



CITY OF LEAVENWORTH

Superior Court approves Adventure Park park Alpine Coaster coming to Leavenworth

By Bill Forhan, Publisher

It has been a long and hotly disputed project but Judge Travis Brandt has ruled that the Friends of Leavenworth failed to prove their case against the Leavenworth Adventure Park.

The project started in October of 2017 when D.R. Moffett and Associates received a contract from the property owner, Larry Langston, offering to sell the property.

Langston had been advertising to sell the property for years as a potential castle site but no buyers came forward.

David Moffett and his partner John Sutherland had plans to develop the site into an Alpine Adventure park.

They immediately appealed to the City of Leavenworth to annex the property and set about making plans to install an alpine slide, ropes course, climbing wall, zip line and picnic area.

The concept of a potentially busy new attraction on a busy intersection did not sit well with a lot of folks who already were questioning the impact of tourism on Leavenworth.

The site is on the southwest corner of the junction of Highway 2 and Icicle Road.

When the city approved annexation of the property in order to insure the tax receipts would benefit the city and not the county, the Friends of Leavenworth took exception to the project



A Wiegand Alpine slide like the one shown here will be constructed on the hill at the west end of Leavenworth.

claiming it was a good project but in the wrong place.

The Friends of Leavenworth challenged the project on the basis that it would add to the already problematic traffic congestion and that noise and lights from the area would be a disturbance to local residents.

the hearing examiner.

The hearing examiner ruled that the city's decision was not flawed and the Friends appealed to the Chelan County Superior Court. That hearing was conducted on Nov. 6, 2019.

Judge Brandt issued his ruling on January 21, 2020 allowing the development to move forward.

Kivil Skinnerland, lead spokesperson for Friends of Leavenworth said, "we are deeply disappointed. There were a lot of mistakes made and the majority of Leavenworth residents do not want this. But appealing this to the next level is too expensive."

City administrator Joel Walinski said, "It is always comforting to hear when the city's process is affirmed."

Developers David Moffett and partner John Sutherland were busy working on their timeline Thursday.

"We are working on the timeline now, but we expect Phase 1 will be open sometime in early to mid-year 2021," said Sutherland.

Sutherland went on to say the original design has been significantly altered as a result of comments and input from the local community.

"I feel the challenges raised by Friends of Leavenworth will help us build a better facility. One I think the community will be happy with when its completed.

The original artists conception is totally out of date at this point and we should have new renderings soon," said Sutherland.

Chelan PUD board dives deeper into proposed five-year rate plan

SUBMITTED BY KIMBERLEE CRAIG CHELAN PUD

Details related to Chelan PUD's implementation of rate changes included in the 2020-2024 strategic plan, were discussed by Chelan PUD board members last week.

The proposal reflects customer-owner preference heard during strategic planning for smaller, predictable electric rate changes to reduce the risk of larger increases in the future.

The strategic plan recommended putting any increased revenue into reserves to help reduce this risk.

PUD staff is proposing a \$1.75 a month increase be applied to the residential customer charge. The residential customer charge is a fixed amount on the monthly bill that recovers the costs of being connected to the grid, no matter the amount of power used. This reflects about a 3-percent annual increase in overall residential bills.

"When we consider adjusting between rate components like the customer charge and energy use, we need to better align cost recovery by rate component," said Lindsey Mohns, Customer Utilities business manager, at Monday's board meeting.

Mohns presented data showing that the residential customer charge is substantially below the actual cost and the disparity is growing. Chelan PUD's customer charge is very low compared with other Washington state PUDs, Mohns said. This presents a revenue under-recovery issue, particularly for second or seasonal homes.

Customer Malachi Salcido of Wenatchee spoke, supporting the board's long-term look at rates. "Thank you for this planning to avoid large, un-forecasted rate increases," Salcido said. "It's very much appreciated."

Under the proposal the average home electric bill would go from about \$55 a month now to \$56.75 in year one of the plan; \$58.50 in year two; \$60.25 in year three; \$62 in year four; and 63.75 in the last year of the five-year rate plan.

