Issue No. 329

## April 2020

A MONTHLY PUBLICATION OF PARKINSON'S RESOURCE ORGANIZATION

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Working so no one is isolated because of Parkinson's

## MESSAGE

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PRESIDENT'S

Normally we would start the April Newsletter with something about it being Parkinson's Awareness Month, but every day is Parkinson's Awareness Day; we also might even say something about April Fool's Day, but with the Coronavirus pandemic in full force, that seems to be at the top of everyone's mind.

At the PRO Office we have been frantically working to get video information out to you on topics we believe relevant to dealing with the Coronavirus. That, plus we garnered a few articles from our Wellness Villagers to also help.

We feel badly that we had to cancel/ postpone our 30th Anniversary gala event. Very sad for more reasons than not celebrating a tremendous milestone, we did not realize the revenues that the event would have generated. We ask for your help in keeping PRO going at full speed.

**Important Notice:** Because of the COVID-19 health crisis, Congress passed a stimulus bill that expands the charitable deduction to all taxpayers for a one-year Universal Deduction. For those who itemize, the bill lifts the cap on annual giving from 60 percent of adjusted gross income to 100 percent for the 2020 tax year and allows nonitemizers to deduct up to \$300 in cash giving. Another great reason to give a *gift to Parkinson's Resource Organization* at *ParkinsonsResource.org/ donate.* 

The **ROAD TO THE CURE** is still in progress as indicated in the article on this page. We're grateful that the scientists are all well and proceeding toward this most needed goal; notwithstanding the COVID-19 pandemic.

Please look at the other © PROvocative articles and informative news such as: CAN A TERM POLICY BE SOLD FOR CASH? YES! on page 2; FREE-LIVE ONLINE CLASSES TO BOOST YOUR IMMUNE SYSTEM on page 3; 7 WAYS TO KEEP YOUR IMMUNE SYSTEM HEALTHY on page 4; CLARITY AND CONFIDENCE FOR YOUR FINANCIAL LIFE on page 5; and BITS AND PIECES - Thanks for everything: The Parade, by Bruce Bressack on page 7. cont. on page 7

### ICBII UPDATE ON THE ROAD TO THE CURE A REAL-TIME SCIENCE REPORT

Optimization of our Parkinson's Drug during the COVID-19 Pandemic Ram Bhatt, Ph.D., CEO, ICBII Scientific Update

**Optimization of our Parkinson's Drug -** The scientists at ICB International, Inc. have been busy since New Year optimizing their Parkinson's drug to accomplish two major goals:

- 1. To introduce the best possible drug into the market with unquestionable safety and therapeutic efficacy.
- 2. To monitor the effect of therapy in the shortest possible time.

The present drug will take nearly a day to radiolabel it, inject it in the patient and scan the brain to monitor what the drug is doing in the brain. Some physicians have advised us to shorten the monitoring time to about 2-3 hours. To achieve this goal, we have designed eight analogs of the current Parkinson's drug. Gen-Script, a company in New Jersey, has been helping ICBII scientists to generate eight different DNA vectors. As soon as these vectors are ready, ICBII will express them to generate eight new SMART Molecules, which will then be tested in animal models both in house and at Charles River's Laboratory, Finland. This is a very comprehensive program that will require nearly 9 to 12 months to complete with a budget of about \$2M.

**The Coronavirus Havoc** - The Coronavirus has created havoc worldwide both in human and economic costs. The cost of loss of human life is immeasurable. A vaccine is estimated to be at least 18 months away. Experiments with unconventional therapies such as the combination therapy with hydroxy-chloro-quinine, Azithromycin, and viral drugs have begun, including the use of serum from patients recovered from the CoV infection and mouse monoclonal antibodies. It is conceivable that these therapies could have a phenomenal impact that can combat the growing threat of CoV and end the loss of life all over the world. But if the benefit of these drugs is marginal. Under that scenario, developing alternative therapies will be a wise move. While practicing CDC outlined preventive tips will help mitigate the virus spread but it will not be a substitute for the curative treatment.

