

## Topock Marsh gets \$25M upgrade for drought resilience

**TOPOCK** — Significant upgrades are in the works for the Topock Marsh situated within the Havasu National Wildlife Refuge, funded by a substantial federal investment targeting drought mitigation and ecological preservation efforts.

U.S. Senators Kyrsten Sinema and Mark Kelly recently unveiled a \$25 million allocation from the bipartisan infrastructure law, dedicated to bolstering Arizona's drought resilience. A considerable portion of these funds will be directed towards modernizing critical infrastructure at the Yuma East Wetlands and the expansive 4,000-acre Topock Marsh.

This wetland sanctuary plays a vital role as a stopover habitat for an astounding 318 avian species during their migratory journeys. Additionally, it provides a haven for several endangered species, underscoring its ecological significance. Beyond its natural wonders, the marsh attracts outdoor enthusiasts seeking recreational pursuits like boating, fish-

ing, hunting, and bird watching.

Regrettably, diminished flows in the Colorado River and aging infrastructure plagued by leaks have contributed to a substantial decline in water levels within the marsh over recent years. In response, the U.S. Fish and Wildlife Service and the Bureau of Reclamation have joined forces, implementing interim solutions such as the installation of temporary pumps to transfer river water into the marsh.

The newly secured federal funding will pave the way for long-term remedies, including the construction of two cutting-edge screw pumps, a state-of-the-art water control structure, and the replacement of a deteriorating canal with a three-mile pipeline. Furthermore, electrical power will be integrated to facilitate efficient pump operations. These enhancements are meticulously designed to augment the marsh's water delivery system, ensuring a more reliable and consistent water

*See Marsh upgrade, page 4*

## Colorado River Indian Tribes celebrate water rights agreement

**PARKER** — Leaders from the Colorado River Indian Tribes (CRIT), federal officials, and Arizona state representatives gathered recently to commemorate a landmark water rights agreement years in the making. The signing ceremony marked the beginning of a new era of tribal water sovereignty and economic opportunity.

"Today we celebrate the resilience and wisdom of the Colorado River Indian Tribes," said CRIT Chairwoman Amelia Flores. "This agreement, made possible by the Colorado River Indian Tribes Water Resiliency Act, empowers our people to manage our

most precious resource and invest in the future of our communities."

Passed by Congress in January 2023, the Colorado River Indian Tribes Water Resiliency Act affirms the rights of the CRIT to lease, exchange, or store a portion of their Arizona allocation of Colorado River water. This legislative victory is the result of years of dedicated negotiations between the tribes, federal government, state of Arizona, and neighboring water users.

"Water is life. And now, the Colorado River Indian Tribes have the opportunity to determine how

*See Water rights, page 4*

## Bullhead City Council approves new Emerald Bay development

**BULLHEAD CITY** — The Bullhead City Council voted 7-0 to grant conceptual approval to the Emerald Bay development, an expansive luxury resort and residential community proposed along the Colorado River.

Situated at the northwest corner of Highway 95 and Bullhead Parkway in Bullhead City, Arizona, the Emerald Bay development strategically capitalizes on its

prime location near the Anderson Fieldhouse and the new bridge set to open in June 2024. This accessible spot enhances the project's potential and offers scenic vistas of the surrounding area, including the Colorado River.

The nearly 500-acre project is set to include a suite of high-end amenities anchored by The Legacy Club at Emerald Bay, a premier golf facility featuring an 18-hole

championship course, a 9-hole par-3 course, clubhouses, and related amenities. The Legacy Club will be managed by KemperSports, a leading operator of top-tier golf destinations across the country.

Adjacent to the golf component, plans call for a 250,000 square foot resort hotel and spa complex, offering guests a luxurious waterfront retreat. A beach

*See Emerald Bay, page 4*



Aerial Image of the Laughlin-Bullhead City bridge. Set to open on June 7, 2024, the bridge promises to enhance connectivity and foster economic growth for the communities on both sides. (Image courtesy of Robert Bilbray via YouTube.)

## Laughlin-Bullhead City Bridge finally set to open June 7

**MOHAVE COUNTY** — The highly anticipated second bridge connecting Laughlin, Nevada, and Bullhead City, Arizona, is set to open on Friday, June 7, 2024, marking a significant milestone for the region. The grand opening celebration, announced by Clark County Commissioner Michael Naft and Bullhead City Mayor Steve D'Amico, will showcase the culmination of decades of planning

and over two years of construction.