Even with these changes, Chelan PUD rates will remain among the lowest in the

country.

Discounts for low income senior and disabled customers also would increase by 3 percent. PUD staff are reviewing low-income energy efficiency and assistance programs and will report to commissioners before spring.

Other rate changes proposed in the 2020-2024 strategic plan are:

- * 3-percent, per-year electric rate change for all non-residential customers
- * 4-percent water and wastewater change per year to move the systems toward sustainability
- * 3-percent per year wholesale Fiber rate change

Customer-owners are invited to a hearing on the proposal at 1 p.m. during the Feb. 3 board meeting. There is more information at chelanpud.org/RatePlanning. Comments and questions also can be sent to contact@chelanpud.org.

Chelan PUD hasn't changed electric rates in nine years.

In other business, commissioners:

- * Heard about the pace of building new homes and businesses this year and that the 10-year forecast is for electric load growth of 1.2 percent a year; about 26 average megawatts over the next decade, said Andy Wendell, Customer Service director.
- * Work continues building or expanding six substations, Wendell added.

* Reviewed the timeline and outreach to solicit projects to be considered for "early action" in Rock Island Dam relicensing. During strategic planning, more than 80 percent of customer-owners agreed the PUD should make environmental and recreational investments along the Rock Island project boundary before formal relicensing in 2028 to support a longer, up to 50-year, license. Projects must meet PUD and federal licensing criteria. During strategic planning, customers said their top criteria were investments that support economic development, environmental stewardship and recreation opportunities and public access. Outreach will start this month with letters to stakeholders, fol-



Photo submitted by Diane Priebe

From Left, Terri Butler, her daughter Hannah, and her grandson represent three generations of creating their own bowls at the Upper Valley Empty Bowls glazing days, which was a sell out.

Your chance to get an artist bowl will be at the Empty Bowls Showcase with the

Artists at the Gala Reception on Sunday, March 1, 5:30-7:30 p.m., at the Icicle Ridge Winery. Or you can bid for a bowl online at www.UVEmptyBowls.org from March 8-11. Soup supper will be on Thursday, March 19, 5:30-7:30 p.m., at the Leavenworth Festhalle. See you there.

lowed by meetings. Letters of "interest" are due in March. Following review, PUD staff plans to come back to the board with recommendations to allocate study funds. Subject to board review, a limited number of projects, which meet criteria, would be sent to federal regulators in mid-2021 for a decision in late 2021.

* Were updated on efforts to manage peak demand on the small system serving the remote community of Stehekin at the head of Lake Chelan. Study shows that installing battery storage may be the most cost-effective measure to provide capacity and create additional energy from excess hydro generation, reported Manager Andrew Grassell and Jim White, senior engineer, of the PUD's energy efficiency group. Plans are to request battery storage proposals in March and to schedule

updates with the community soon. Two community members provided public comment.

* Were happy to hear of significant increases in water supply forecasts for the Lake Chelan Basin and Columbia River system following recent snowfall. April-July runoff into Lake Chelan is now forecast at 90 percent of average and Columbia River runoff for January-July is forecast at 103 percent of average.

* Thanked Ryan Roy, Energy Planning and Trading, for his high level of ownership in successfully managing creation of a new system for river planning, energy dispatch and energy accounting. More than 20,000 hours of work by employees across the District was done on time, on budget and with no compliance problems as a result of Roy's project leadership.

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BUSINESS JOURNAL

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Inside The ECHO this week

Opinions	2	Schools & Sports.....	5	Inserts
Community Calendar.....	3	Entertainment/Outdoors ..	6	Dan's Food Market
Neighbors	4	Classifieds	7-8	Safeway



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Community News & Sports



CASCADE SCOREBOARD	
Boys Basketball	
Jan 21	Cascade 38, Cashmere 71
Jan 24	Cascade 44, Okanogan 62
Girls Basketball	
Jan 21	Cascade 19, Cashmere 69
Jan 24	Cascade 23, Okanogan 64

CASCADE SCHEDULE	
Boys Basketball	
Jan. 31	Cascade at Chelan 7:15 p.m.
Feb 4	Cascade vs Omak 7:15 p.m.
Girls Basketball	
Jan 31	Cascade at Chelan 5:45 p.m.
Feb. 4	Cascade vs Omak 5:45 p.m.