The ICBII scientists are facing a big dilemma. Scientists are confident that our SMART Molecules based therapy can be ready long before a vaccine will be ready. However, if ICBII starts developing today, a coronavirus therapy would not be ready for at least 12 months. The dilemma is that the threat of coronavirus may be minimized or eradicated in the next few months due to parameters such as hot weather, pursuit of safety and prevention tips, and use of new drugs and antibodies, etc. If such a wonderful turn of events takes place, there would not be a need for these new therapies and ICBII would just be wasting resources. However, if our wishful thinking does not materialize, ICBII would regret not coming to rescue society from the coronavirus plague.

Developing new drugs is not an inexpensive process either. I am sure you have heard figures upwards of \$2 Billion in the news for a CoV vaccine. Due to the unique characteristics of ICBII's SMART Molecules, scientists believe that they could demonstrate proof of principle and conduct Phase-1 clinical trials with a budget of \$15M, much less than what is being projected by the elite groups; Notwithstanding, ICBII will stay developing its Parkinson's drugs for the time being.

#### **Newsworthy Notes**

## ACUPUNCTURE

#### Dr. David Shirazi

**ANIMAL-ASSISTED THERAPY** Canine Companions

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settlement.

Lisa Rehburg, Rehburg Life Settlements

CAN A TERM POLICY BE SOLD FOR CASH? YES!

When someone no longer wants or needs their life insurance

policy, usually they just stop making the premium payments and drop it. But there is another option. They can sell their

policy for a lump sum of cash. It is called a life insurance

The #1 type of life insurance policy that clients sell is

universal life, a permanent type of policy. But, the #2 most common type of policy sold is term insurance. But, how can

term policies be sold when they have an end date? 98% of the time, in order to sell a term policy, it must be convertible.

"Convertible" means that the policy can be converted into

a permanent type of policy, like universal life or whole life. Most term policies are convertible, but they usually

have a conversion deadline. Check your policy or ask your

insurance company or agent. They can tell you if the policy

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- (CA) William R. Remery (NY) Ronald A. Fatoullah

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Easy Speech Therapy Center

VIBRA Rehabilitation Hospital

Riverside Institute of Vision Rehabilitation

Bolden Communications

Rehburg Life Settlements

Drs. Kohtz & Spurling

is still convertible and what the conversion deadline is. Each company is different, but the conversion deadline can be an

age, the time on the policy, or both. Sometimes the policy

is convertible until the end of the term. If you would like to

look for yourself - look for the words "conversion" privilege or option in your policy. This will tell you if your policy is

convertible and will usually tell you when the deadline is. For

example, I recently read a client's policy, he was 68 years old, and the policy was convertible until age 70. Good news. But

the next sentence said, or up until 10 years on the policy. He was on the policy for 14 years, so the policy was no longer

convertible. The fact or data pages in the front of the policy may also list a conversion deadline. We suggest looking into

selling a term policy at least 6 months prior to the conversion

What if my policy is no longer convertible, can it still be sold? The short answer is yes. There is a possibility, but it is

cont. on page 7

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SPEECH THERAPY

## FREE - LIVE ONLINE CLASSES TO BOOST YOUR IMMUNE SYSTEM

### Roger Moore, Medical Hypnotherapist

Now more than ever we all need to protect our health. And yes, you really can strengthen your immune system and fight off disease with your unconscious mind. You have a powerful force within you that can act in harmony with medications or supplements for your health and wellness.

# Your subconscious mind controls all the vital processes of your body, and it knows how to heal you.

We know that almost every system in your body can be damaged by stress. In fact, it's hard to think of any disease in which stress does not play an aggravating role, or any part of the body that is not adversely affected by stress.

In 1978 Hans Selye, a stress research specialist, discovered that with prolonged stress, the body's immune system progressively breaks down. Whatever organ or body part is the weakest tends to break down or become diseased first.

So, stress has a serious impact on immunity.

Even temporary stress—like going to the grocery store these days—can completely wipe out the body's interferon levels, literally reducing them to 0. Interferon is necessary for certain cells of the immune system to do their jobs. For example, one kind of immune cell, lymphocyte, is called a natural killer cell. Natural killer cells have two functions: 1) They patrol the body and look for virus-infected cells to destroy, and; 2) They seek and eliminate cancer cells.