The \$60.6 million project, a collaborative effort involving Clark County, the federal government, and Bullhead City, began in November 2021. Led by Clark County Public Works and constructed by Fisher Sand and Gravel, the bridge spans 724 feet across the Colorado River and stands 35 feet above the water. The structure will initially

feature two lanes of traffic and a multi-use path for bicyclists, runners, and pedestrians, with the potential to be restriped to accommodate four lanes of traffic if needed.

The bridge's construction has been a complex undertaking, involving cooperation from various federal and state agencies, including the U.S. Federal Highway Administration, the Nevada

*See Bridge, page 3*

# Tennessee's armed teacher law reignites debate

**NATION** — Tennessee becomes the latest state to allow teachers to carry guns in schools, the controversial move has reignited the national debate over arming educators in the classroom. Governor Bill Lee

signed the bill into law on April 27, 2024, sparking discussions about school safety measures and drawing comparisons to similar policies in other states, including Arizona.

Under the new Tennessee

law, teachers and staff who wish to carry concealed handguns on school grounds must meet stringent requirements. They must possess a valid enhanced handgun carry permit, obtain written authorization from both the

school principal and the director of schools, complete 40 hours of specialized training in school policing, undergo a psychological evaluation, and submit to fingerprinting for state and federal background checks.

The law also includes confidentiality provisions that prohibit the disclosure of the identities of armed staff to parents or other employees. Communications regarding individuals authorized to carry firearms must remain confidential between school administrators and law enforcement agencies.

Tennessee's decision to arm teachers comes nearly a year after the tragic shooting at The Covenant School in Nashville, which claimed the lives of three students and three staff members. The incident sparked heated debates about school safety and the role of armed personnel in preventing such tragedies.

Arizona, like Tennessee, allows school districts to authorize teachers and staff to carry concealed weapons on campus. However, the two states' laws differ in several key aspects.

In Arizona, school districts have been permitted to allow teachers and staff to carry concealed weapons on campus since 2013. To be eligible, individuals must have a valid concealed carry permit and receive approval from the school district and local law enforcement.

Unlike Tennessee's law, Arizona does not mandate a specific number of training hours for armed school staff. The decision to require additional training is left to the discretion of individual school districts.

Arizona's law also does not include confidentiality provisions like those found in the Tennessee legislation. The decision to disclose the identities of armed staff to parents and other employees is left to the school districts.

The implementation of Arizona's armed teacher policy has been met with mixed reactions.

Some rural school districts, such as the Colorado River Union High School District, have embraced the measure, arguing that it provides an additional layer of protection in areas where law enforcement response times may be longer.

However, many of Arizona's larger school districts have opted not to allow armed staff, citing concerns about liability, training, and the potential for accidents.

Proponents of arming teachers argue that it serves as a deterrent to potential school shooters and provides a quick response in the event of an attack. "You don't want to have a gun that's available to a student or another worker who may have mental health issues," Maureen S. Rush, vice president for public safety and superintendent of the Police Department at the University of Pennsylvania, told The New York Times.

Opponents, including teachers' unions and gun control advocates, raise concerns about the risks associated with introducing more firearms into schools. They argue that even with training, teachers may not be adequately prepared to respond effectively in high-stress, life-threatening situations.

The National Education Association (NEA) and the American Federation of Teachers (AFT) have expressed opposition to arming teachers, stating that it could create a climate of fear and anxiety among students and school staff.

Research on the effectiveness of arming teachers in preventing school shootings is limited and inconclusive. A RAND Corporation study found that there is "almost precisely zero research" on the effectiveness of arming teachers and how it works in practice.

Despite the lack of conclusive evidence, the debate over arming teachers continues to be shaped by political and ideological divisions. Supporters of gun

*See Armed teachers, page 7*

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## Bermuda's Reef Sharks maintaining the balance in coral reef ecosystems

**WORLD** — Bermuda, a small island nation in the North Atlantic Ocean, boasts crystal-clear waters that are home to a diverse array of marine life, including several species of reef sharks. These predators play a crucial role in maintaining the delicate balance of the island's coral reef ecosystems.