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- Kodiaks were on defense most of the night against a tough Okanogan team.
- Cole Warnaca hits a 3 pointer to tie the score early in the first quarter.
- Xitlali Espinosa tries to wrestle control of the ball away after an Okanogan rebound.
- Cole Warnaca looks to make a move into the key.
- Bret Fraker goes for a layup after stealing the ball from an Okanogan player.
- Autumn West looks for the ball she knocks loose from Okanogan.

BOYS BASKETBALL				
Varsity Basketball Standings				
	League		Overall	
	W	L	W	L
Cashmere	8	0	12	3
Okanogan	6	2	10	5
Omak	5	3	13	3
Chelan	2	7	7	8
Cascade	0	9	4	12

GIRLS BASKETBALL				
Varsity Basketball Standings				
	League		Overall	
	W	L	W	L
Cashmere	8	0	16	0
Okanogan	5	3	12	3
Omak	5	3	10	6
Chelan	3	6	7	8
Cascade	0	9	1	15

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RATE PLANNING

Based on what customer-owners told us during strategic planning, Chelan PUD is discussing five-year rate changes.

The proposal reflects your preference for smaller predictable rate changes to reduce the risk of larger increases in the future.

- 3-percent electric rate change – about \$1.75/month each year for residential customers
- 4-percent water and wastewater change per year to move the systems toward sustainability
- 3-percent per year wholesale Fiber rate change

We want to hear your comments at a **1 p.m. hearing at the Feb. 3** commission meeting.

More information at chelanpud.org under "Rates Planning."
Send questions and comments to contactus@chelanpud.org

Entertainment / Outdoors

The Washington Outdoors Report

Washington State's Big Foot Print in the Shooting and Hunting Industry

STORY BY JOHN KRUSE

The 19th largest trade show in the nation wrapped up in Las Vegas, Nevada this week and Washington State was well represented.

The event in question was the Shooting Hunting Outdoor Trade (SHOT) Show, which draws not only over 60,000 members of this large industry to the Sands Expo

Center every year but also close to 2500 members of the media from around the world interested in finding out what's new in the world of firearms, knives, hunting products and related accessories.

Over two thousand companies from around the globe exhibit here to include 48 businesses from Washing-

ton, giving the Evergreen State a surprisingly strong foot print in this industry.

Here are a few of the players from our state who were marketing their wares to wholesale buyers, retailers, law enforcement agencies and military organizations over the last few days:

TRUCKVAULT

If you are on the road with your firearms (or fishing gear, photography equipment and other valuables) you can secure it in your pick-up truck, SUV or other vehicle with a customizable, hidden and lockable unit from TruckVault.

Located in Sedro-Woolley, this company employs 70 people and has a strong following to include Olympic Gold Medalist Kim Rhode who installed a TruckVault in her vehicle after her competition shotguns were stolen just before an event several years ago.

Today, TruckVault makes secure storage lockers in vehicles not only for hunters, shooters and anglers, but also for government agencies such as police and fire departments.

SOG KNIVES AND TOOLS

Lynnwood, this knife company has an interesting back story.

The founder of the company, Spencer Frazer, decided to reproduce the original Bowie combat knife carried by a special operations group known as MSCV-SOG during the Vietnam War.

That one knife launched SOG which now produces a large line of fixed and folding knives along with some very beefy multi-tools.

In addition to this, SOG also sells other outdoors related gear such as axes, tomahawks, tactical backpacks and flashlights.

FILSON

Founded in the 1890's to support the Klondike Gold Rush with the tough clothing prospectors needed, Filson continues to produce high end jackets, vests, pants, hats and more favored by outdoorsmen and women.

In fact, the clothing is so long lasting it's often handed



Photos by John Kruse

TruckVault shows off the secure storage system they built for this truck.

down from one generation to the next.