Our brains are like medicine cabinets, producing a wide range of drugs that affect our moods and all our systems, including the immune system.

The same mechanism that turns the stress response on, can turn it off. This is called the relaxation response. As soon as you decide that a situation is no longer dangerous, your brain stops sending emergency signals to your brain stem, which in turn ceases to send pain messages to your nervous system. Three minutes after you shut off the danger signals, the fight or flight response burns out. Your metabolism, heart rate, breathing rate, muscle tension and blood pressure all return to their normal levels.

We are all challenged by this time of uncertainty that has disrupted our daily lives. What we thought was normal has been shaken to its core.

Even with this new reality, **you still have a choice.** You can activate your sympathetic nervous system—the fight or flight mode—and choose anxiety, fear, anger or any other upsetting emotion that will weaken your immune system. Or, you can choose to live in the balanced state of your parasympathetic nervous system, and acknowledge the realities of the moment, breathe, be calm and take responsible action.

In addition to healthy eating, exercise, staying hydrated, and getting adequate sleep, you can boost your immune system by being calm and relaxed and engaging in activities that sustain hope and joy.

To help you enhance your health, I'm offering a 4-week free, live, online 90-minute group class. You will learn self-hypnosis, stress reduction techniques, methods to expand your neuroplasticity, pain control and skills to maintain a healthy lifestyle.

You will also have the opportunity to ask questions, which will help shape and guide our discussion. And each week we'll conclude with a hypnosis session focused on your health and wellness.

You can attend on your computer, tablet or smart phone. Login details will be provided when you register.

I invite you to join me and learn how you can walk with fear and anxiety and still move forward in life with hope, joy, and love.

## Thursday, April 2, 9, 16 & 23 / 1:00 pm- 2:30 pm PDT

Register now and find out how you can use the power of your subconscious mind for your health and wellness.

To learn more about Palm Desert Hypnosis and to register for this class, go online to: **ParkinsonsResource.org/the-wellness-village/directory/palm-desert-hypnosis/** 

Roger Moore is a Medical Hypnotherapist at Palm Desert Hypnosis and has been a member of the Wellness Village since September 2019.



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## **7 WAYS TO KEEP YOUR IMMUNE SYSTEM HEALTHY**

#### Lauren Bedosky / Medically Reviewed by Justin Laube, MD

**Everyday Health** – Several key healthy lifestyle habits can help keep your immune system working to stave off illness and infection.

Your body (including your immune system) runs on the fuel you put into it. That's why eating well, along with several other good-for-you behaviors, is so important. Put simply, it's your immune system's job to defend your body against illness and disease. The complex system is made up of cells in your skin, blood, bone marrow, tissues, and organs that—when working the way they should—protect your body against potentially harmful pathogens (like bacteria and viruses), and limit damage from noninfectious agents (like sunburn or cancer), according to the National Institutes of Health (NIH).

Think of the immune system as an orchestra. For the best performance, you want every instrument and every musician in the orchestra to perform at its best. You don't necessarily want one musician performing on double speed or one instrument suddenly producing sound at twice the volume it usually does.

The same goes for your immune system. To best protect your body from harm, every component of your immune system needs to perform exactly according to plan. The best way you can ensure that happens is to practice the good-for-you behaviors every day that your immune system runs on.

**1. Eat a Healthy Diet** – The nutrients you get from food—in particular, plant-based foods like fruits, vegetables, herbs, and spices—are essential to keeping your immune system functioning properly, according to Yufang Lin, MD, at Cleveland Clinic in Ohio. "Many plant-based foods also have antiviral and antimicrobial properties, which help us fight off infection," Dr. Lin says.

For example, research shows that spices like clove, oregano, thyme, cinnamon, and cumin contain antiviral and antimicrobial properties that prevent the growth of food-spoiling bacteria like Bacillus subtilis and Pseudomonas fluorescens, harmful fungi like Aspergillus flavus, and antibiotic-resistant microorganisms like Staphylococcus aureus, according to a review published in June 2017 in the International Journal of Molecular Sciences.