Reef sharks are a group of shark species that primarily inhabit coral reef environments. In Bermuda, the most common reef shark species include the Caribbean reef shark (*Carcharhinus perezi*), nurse shark (*Ginglymostoma cirratum*), and blacktip shark (*Carcharhinus*

*limbatus*). These sharks are typically smaller than their open-ocean counterparts, with most species averaging between 4 to 6 feet in length.

Coral reefs are complex underwater structures formed by colonies of tiny animals called coral polyps. These polyps secrete calcium carbonate, which accumulates over time to create the hard, skeletal foundation of the reef. Coral reefs are incredibly biodiverse, providing habitat, food, and shelter for a wide variety of marine species, many of which are found nowhere else on Earth.

Reef sharks occupy the top of the food chain within coral reef ecosystems, making them apex predators. As such, they play a vital role in regulating the populations of lower trophic level species. By keeping the numbers of mid-level predators in check, reef sharks help maintain a balanced ecosystem that allows herbivorous fish, such as parrotfish and surgeonfish, to thrive. These herbivorous fish, in turn, feed on algae that would otherwise outcompete and smother the coral.

The presence of healthy reef  
*See Reef Sharks, page 8*



Martha Aguilar, a Kingman Campus student at Mohave Community College, has been selected as the 2024 Commencement Student Speaker. Aguilar is working towards an associate degree in life science and general science. She is actively involved as the president of several student organizations including the Student Activities Council, Bighorn Science Club, and Ovis (Art & Literature Club). After completing her MCC degree, Aguilar plans to transfer to Arizona State University to double major in chemistry and mathematics with a minor in fashion, with the ultimate goal of earning a doctorate in chemistry to become a professor.

## Feds move to reclassify marijuana as 'Schedule III' drug

**NATION** — The U.S. Drug Enforcement Administration (DEA) earlier this month proposed reclassifying marijuana as a less dangerous drug, from a 'Schedule I' drug to the less regulated Schedule III category. The shift would place marijuana in a ranking that would recognize the use of cannabis for medical use but not for recreational use.

It comes after President Joe Biden called for a review of federal marijuana law in October 2022 and moved to pardon thousands of Americans convicted federally of simple possession the drug.

"Criminal records for marijuana use and possession have imposed needless barriers to employment, housing, and education-

al opportunities," Biden said. "Too many lives have been upended because of our failed approach to marijuana. It's time that we right these wrongs."

Although this is an historic shift in position for the government, and has far-reaching implications for the country, the immediate effects will be minimal.

Schedule I drugs include heroin, ecstasy, Quaaludes, and LSD. Schedule III drugs are still considered controlled substances and are subject to rules that allow for some medical uses but are subject to federal prosecution for those who traffic in the drugs illegally.

No change is expected to the state-licensed marijuana programs currently in existence for both le-

gal recreation and medical use in many of the states and the reclassification will not have an immediate impact on people already jailed for cannabis-related crimes.

But the change in category will open the door to research with human subjects because it's difficult to conduct clinical studies on Schedule I drugs when it's illegal to administer the drug. It will take time, but the ability to study the drug will likely inform the issue of addiction and misuse of marijuana.

The White House Office of Management and Budget to acknowledge the medical use of cannabis, and then a public-comment period and review from an admin-

*See Marijuana, page 6*

## Bridge

*Continued from Page 1*

Department of Transportation, the U.S. Coast Guard, and several environmental agencies. The project also includes a 3.5-mile connecting road on the Nevada side and a half-mile extension of Bullhead Parkway in Arizona.

Environmental considerations have been a key focus throughout the project. A 2.5-acre nature center pond was created on the Arizona side to serve as a refuge for waterfowl, offering protection from river traffic. More than 1,400 bushes were planted along the bridge roadways to enhance the aesthetic

appeal and integrate the structure into the surrounding landscape.

Funding for the project came from multiple sources, with the Regional Transportation Commission of Southern Nevada contributing \$34.1 million, the federal government providing \$20.9 million, Bullhead City allocating \$4.5 million, and Clark County investing \$1 million. The investment is expected to yield significant returns for the local economies on both sides of the river.

The new bridge is anticipated to bring substantial economic

benefits to the region by facilitating cross-river commerce and improving access to shopping, services, and entertainment. It will also alleviate traffic on the existing Laughlin Bridge, which opened in 1987, and enhance emergency response capabilities.