Filson also makes an outstanding line of gear for waterfowlers, something much of the public doesn't know but died in the wool (pun intended) duck and goose hunters are very well aware of.

Filson's flagship store in Seattle is a must-visit destination for many of the loyal fans of this clothing line.

IKAMPER

This is a new company that just moved its U.S. headquarters to Seattle.

IKAMPER sells roof top tents that can be put on racks above a pick-up truck leaving the bed open for storage.

IKAMPER tents also fit on SUV's or even smaller vehicles like all-wheel drive Subaru's.

The latter drivers will appreciate the Skycamp Mini which sleeps two on a comfortable mattress.

The regular Skycamp roof camper sleeps up to four.

One unique thing about the IKAMPER tents versus the competition is that they have a hard shell built into them that covers them during travel and stays on as part of the tent which can be erected in as little as one minute.

Some of the other companies exhibiting at SHOT Show this year include:

FORT DISCOVERY INC.

Joe D'Amico founded this company which not only makes AR 15 style rifles (the Expedition Rifle) out of aluminum but also offers a variety of firearms related training and survival courses.

AMERICAN RIFLE COMPANY

Based in Mukilteo, they manufacture very high-quality bolt actions, chassis and accessories for rifles.

TRACKER SAFE

Need a secure place to store those firearms? Tracker Safe makes a variety of gun safes (large and small) as well as wall, floor and security safes to hold (and hide) other valuables.

MODE ONE KNIVES

Based out of Vancouver and associated with Tracker Safes, this business also makes folding knives of the folding, fishing, hunting and survival variety.

OUTDOOR RESEARCH

Based in Seattle, Outdoor

Research provides not only jackets and clothing for winter sports enthusiasts, but also a line of tactical style parkas, sweaters, base layer clothing, gloves and gaiters which catch the attention of retailers and buyers at SHOT Show.

These are just a few of 48 companies exhibiting at SHOT Show, which in turn, represents just a portion of the many companies based in the Evergreen State producing firearms, clothing, and related accessories for consumers (and organizations) all over the world interested in outdoors recreation, hunting or tactical operations.

It goes to show that not only is the outdoors big in Washington, but so is the business of the outdoors.

John Kruse – www.northwesternoutdoors.com and www.americaoutdoorsradio.com



The MET: LIVE IN HD PORGY AND BESS

MASON ELLIOTT

One of the most exciting MET operas in recent memory is streaming in our Snowy Owl Theater this weekend! For the first time since 1990, The MET is showing Porgy and Bess!

This is a favorite and varies from your typical opera. With an all African-American cast and speaking and singing in English, this would be a great time to bring someone new! Make sure to check the back of your opera postcard to save some money!

Porgy and Bess will be screened in our Snowy Owl Theater on Saturday, Feb. 1 at 9:55 AM.



As always, make sure to check out icicle.org for information about events and everything happening on campus. And, make sure to follow us on both Facebook and Instagram for up to date information and what goes on here on campus! We hope to see you soon!

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Leavenworth 7th Grader Dante Aurilio's team wins championship



Photo submitted by Marco Aurilio

Dante Aurilio of Leavenworth plays ice hockey in the Wenatchee Amateur Hockey Association (WAHA) as a U14 Bantam, coached by his father Marco Aurilio. This past weekend his team won the 2020 Wenatchee Apple Cup Ice Hockey tournament featuring 8 regional teams from Washington state and British Columbia, Canada. Dante was awarded the MVP for the final championship game! Dante is second in from the right bottom row, coach Marco is on the right side. Head coach is Jeromy Deskin 2nd in from the left top row, near assistant coach Lance Kimmerly.

Tobacco and Vapor 21 began Jan. 1

OLYMPIA - Engrossed House Bill 1074 went into effect on Jan. 1; it is now illegal to sell tobacco and vapor products to anyone under 21.

Quit Resources

- Washington State Tobacco Quitline: 1-800-QUIT-NOW. Free help for quitting smoking or vaping; coaching is available in 200+ languages. Uninsured and underinsured Washingtonians can get free nicotine replacement therapy patches (while supplies last).