Furthermore, the zinc, folate, iron, selenium, copper, and vitamins A, C, E, B6, and B12 you get from the food you eat are the nutrients your immune system needs to do its job, according to the Academy of Nutrition and Dietetics. Each one plays a unique role in supporting immune function.

Research suggests, for example, that vitamin C deficiency may increase the likelihood of infection, according to a review published November 2017 in Nutrients. Our bodies do not produce this essential, water-soluble vitamin on their own, so we need to get it through foods (such as citrus fruits, kiwis, and several cruciferous vegetables). You can get 95 milligrams (mg), or 106 percent of the daily vitamin C you need by snacking on a half-cup of red pepper, according to the NIH.

Protein is also critical for immune health. The amino acids in protein help build and maintain immune cells and skimping on this macronutrient may lower your body's ability to fight infections. In one study published February 2013 in the Journal of Infectious Diseases, mice who ate a diet consisting of only 2 percent protein were more severely impacted by the flu than mice who ate a "normal protein" diet with 18 percent protein. But once researchers started feeding the first group a "normal protein" diet, the mice were able to get rid of the virus.

When it comes to a diet that supports good immune health, focus on incorporating more plants and plant-based foods. Add fruits and veggies to soups and stews, smoothies, and salads, or eat them as snacks, Lin says. Carrots, broccoli, spinach, red bell peppers, apricots, citrus fruits (such as oranges, grapefruit, tangerines), and strawberries are all great sources of vitamins A and C, while seeds and nuts will provide protein, vitamin E, and zinc, according to the Academy of Nutrition and Dietetics.

Additional sources of protein and zinc include seafood, lean meat, and poultry, according to the Academy of Nutrition and Dietetics.

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## **Newsworthy Notes**

## **CLARITY AND CONFIDENCE FOR YOUR FINANCIAL LIFE**

#### David Thatcher, Cypress Wealth Services

We hope you are well, safe, and taking good care of yourselves. Our mission is to help bring clarity and confidence to your financial life. A big part of that commitment is to keep you up to date with important educational information and more importantly to provide perspective to help keep you healthy, calm and positive during these unsettling times. This article is filled with ideas to consider as you have downtime at home. We share lists of financial and non-financial ideas to help you keep a healthy and balanced lifestyle.

**Make a List** - One positive of having more time at home is it presents an opportunity to work on the items you may have put off. We all have those items that are "on the list", but never seem to get done. We suggest you make a list of the household items you may have put off. Maybe it is a thorough spring cleaning or a project in your garage. In the spirit of creating a list, we put together a short list of financial items that you might consider.

- Get Your Financial House in Order Most people want to be financially organized. We created *Life in a Book®* as a simple framework to help you start the process. Consider taking the next week or two to organize your financial life. Once complete, we promise it will help you in all areas of your life. You will find that link on our <u>Wellness Village</u> page.
- Know Where You Stand Do you know where your money goes every month? Consider taking time to review your monthly cash flow and where you spend your money. Also On our Wellness Village page, you can download our "Know Where You Stand" workbook to start the process <u>here</u>.
- 3. Consider a Refi With all the news about lower interest rates, you may be wondering if now is the time to refinance? Consider talking to a mortgage banker to assess whether it makes sense for you to consider a refinance. If you have additional questions, please contact us anytime.

**Take Care of Your Mind, Body, and Spirit** - Eating well is crucial to healthy living and even more important during this stressful time. Equally important is exercise and doing activities for a healthy mind that keep your spirit positive and uplifted. Sleep and rest are also crucial components to helping you to stay healthy and lower your stress levels. Below are some great apps and ideas to help you.

