Through Bankruptcy Act, and we will share any significant updates with you. In the meantime, if you have any questions about the Fresh Start Bill, the discharging of student loan debt through bankruptcy, or have any other type of overwhelming debt you are concerned about, please reach out to our bankruptcy legal team at the Law Offices of Bond & Botes. With locations throughout Alabama and Mississippi, we provide absolutely FREE consultations that can be done over the phone or video conference. Take immediate action toward your personal debt relief and call (888) 599-0844 today.

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The Ultimate A-To-Z World Travel Safety Kit

By Harding Bush



Alcohol-Based Hand Sanitizer: Long before the coronavirus pandemic, hand sanitizer was the best way to wash your hands without soap and hot water. If you're traveling, it's portable and easy to pack — and now the Transportation Security Administration allows passengers to bring up to 12 ounces of liquid hand sanitizer in carry-on bags.

Batteries: Pack extra batteries for everything: communication devices, cameras, radios, headlamps and flashlights, to name a few. If you're driving, consider packing a portable jump-start battery pack. If you're in the backcountry, pack a solar charger you've tested before the trip.

Communication Devices: It's ideal to have two cellular and satellite communication devices available, especially in the backcountry. If you need rescue, then you must have the ability to make emergency outreach.

Duct Tape: "Duct tape is about the handiest adhesive ever invented and the uses are endless," said Patrick Pendergast, director of international travel at The Fly Shop and Global Rescue Safe Travel partner. "I once watched a bush pilot in Alaska repair the skin on an airplane wing that got gnawed on by a bear and flew us out. In a pinch you can use it to repair a torn wader or bandage a blister."

Energy Bars: Whether you're road-tripping, camping, hiking or traveling on business, it's always a smart idea to pack some extra food. Make sure you have a day's worth of rations if you're in the backcountry.

Eye Protection: Pack and wear eye protection, like wraparound sunglasses with photochromic lenses (lenses that darken upon exposure to light) and block out 100 percent of UV rays. Snow blindness, a painful eye condition caused by overexposure to the sun's ultraviolet (UV) rays, doesn't occur only in the polar region. It can affect anyone enjoying outdoor activity in the sun.

Electrolyte Powder: "You don't just need to drink water when you are dehydrated; you need to replace your electrolytes," said Jeff Weinstein, medical operations supervisor at Global Rescue. Consider packing an electrolyte

powder since it's lighter than bringing an electrolyte beverage and easy to add to your filtered water.

First Aid Kit: Pack useful items in a small, waterproof container so you're prepared for the frequently encountered issues — blisters, stomach upset, scrapes and cuts — on a trip. You can start with a commercial first aid kit, then personalize contents to match your adventure travel needs.

Gloves: Gloves will protect your hands from heat or cold, bites and cuts and provide extra grip for activities like rock climbing and fishing. Match your destination (hot or cold) and location (land or water) with the appropriate glove options: fleece gloves, wool gloves, sun gloves — also include medical-grade gloves in your first aid kit.

Headlamp: A headlamp leaves your hands free to do other things, such as render aid or perform survival tasks unhindered. "Light is the primary obstacle to proceeding safely. Consider carrying a secondary light source in addition to your primary headlamp," Conrad Lucas writes on Skyblue Overland's blog.

Iodine Tablets: Clean drinking water is crucial. There are many different techniques to purify water: UV rays, boiling and chemicals, including iodine tablets. The benefits of iodine tablets: they are portable, easy to use and will kill most of the bacteria, viruses and protozoa swimming around in the water.

Jacket: It's easier to stay warm than get warm. A jacket, appropriate to the activity or destination, is key.

Knife: It's must-have gear for fishing and hunting trips — and it also comes in handy if you need to cut a zip tie, shave, pop a bottle cap or cut clothes to access a wound. "Make sure you pack it in your checked bag; TSA will not let you board a plane with one," said Pendergast.

Lip Balm: The Wilderness Medical Society adds it to a winter rescue pack. It can soothe cracked skin on your hands, unstick a zipper and clear fog on sunglasses or goggles.

Moleskin: Moleskin is a thin yet heavy cotton fabric used for blister prevention and care. It is soft on one side and has adhesive on the other. "Nothing will stop a trek, ascent or hike like a bad blister," Weinstein said.

Navigation Tools: No matter how well you know the area or terrain, mistakes can be made. Never leave home without navigation tools, including a GPS unit with cellular or satellite coverage, a map and a compass. Know how to use a map and compass, and store it in a waterproof case. There are no

substitutions for a printed map.

Over-the-Counter Medications: Be prepared to treat minor ailments long before they turn into an emergency. “Travelers should be well stocked to treat colds, pain, swelling, diarrhea, constipation, cuts and dehydration, to name a few,” Weinstein said. Many countries require medicines to be transported in original packaging. Prescription and over-the-counter medications without packaging run the greater risk of being confiscated.

Parachute Cord: Parachute cord, a lightweight nylon rope originally used in parachute suspension lines, is often used as a general-purpose utility cord. “The uses of parachute cord are endless: clothes line, wading boot laces, making a splint or replacing an outboard motor cord,” said Pendergast. Pair parachute cord with a tarp for a quick shelter.

Quality Footwear: Jeff Callison, co-owner of Deadhorse Outfitters and a Global Rescue Safe Travel partner, recommends a set of boots that fit the environment but are comfortable and capable of environmental changes. “Your feet are the most important part of your body when in the back country,” he said.