- Smartphone apps: doh.wa.gov/quit; apps are free, research-based, and use Acceptance and Commitment Therapy to help Washingtonians quit smoking or vaping. Patients aged 18-20 are currently eligible for a free two-week nicotine patch starter kit through the Smoking & Tobacco app.

- Text-message programs: SmokefreeTXT: text "QUIT" to 47848 to receive tips, advice, and encouragement to help you overcome challenges and stay motivated to quit. This Is Quitting (for teen/young adult vaping): text "DITCHJUUL" to 88709 to get help through cravings, stresses, and slips.

- Additional options may be available based on your insurance coverage; contact your health care provider for more information.

Why is Washington state implementing this law?

- In 2018, one in five Washington 10th graders and almost one in three 12th graders reported using vapor products, a significant increase over previous years.

- Nearly all people who smoke begin smoking before age 21—while their brains are particularly vulnerable to nicotine addiction.

- Raising the legal age of sale will help protect young people by preventing them from getting tobacco and vapor products from peers who are 18, 19, or 20 year olds.

How does the federal Tobacco 21 affect Washington state?

- On Dec. 20, 2019, the President signed legislation to amend the Federal Food, Drug, and Cosmetic Act, and raise the federal minimum age of sale of tobacco products from 18 to 21 years.

- On Friday Dec. 27, 2019, the Food and Drug Administration (FDA) announced that the law would go into effect immediately.

- Although the federal bill went into effect a few days before Washington state's bill, the Washington State Department of Health and Liquor and Cannabis Board were already preparing for our state's version of Tobacco and Vapor 21, Engrossed House Bill 1074. The state law went into effect on Jan. 1.

- Limited guidance is available at this time about the federal bill; what guidance does exist is available at <https://www.fda.gov/tobacco-products/retail-sales-tobacco-products/selling-tobacco-products-retail-stores>. The Washington State Department of Health is awaiting further guidance from the FDA.

Additional Resources

- Parents and schools can find more information about how to address youth vaping at www.youthnow.me/schools.

- The public can learn more at www.doh.wa.gov/tobacco-and-vapor-21.

- Retailers can learn more at <https://lcb.wa.gov/tobacco-vapor-21>.

- Watch Secretary Wiesman's video message about Tobacco and Vapor 21.

Why do some drug advertisements on television mention the risks of the medicine they are promoting, while others don't?

This coming weekend in Miami's Hard Rock Stadium, Super Bowl LIV will pit the champion team of the American Football Conference, the Kansas City Chiefs, against the champions of the National Football Conference, the San Francisco 49ers. Between now and the big game there will LOTS of advertisements featuring cars, trucks, insurance, and beer, along with ads for prescription and non-prescription medicines.

I'm often asked, "Why do some drug advertisements on television mention the risks of the medicine they are promoting, while others don't?"

One reason is that there are 2 main types of medicines being advertised, prescription and non-prescription medications, with one set of rules for direct to consumer (DTC) advertising of prescription medicines, and another, very different set for non-prescription or OTC (over-the-counter) medicines. The Food and Drug Administration (FDA) controls the advertising rules for prescription medicines, while the Federal Trade Commission is responsible for the rules regarding advertising of non-prescription or over the counter (OTC)



medicines.

Inside the FDA, the Office of Prescription Drug Promotion (OPDP) is responsible for regulating the marketing of prescription medicines. OPDP's mission is to protect public health by assuring that prescription drug information used in advertising is truthful, balanced and accurately communicated, whether it's directed at health care providers such as doctors and pharmacists, or aimed directly at consumers. In contrast, the advertising of OTC medicines regulated by the Federal Trade Commission and is much less strict.

You may not always hear the side effects of a medicine during an advertisement for it because the FDA created 3 different categories of direct to consumer advertisements that manufacturers of a prescription medicine can use, and only one category requires mentioning any risks.