- 4. Keep a daily routine The UCLA Longevity Center put out a long list of activities to stay healthy. A major takeaway for us was the importance of keeping a routine. You can view the list <u>here</u>.
- 5. Meditate You can go to **YouTube.com** and search for meditations or there is a great article with a summary and link to 5 great apps. Click <u>here</u>.
- **6.The best home workout apps 2020** This article lists several apps for getting a great workout at home. **You can view the article** <u>here</u>.
- 7. The Best Books to Elevate Your Reading List in 2020 Are you ready to get lost in a new book? This article from Esquire, highlights the best reads for 2020. Click <u>here</u> to view the article.
- 8. Yoga | Down Dog This app allows you to do yoga at home. With Down Dog you get a brand-new yoga practice every time you come to your mat or chair. Unlike following prerecorded videos, Down Dog won't make you do the same workout repeatedly. With over 60,000 different configurations, Down Dog gives you the power to build a yoga practice you love! Click here to learn more. Even if you've never tried yoga and don't think it's for you, it's worth giving it a try to see if you might just like it and benefit from its many positive effects.
- **9. Sleep** Make sure you get extra sleep. Sleeping is necessary for a healthy mind and body and can help greatly in reducing stress. Click <u>here</u> for a great article on the benefits of sleep.
- **10. Limit social media** Social media can be a great outlet to keep in touch with friends but right now it is filled with fear, misleading and even non-factual opinions that can cause excessive stress and anxiety.
- **11. Laugh** Laughter is the greatest medicine. Try searching on **YouTube.com** "funny videos" or "videos to make you laugh" to the get giggles going!
- 12. And don't forget jigsaw puzzles! Click here for free online puzzles.

**We Are Here for You** Thankfully, recently we saw the markets stabilize! With that said we are likely in for continued volatility as these events continue to unfold. We are here for you! If you would like to review your financial plan or portfolio, please contact us anytime.

Click <u>here</u> to find David Thatcher, Chris Risenmay and Cypress Wealth Services in the Wellness Village where they have been members since January 2017.

## Parkinson's Resource Organization

April 2020

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#### IMMUNE SYSTEM – cont. from page 4

**2. Keep Stress Under Control** - According to a review published in the October 2015 issue of Current Opinion in Psychology, long-term stress leads to chronically elevated levels of as the steroid hormone cortisol. The body relies on hormones like cortisol during short-term bouts of stress (when your body goes into "fight-or-flight" response); cortisol has a beneficial effect of actually preventing the immune system from responding before the stressful event is over (so your body can react to the immediate stressor). But when cortisol levels are constantly high, it essentially blocks the immune system from kicking into gear and doing its job to protect the body against potential threats from germs like viruses and bacteria.

There are many effective stress-reduction techniques; the key is to find what works for you. "I like to give my patients options," says Ben Kaplan, MD, an internal medicine physician at Orlando Health Medical Group Internal Medicine in Florida. He recommends meditation, journaling, and any activity that you enjoy. Try to do at least one stress-reducing activity every day. Short on time? Start small. Set aside five minutes at some point each day for fun and increase it when you can.

**3.** Get Plenty of Good Quality Sleep - Your body heals and regenerates while you sleep, making adequate sleep critical for a healthy immune response, Lin says.

More specifically, sleep is a time when your body produces and distributes key immune cells like cytokines, T cells, and interleukin 12 (a pro-inflammatory cytokine), according to a review published in Pflugers Archiv European Journal of Physiology.

When you don't get enough sleep, your immune system may not do these things as well, making it less able to defend your body against harmful invaders and making you more likely to get sick. One study published in the July-August 2017 issue of Behavioral Sleep Medicine found that compared with healthy young adults who did not have sleep problems, otherwise healthy young adults with insomnia were more susceptible to the flu even after getting vaccinated.

Sleep deprivation also elevates cortisol levels, which of course is also not good for immune function, Lin says. "Our immune system wears down as a result, and we tend to have [fewer] reserves to fight off or recover from illness."

The National Sleep Foundation recommends all adults get at least seven hours of sleep per night to optimize health.

**4. Exercise Regularly (Outdoors, When Possible) –** Regular exercise lowers your risk of developing chronic diseases, as well as viral and bacterial infections, according to a review in Frontiers in Immunology in April 2018.

Exercise also increases the release of endorphins, a group of hormones that reduce pain and create feelings of pleasure, making it a great way to manage stress. "Since stress negatively impacts our immune system, this is another way exercise can improve immune response," Lin says.