Commissioner Naft expressed his enthusiasm for the project, stating, "This second bridge spanning the Colorado River has been decades in the making. Its completion will facilitate the flow of traffic and commerce across the river, and

*See Bridge 2, page 10*

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Colorado River Indian Tribes Chairwoman Amelia Flores and Interior Secretary Deb Haaland pose along the banks of the Colorado River in April 2024

## Water rights

*Continued from Page 1*

their water can best sustain their people,” said Secretary of the Interior Deb Haaland. “I am honored to sign this agreement and support tribal sovereignty over natural resources.”

Prior to this agreement, federal laws and regulations limited the CRIT’s ability to manage their approximately 720,000 acre-feet of annual Colorado River water rights. While the tribes could use the water on their reservation lands, they could not lease excess

water to areas off-reservation that faced shortages.

The new law changes that by granting the CRIT, a federally recognized tribe with nearly 300,000 acres of reservation land along the Colorado River, greater autonomy over their allocated water. The CRIT can now lease conserved water to communities in Arizona that are affected by drought and declining water levels in Lake Mead, so long as the water remains within the state.

“This is a monumental step forward for Arizona as we face another year of severe drought,” said Arizona Governor Katie Hobbs. “The Colorado River Indian Tribes are crucial partners in our efforts to promote water conservation and maintain sustainable water supplies for all Arizonans.”

To ensure that water leasing complies with state regulations and respects existing water rights agreements, the CRIT signed a *See Water rights 2, page 99*

## Mohave County invests in public safety with Federal relief funds

**KINGMAN** — The Mohave County Board of Supervisors is channeling federal pandemic relief dollars toward enhancing public safety. At their latest meeting, the Board approved the allocation of \$280,000 from the American Rescue Plan Act

(ARPA) funds to purchase a state-of-the-art electronic message sign for the Mohave County Sheriff’s Office.

The 31-foot sign, featuring a programmable LED display, will be installed at the site of the new *See Public Safety, page 18*

## Marsh upgrade *Continued from Page 1*

supply.

Officials assert that these improvements are crucial for maintaining optimal water levels within the marsh, thereby safeguarding the area’s wildlife and enabling continued recreational activities. This project is part of a broader initiative to combat drought through environmental

conservation and sustainable water management practices.

By reviving Topock Marsh, agencies aim to preserve biodiversity, secure outdoor recreational opportunities, and guarantee that this ecological gem can withstand climate challenges and be appreciated by future generations.

—Jeremy Webb

## Emerald Bay *Continued from Page 1*

club, marina, and racquet club are also slated to round out the recreational offerings, catering to a variety of interests.

The development aims to attract high-level athletes with a proposed 150,000 square foot sports science boarding school targeting middle and high school students. This unique facility is expected to draw talented young sportspeople to live and train in Bullhead City.

On the residential front, Emerald Bay is envisioned to offer a range of upscale housing options. The current plans include 310 luxury single-family homes, 105 condo villas, and 600 multifamily condo units. This mix is designed to appeal to both permanent residents and seasonal visitors seeking premium accommodations along the riverfront.

To support the development, a host of commercial amenities are also planned, such as a gas station, convenience store, and boat storage facilities. These elements will provide residents and guests with convenient access to essential services.

The Emerald Bay proposal sparked significant debate within the Bullhead City community prior to its approval. Residents expressed concerns about the potential impact of such a large influx of high-end homes on the socio-economic character of the area.

As reported by the Rose Law

Group Reporter, one speaker at the city council meeting noted that “Emerald Bay will be a massive development of multi-million-dollar homes situated in a community with a median household income of less than \$60K/year.” This sentiment underscored fears about growing economic disparities.

Environmental considerations were also raised during public discussions. Residents highlighted the need to carefully study and mitigate the development’s effects on local water resources, infrastructure capacity, and the delicate riparian ecosystem along the Colorado River.

On the other hand, proponents of Emerald Bay emphasized the project’s potential economic benefits for Bullhead City. Supporters, including some city council members, pointed to the jobs, tourism dollars, and tax revenues the development could generate as key reasons to move forward.

Analysts project that the multi-year construction process could create thousands of employment opportunities across sectors such as hospitality, retail, services, and construction. Once operational, Emerald Bay is expected to be a significant driver of tourist spending, providing a boost to businesses throughout the area.