The categories of DTC advertising include help seeking ads, product claim ads, and reminder ads. Help seeking advertise-

ments mention a particular condition, such as depression, arthritis, or overactive bladder, then direct you to ask your doctor for more information about it. No medicines are mentioned in this type of ad, but if you look closely, you'll usually see the name or logo of the drug manufacturer sponsoring it somewhere on the screen.

Product claim ads mention the type of condition the medicine has been approved to treat, its brand and generic name, and include some benefits and risks associated with taking it. Product claim ads often use cartoons, celebrity spokespeople or actors to play satisfied patients; then, near the very end you hear a list of risks of taking the medicine, including death. The balance between benefits and risks is important; in this category of marketing, the advertisement MUST mention potential serious risks if they are presenting benefits to their audience.

The third type of prescription medicine advertisement for DTC marketing is a reminder ad. Reminder ads are short, giving only the brand name of the medicine, not what it treats or any of its

benefits. Reminder ads connect us with previous advertising by echoing the visual marketing elements seen in the product claim ads for the product, like showing two people watching a sunset sitting in bathtubs placed side-by-side.

DTC advertising is controversial. On one hand, those who support DTC marketing state that it's useful to consumers because it encourages people to talk to their physician about a health condition they may have. DTC advertising can also help remove the stigma of a particular condition, such as depression or erectile dysfunction.

Opponents of DTC advertising are concerned that it promotes increased medication use and even overuse of drugs for conditions that have non-drug treatments or less expensive treatments available. They also fear that not enough attention is paid to the risks of a new medicine, like serious side effects. Marketers want their product presented in the best possible light, and false or misleading claims can slip in.

In contrast, DTC advertising of a non-prescription product doesn't have to mention ANY side

effects, because the FTC doesn't require it. There is continuing concern about this lack of balance, especially when a prescription medicine gets approval to become OTC, such as omeprazole (Prilosec®) or naproxen (Aleve®). Just because a medicine no longer requires a prescription doesn't mean the risks of having side effects magically disappear.

The only type of advertisement that forces the manufacturer to mention the risks of taking a particular medicine is a product promotion advertisement of a prescription-only medicine. With reminder ads, help seeking ads and OTC medicine advertisements, there aren't any serious side effects mentioned because the manufacturer is not required to include that information when advertising the product.

Dr. Louise Achey, Doctor of Pharmacy is a 40-year veteran of pharmacology and author of Why Dogs Can't Eat Chocolate: How Medicines Work and How YOU Can Take Them Safely. Check out her NEW website TheMedication-Insider.com for daily tips on how to take your medicine safely. ©2020 Louise Achey

Best flu hacks every traveler should know

STATEPOINT - While everyone wants to make the most of their vacation, travel can do a number on one's health, and during flu season, the risk of feeling unwell is even higher. Feel your best with these tips:

- Flu levels increase during winter because people spend more time in enclosed spaces together touching surfaces and breathing "shared" air. Traveling only amplifies this. Reduce your chances of swapping germs by avoiding contact with shared items. For example, don't put your face directly on airline-supplied pillows or blankets that haven't been sanitized.

- Ironically, just when handwashing is most vital - while traveling - it becomes less convenient. Carry handwipes and sanitizers and use them when you can't wash your hands. More importantly, avoid rubbing your eyes or nose.

- An airplane cabin's dry air accommodates the



PHOTO SOURCE: (c) Voyagerix / iStock via Getty Images Plus
Flu levels increase during winter because people spend more time in enclosed spaces together touching surfaces and breathing "shared" air. Traveling only amplifies this.

growth of viruses that thrive on low humidity. Additionally, travelers often refrain from hydrating to avoid frequent bathroom trips. Yet, when mucous membranes are dry, they can't keep germs at bay. A general rule is to drink at least 8 ounces of water for every hour in the air. Under the weather? Drink more than the daily recommended 8-10 cups to

prevent dehydration caused by fever, loosen mucus, keep your throat moist and lessen the chance of the virus' success.