And while there is some evidence that very long or intense exercise sessions may suppress the immune system, making you more susceptible to illness and infection in the hours immediately after your workout, the evidence on that question is contradictory, according to the same Frontiers in Immunology review. And there is a wealth of epidemiological evidence showing that people who are more active overall tend to have lower incidences of both acute illnesses (like infections) and chronic ones. Studies that have looked at how exercise affects the body on a cellular level suggest that bouts of physical activity may make your immune system more vigilant by distributing immune cells throughout your body to look for damaged or infected cells, according to that 2018 report.

At a minimum, try to meet the physical activity guidelines outlined by the Centers for Disease Control and Prevention (CDC). Adults should be getting at least 150 minutes (two and a half hours) of moderate-intensity aerobic exercise (like walking, jogging, or cycling) or 75 minutes (one hour and 15 minutes) of high-intensity aerobic exercise (like running) every week. You should also be doing strength training at least twice a week.

For even more immune system benefits, Dr. Kaplan recommends taking your exercise outside. Spending time in nature has been shown to support mood, lower blood pressure, reduce inflammation, and support immune system health, according to Lin.

Sunshine also boosts vitamin D in the body, which plays a key role in immune health, too.

**5.** When It Comes to Alcohol, Practice **Moderation** – Drinking high amounts of alcohol is associated with a range of negative health effects, including lowered immune function. When you drink high amounts of alcohol, your body is too busy trying to detoxify your system to bother with normal immune system function, Kaplan explains.

According to a review published in the journal Alcohol Research in 2015, high levels of alcohol consumption can weaken your body's ability to fight infection and slow down your recovery time. As a result, people who drink high amounts of alcohol face a greater likelihood of pneumonia, acute respiratory distress syndrome, alcoholic liver disease, and certain cancers, according to the same review.

If you don't already drink, don't start. If you drink occasionally, limit your alcohol consumption to one drink (equivalent to a 4-ounce glass of wine) per day if you're a woman, and two drinks per day if you're a man, as recommended by the NIH. cont. from previous page

**6. Don't Smoke Cigarettes** – Like alcohol, cigarette smoking can also affect immune health. "Anything that's a toxin can compromise your immune system," Kaplan says.

In particular, the chemicals released by cigarette smoke — carbon monoxide, nicotine, nitrogen oxides, and cadmium — can interfere with growth and function of immune cells, like cytokines, T cells, and B cells.

Smoking also worsens viral and bacterial infections (especially those of the lungs, like pneumonia, flu, and tuberculosis), post-surgical infections, and rheumatoid arthritis (an autoimmune disease in which the immune system attacks the joints), according to the CDC.

If you currently smoke, there are many resources available to help you kick your habit, including counseling, nicotine replacement products, prescription non-nicotine medications, and behavioral therapy, according to the CDC.

**7.** Keep Symptoms of Chronic Conditions Under Control – Chronic conditions like asthma, heart disease, and diabetes can affect the immune system and increase risk of infections.

People with asthma are more susceptible to catching — and even dying from — the flu, and often experience worse flu and asthma symptoms as a result of the infection, according to a study published in the July 2017 issue of the Journal of Allergy and Clinical Immunology.

Living with a chronic condition can be like trying to drive a car that has only three tires, Kaplan says. "If you get sick with a virus, it's going to take more effort for your body to recover."

If you manage your chronic conditions better, you'll free up more reserves to help your body fight off infection. So be sure to stay on top of any medications, doctor visits, and healthy habits that keep your symptoms at bay. Your immune system will thank you. **Newsworthy Notes** 

Here's a poem I wrote when I was first diagnosed with Parkinson's. Feel free to share as you see fit.

All the best, Bruce

## The Parade

Bruce Bressack ©2015

The stare, the glare, the softened speech and monotone riffs, out of tune, out of key, no harmonies exist in a Parkinson's parade.

The mumbled conversations, the blah-blah pronunciations, out of time, out of rhyme, no harmonies exist in a Parkinson's parade.

The righteous wobbly gaits, the stiffened joints that medicine abates, out of balance, out of step, no harmonies exist in a Parkinson's parade.

Candles burning in open windows, flames sputtering to survive, hoping time doesn't take them prisoner, or leave them hopelessly unaware, pitch perfect, pitch imperfect, no harmonies exist in a Parkinson's parade.