With conceptual approval now secured, the developers be- *See Emerald Bay 2, page 6*

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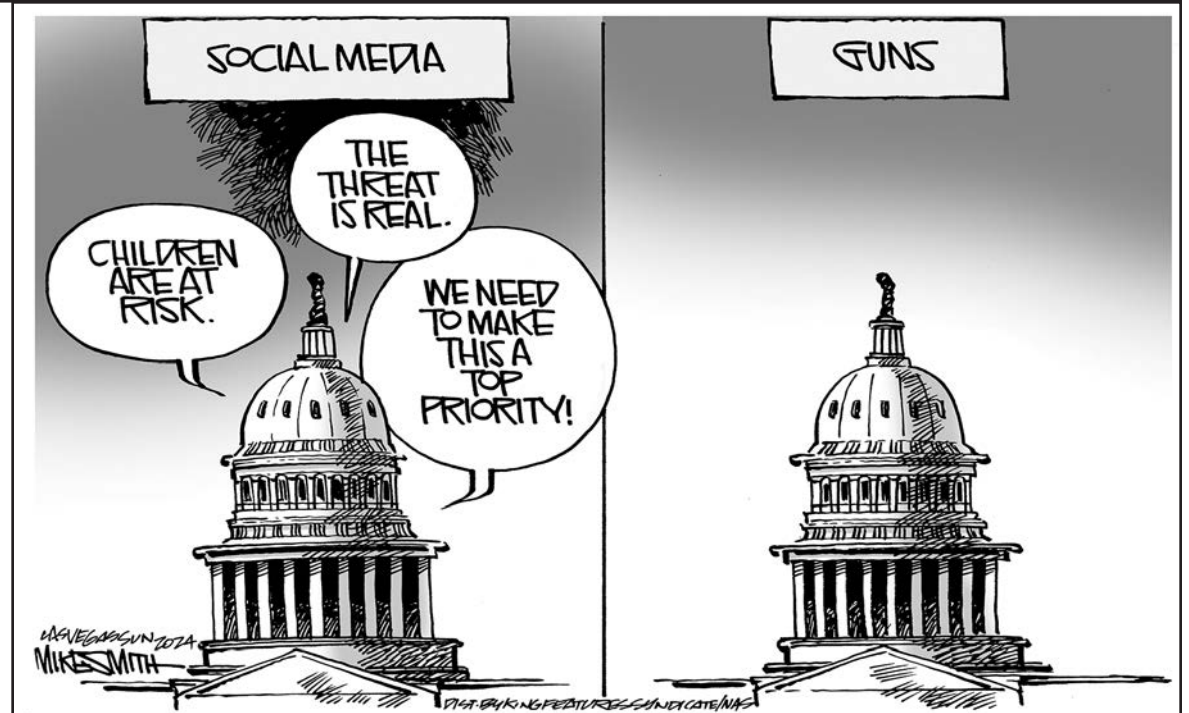
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## Editorials

(Editor's note: Opinions expressed are solely those of the author and do not necessarily reflect positions of the ownership or management of the Economic Development Journal of Mohave County, its staff, advertisers and associate publications and are published for purposes of enlightenment).

## Heat — or Light?

Civil disobedience, the willingness to break a law and endure the consequences for the sake of a greater moral good, enjoys a pedigree extending back through King's civil rights movement, Gandhi's passive resistance to India's British colonizers, and even back to Thoreau, who went to jail for a night rather than pay a tax that was being used to fund the Mexican war of 1846-48.

Students risking arrest for calling their institutions to stricter accounts should be commended.

University endowments can grow quite nicely without investment in the arms trade or fossil fuels.

But universities are mostly wasting opportunities to fulfill that part of their mission centered upon dispassionate inquiry. Those Jewish and Palestinian college students shouting slogans that some of them might not even understand generate plenty of heat, but as to light—not so much.

Absent the active listening that ought to be a skill that colleges require of all students, angry shouting itself, though a quantum leap better than shooting, is a form of futile violence. The

same fanatic certainty, self-righteousness and lack of humility we deplore in both Netanyahu and the Hamas leader Yahyah Sinwar can be seen in the faces of some of the students making non-negotiable demands of hapless college administrators—who are themselves caught between the unqualified student rage and faux-indignant demagogues like Congressperson Stefanik.