- Getting medical attention away from home is tough. Travel smart with over-the-counter products that are homeopathic and easy to use. Some, like Oscillococcinum, are good to pack in your carry-on so

you can take at the first sign of symptoms. Though these uses have not been evaluated by the Food and Drug Administration, clinical studies show that Oscillococcinum reduces the duration and severity of flu symptoms such as body aches, headache, fever, chills and fatigue. Widely available in supermarkets and drugstores, this flu medicine is taken without water, making it an ideal travel remedy.

"I recommend that travelers keep Oscillococcinum on-hand: an easy-to-take, non-drowsy medicine that can be used for anyone ages 2 and up," says Dr. Ken Redeross, a board-certified physician in internal medicine and author of "Bond: The 4 Cornerstones of a Lasting and Caring Relationship with Your Doctor." "It works best when taken at the first sign of flu, so it's important to pay close attention to symptoms." To learn more, visit Oscillo-

com.

- Will you arrive in time to make your connection? What if you forgot to pack Aunt Ethel's present? There's no doubt that travel can cause stress, which research has shown can increase susceptibility to flu and even increase the severity of symptoms. Being flexible, prepared and building extra time into your schedule can make for stress-free travel.

- Exercise boosts energy and immunity, so don't take a vacation from workouts while traveling. Pack workout wear and carve out time for exercise.

- Unusual travel schedules, unfamiliar beds and crossing time zones can disrupt a sleep schedule. Get plenty of rest before your trip to keep your body's natural defenses at optimum levels.

Getting sick can put a damper on even the best vacation. Take steps to feel your best.

Tackling the housing affordability crisis

STATEPOINT - As housing prices soar nationwide, a growing number of Americans are unable to find affordable housing. Experts say that the problem has reached a crisis point, and is harming the welfare not only of individuals and families, but of communities and the economy at-large.

Since 2012, housing prices have increased by 53 percent, according to the Federal Reserve Bank of St. Louis. Unfortunately, salaries have not kept pace. The Joint Center for Housing Studies at Harvard University reports that 18 million Americans commit more than 50 percent of their income toward a safe place to live.

America needs 7 million units of affordable hous-

ing, according to a March 2019 National Low Income Housing Coalition report, which also found that no state has enough affordable rental inventory.

"America's housing affordability crisis isn't restricted to cities on the East and West coasts. Families in rural, suburban and urban areas in all 50 states are sacrificing necessities like food, healthcare and education in order to make rent or mortgage payments," says Brandee McHale, president of the Wells Fargo Foundation. "Only when people can afford to live in their neighborhoods can communities thrive."

Recognizing the extent of the problem, non-profits, think tanks and corporations are stepping in to find solutions that will

unlock housing options for more Americans and reduce the cost burden of housing. One large-scale effort underway is being spearheaded by Wells Fargo and the Wells Fargo Foundation. Drawing on its resources and expertise, the company is working in collaboration with public- and private-sector organizations to develop and implement new solutions in communities of need, and is committing a \$1 billion philanthropic investment through 2025.

The \$1 billion will be used to address multiple facets of the U.S. housing affordability crisis, including homelessness, available and affordable rentals, transitional housing and homeownership. Beyond this commitment, programs that increase

financial literacy among individuals and create small business growth for local entrepreneurs round out an overall strategy to help people and communities find more financial stability.

This new philanthropic strategy comes on the heels of previous efforts designed to secure affordable housing for more Americans. Since 2012, Wells Fargo has provided charitable grants for homebuyers and homebuyer education through its philanthropic NeighborhoodLIFT, and other LIFT programs in collaboration with NeighborWorks America, creating more than 22,000 homeowners -- the majority from low- and moderate-income households -- through over \$475 mil-

lion in down-payment assistance grants. In addition, 10-year lending commitments are in place to help more than 170,000 African American and Hispanic individuals purchase homes.

"Financial stability starts with a place you can afford to call home, but to help more people find that, it's going take all of us looking more holistically at the spectrum of housing needs," says McHale.

As markets all over the country struggle with high housing prices, policymakers, advocates, philanthropists and non-profits will need to work together to find long-term solutions that will help millions of Americans meet their most basic needs.

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