Rain Gear: Even if rain is not in the forecast, bring a rain jacket because if it is waterproof, it is windproof. Anything designed to keep water and wind out will keep heat in. Throwing a waterproof shell over a light fleece can form an effective cold weather solution.

Socks: “Great socks — ideally made of Merino wool — can make all the difference,” said Danielle Aronson, co-founder of travelhelix and a Global Rescue Safe Travel partner. “They let our feet breathe when we’re working up a sweat during the day and keep us warm when it’s cold at night.”

Tourniquet: “The injury that will kill you the soonest: bleeding out within minutes if you hit the right artery,” said Weinstein, a critical care paramedic with an Advanced Wilderness Life Support (AWLS) certification. “You should always have a commercially available tourniquet with you. Don’t buy the cheap ones. You want it to be combat proven and quality made when you are trying to save a life.”

Travel Protection Services: Help is just a phone call away if you have a travel protection services membership that includes emergency evacuation from the point of illness or injury regardless of where you are in the world.

Underwear: Women’s Hiking Crew Adventures, a Global Rescue Safe Travel partner, recommends “eliminating all cotton, including cotton underwear, and replace it with synthetic or polyester clothing with moisture wicking properties to avoid rashes and chafing. Synthetic underwear can be a bit pricey, but worth it, especially since they are quick drying.”

Vaseline: Petroleum jelly can be used as a fire starter, a candle, a lubricant for hinges or zippers and for removing resin from your hands.

Waterproofing: Even items “guaranteed waterproof” need to be waterproofed. A product’s waterproof guarantee only means the manufacturer will replace the item if it’s damaged by water. For example, a manufacturer’s waterproof guarantee for a backpack will not fix your flooded out GPS three days into a nine-day wilderness trip. You can line your backpack with a heavy-duty trash bag and shield it with a pack cover on wet days. You can store items needing protection in a zip-lock bag, then in a waterproof sack, then in a standard backpack.

X-tra Copies: Make color copies of your passport, any visas and driver’s license. Keep a copy with you, separate from your passport, and keep a copy at your office or with friends and family. This can speed up the replacement process, if it becomes necessary. In today’s travel world, you’ll also want documentation of a negative PCR test and vaccination certification and make extra copies of those as well.

Yellow Card: If you’re traveling to a country with a high risk of yellow fever (mainly equatorial Africa), you’re going to want to bring your Yellow Card, a paper certification of vaccination issued by national health agencies and enforced by The World Health Organization. “Many countries may have certain viruses or parasites you should protect yourself against — even if it is not required on entry. Typhoid fever, Japanese encephalitis and Hepatitis A are some examples,” Keaveny said. “We highly recommend the rabies vaccine. Rabies is 100% deadly if contracted. Some countries, especially developing nations, do not have the medicines available to treat a potential exposure.”

Zip Ties: A zip tie is a thin, flexible nylon strap. One end is threaded through a locking mechanism on the other end, making it a convenient and effective tool with many uses. “I have used zip ties to strap a reel to a rod, splint a broken finger, as a zipper pull, attach a luggage tag and secure zippers on my duffel bag. They are light, don’t take any room and essential,” said Pendergast.

Every day, travel health and security experts provide travel, health, safety and security information for outdoor adventurers, families with children, students and business travelers. Learning how to prepare for your travel adventures is the best way to optimize your experience.



Why a Trust is the Intelligent Choice

By Patti O'Brien

Why should you have a Trust? The answer is simple: to avoid probate and conservatorships. Probate is a court process, which all Wills must go through and if you die intestate -- that is if you neglect to put anything in writing, the State effectively writes a Will for you and puts that through probate. Probate is synonymous with using a Will. In a nutshell, here's what's wrong with probate.

1. It's outrageously expensive.
2. The family loses all control
3. It's bureaucratic nightmare.
4. It takes one to two years to complete & involves a total of privacy.
5. And if one probate isn't bad enough, a separate probate must be conducted in every state that you own real property.

At AffordableLivingTrusts.com our free videos will educate you on this and more regarding the significant disadvantages of Wills and probate, and the advantages of using a Living Trust to pass your estate.

The good news is that probate is unnecessary. No law requires you to go through probate. The law only says: if you use a Will, you have to go through probate. A Living Trust is not subject to probate and that is a very important distinction to understand. One body of law, applies to wills and a separate process and body of law, applies to Trusts. Both bodies of law are centuries old and both are fully recognized. You have the

right to use whichever body of law you want to use.

Truth is, once anyone understands the long-term costs and shortcomings of a Will, they usually can't obtain a Living Trust fast enough. If the choice was given at death no one would choose probate. Instead, the game is skewed to make sure there is no choice when the final time comes, and to obfuscate the exorbitant "end costs" and hassles of Wills.

Once you get someone to discard their preconceived notions a will becomes nothing more than a negative word with ill connotations, and a Trust the only alternative anyone would intelligently consider. To truly evaluate a Will, you need to walk it through to the very end because the true costs and consequences of a Will do not hit home until long after you sign it, and at a time – in final hours – when you can no longer do anything about it.

A lack of understanding / knowledge about a Will is the downfall. It is up to you to educate yourself and take steps to prevent this backend incursion on your family and hard-earned dollars.

For a detailed, side-by-side comparison of Living Trusts vs. Wills we encourage you to watch the Helpful Videos Tab series – for free – on our website at AffordableLivingTrusts.com.

Affordable Living Trusts is a law firm – who wants every one to know the truth, and to have the facts to protect loved ones. Truth is, we don't think you will find a Will vs. a Living Trust to be much of a contest!



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