For decades Len Traubman, a California pediatric dentist, and his spouse Libby, a social worker, invited small groups of American Palestinians and Jews to sit down together over a meal and share their stories. Len is gone, but Libby, in her 80s, persists. Participants welcome the opportunity to experience each other in their full human dimension rather than as oversimplified caricatures of the 'enemy.'

Other equally significant initiatives continue both on and off American campuses. Out of such efforts will come the servant leaders of tomorrow, armed with an experience of open dialogue that goes beyond easy side-taking.

See *Light?*, page 6

## Let's Rethink the War in Ukraine

By Arnold J. Oliver

Now that the Ukrainian military aid bill has been passed we have an opportunity to assess the developing conflict and offer suggestions. Here we will argue for more diplomacy and less war. None of this essay should be construed as support for Russian behavior - which has been abysmal. And at the end, there will be a bonus history lesson from European Member of Parliament Clare Daly.

Back in the 1960's President

John F. Kennedy acquired some hard-won experience in managing crises and dealing with the USSR (now the Russian Federation) in a nuclear armed world. Two well-known observations he made at that time are relevant now. First, at his inaugural address in 1961 he declared, "Let us never negotiate out of fear. But let us never fear to negotiate."

Although Kennedy's words seem reasonable, the fact is that the United States has repeatedly refused to negotiate with the Rus-

sian Federation about the crisis in Ukraine, starting even before the Russian invasion in early 2022. Beyond that, the US exerted its influence to help halt talks between Ukraine and Russia in March of 2022, shortly after the Russian invasion. At that time the Ukrainian position was much stronger, having just thrown the Russians back from the gates of Kiev. The US again refused to engage in talks as recently as February of 2024. This US rejection

See *Ukraine*, page 16

## Beyond Self-Extinction

By Winslow Myers

Good that defensive anti-missiles worked against Iran's barrage. Still, two elements were more suited to the playground than to international politics: face and revenge. One side bombs the other, and the other thinks that without revenge it will lose face. The October 7th Hamas attack was vengeful, but so was the Israeli government's doubling down reaction. Where does an-eye-for-an-eye end?

One of the uses of history is to chart the plasticity of friend

into enemy and back into friend: the U.S. once went to war against enemies like Germany and Japan who are now fast friends. Russia was an ally of the U.S. against Hitler before it became an enemy during the Cold War, then during the Gorbachev era a friend, and now with Putin's brutal invasion an enemy again. In South Africa and Rwanda, former mortal enemies have used truth and reconciliation processes to re-humanize adversaries.

As Robert Frost wrote, "Nature within her inmost self divides/

To trouble men with having to take sides." On college campuses in the U.S., there has been far more reflexive taking sides around the Israeli-Palestinian issue than there have been attempts to sit down and listen to one another's stories in a spirit of reconciliation, which may be impossible right now in the Middle East itself, but with a little faculty leadership ought not to be so difficult in academe.

Whether democratic or autocratic, governments seem to require enemies to reassure their  
See *Self-Extinction*, page 8

## Trivia

By Fifi Rodriguez

- LITERATURE:** What are the names of the four sisters in "Little Women"?
- U.S. STATES:** Which northeastern state has a desert?
- MOVIES:** Which long-running movie series features the character Legolas?
- ANATOMY:** What does the lacrimal gland produce?
- GEOGRAPHY:** Ellesmere Island belongs to which nation?
- SCIENCE:** Which of the human senses is most closely related to memory?
- LANGUAGE:** What does the Latin phrase "ad meliora" mean?
- TELEVISION:** Which TV sitcom features a mom named Rainbow Johnson?
- THEATER:** Who wrote the play "A Little Night Music"?
- MUSIC:** Which alternative rock band went by the name of The Warlocks before becoming famous?

Answers on page 19

## Marijuana *Continued from Page 3*

istrative judge, a lengthy process, must review the proposal.

A growing number of lawmakers from both political parties have been calling for decriminalization of marijuana. A Gallup poll last fall found 70% of adults support legalization.

Jack Riley, a former deputy administrator of the DEA, was quoted in an Associated Press article in April, saying that he

had concerns about the proposed change because he thinks marijuana is a possible "gateway drug," one that might lead to the use of other drugs.

"But in terms of us getting clear to use our resources to combat other major drugs, that's a positive," Riley said, noting that fentanyl alone accounts for more than 100,000 deaths in the U.S. a year."