But wait, there is a path, it's Pushback, it's BIG and LOUD and proud, tuning up, reaching up, never giving up, marching strong, marching long, pitch perfect harmonies abound in a Parkinson's Parade.

### **PRESIDENT'S MESSAGE** - cont. from page 1

We know we are providing valuable information and support in the Parkinson's community, join us in making a difference in your life, or the life of a loved one this MONTH by making a donation. Supporting us is simple: Make monthly donations through our safe PayPal donation page at http://www.parkinsonsresource.org/donate or mail your donation to our office in Palm Desert, CA.

Until next month, REMEMBER April Fool's Day on the 1st, Passover starts on the 9th, Easter Sunday on the 12th, Earth day on the 22nd, and Arbor Day on the 24th. The flower is the Daisy or Sweet Pea, and the Birthstones are Diamond and Crystal.

ALWAYS remember to CELEBRATE YOU and PRAY FOR OUR TROOPS!

love President/& Founder

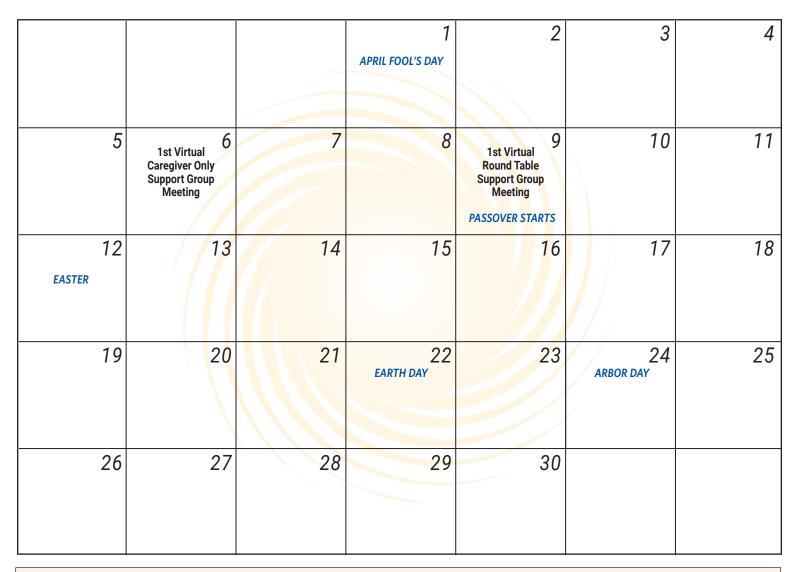
## TERM POLICY FOR CASH - cont. from page 2

much more difficult. The policy usually needs to have a longer length of time left on the term, or the client's health must be very compromised, or both. The reason is that premiums after the term policy ends are exceedingly expensive. Therefore, it does not make sense for investor groups to purchase the policy, unless they have only a short period of time to make payments, i.e. someone's health is significantly impaired.

The bottom line is before you drop your life insurance policy, investigate whether a life insurance settlement may make sense...even for term policies. Life settlements convert a "hidden asset" that the vast majority of clients do not know they have and generate cash for it. Please feel free to contact us any time we may be of assistance. We appreciate the opportunity to be of service!

<u>Lisa Rehburg</u> and <u>Rehburg Life Insurance Settlements</u> are in the Wellness Village where they have been members since July 2019.





**Caregiver Meeting:** (For caregivers only) Come share the ups and downs of living with someone with Parkinson's. Together there are ways of finding solutions that, when alone, might never be considered. No need to continue with your frustrations because you are not alone. Give yourself a break.

**Speaker Meeting:** We invite the community, especially the Person with Parkinson's and their family or friends, to attend. Speaker Meetings usually feature guest speakers who are professionals servicing the Parkinson's Community. Speaker Meetings are packed with a wealth of amazing information so bring your pencil and notepad!

**"Rosen Round Table" Meeting:** Join a loving circle of like-minded individuals including local professionals. Learn what works for others, share what works for you. Find out what doesn't work for certain individuals. Share emotional trials and tribulations. Realize that you are not alone and that others can relate to and learn from your story.



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