— Shirin McGraham



## Emerald Bay 2 *Continued from Page 4*

hind Emerald Bay will need to navigate a series of regulatory requirements before construction can begin. This process will include detailed environmental impact studies, zoning approvals, permitting, and more.

Given the scale of the project, buildout is anticipated to unfold over several years in multiple phases. The pace of construction will likely be influenced by market demand and absorption rates for the various residential and com-

mercial components. Sustainable building practices and environmental safeguards are expected to be core requirements.

The Emerald Bay development is notably coinciding with the construction of a second bridge spanning the Colorado River to connect Bullhead City, Arizona with Laughlin, Nevada. This infrastructure improvement is expected to enhance the connectivity and economic integration of the two riverfront communities.

For Bullhead City, the approval of Emerald Bay represents a pivotal moment in its development as a destination. While questions remain about the project's ultimate impacts, it is undeniably a major step towards crafting a new identity for the city focused on luxury living, recreation, and tourism. As Emerald Bay takes shape in the coming years, its progress will be closely watched by stakeholders across the region.

—Jeremy Webb



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## Light? *Continued from Page 5*

The model of ordinary Jewish and Palestinian citizens sitting down to a meal and respectfully sharing each other's concerns would not appear to have much success in the Middle East itself right now (though crucial initiatives continue to exist there). T

The idyllic campuses of American universities are surely a far easier venue for peaceful dialogue. But it won't happen without a concerted effort by students, faculty and administrators to agree to its value—an exposure to ambiguities which, were their solution as simple as who can shout the loudest or kill the most, would have been resolved long ago.

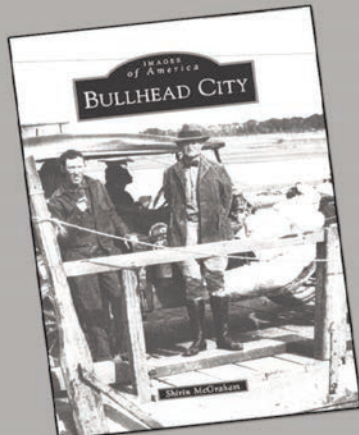
It is hard not to contrast the self-certainty of the most strident students with the poignant

exhaustion of the soft-spoken U.S. Secretary of State Antony Blinken (doing his difficult work as the representative of an imperial superpower also divided within itself at the highest level), who shuttles endlessly from country to country trying to try to build coalitions for ending a brutal conflict with a long history of injustice and bad faith on all sides.

Far easier for students, faculty and administrators, who only have to shuttle across campus, to try to forge understanding and connection on the basis of our shared humanity.

—Winslow Myers is the author of "Living Beyond War: A Citizen's Guide" and serves on the Advisory Board of the War Prevention Initiative.

## Images of America Bullhead City By Shirin McGraham



### *Snapshots of the Old West*

McGraham's book depicts historic records of skirmishes between Indians and white intruders in the region during the 1850s thru the 1870s.

The quest for water and the endeavor to tame the wild Colorado River would eventually lead to the development of Bullhead City.



Pick your copy up on Amazon, at Barnes & Noble, the Bullhead Museum (CRHS), Jackass Junction (Oatman), or at [shirinmcgraham.com](http://shirinmcgraham.com).

**Public opinion is private gossip that  
has reach epidemic proportions**

# Stolen Valor, Stolen Benefits

By Freddy Groves

How, one wonders, does something like this happen? How does a civilian collect \$146,000 in VA benefits for allegedly having been wounded and held a prisoner of war in Iraq when he's never even served in the military?

It's one thing to walk around with fake military medals pinned to your chest or to tell tall tales in a bar, but how does all the rest slip by? And for so long?

The story: A civilian has been charged with taking education, health and disability benefits after he claimed to be a Marine who was wounded in combat and held as a prisoner of war in Iraq. He claimed to have been wounded in an IED (improvised

explosive device) attack and was then captured. He claimed he'd been awarded the Purple Heart, Prisoner of War medal and several others.

To apply for all those benefits and cash, he would have needed a DD214 as well as other paperwork. To keep from delaying the handing out of benefits and cash, the VA lets veterans use their own documents when they submit applications.

Sometimes people lie and turn in fake documents. Over time he turned in a pile of those fake documents, including the DD214 and certificates for his stack of alleged medals.

But that's where this criminal's story should have fallen apart. I can see accepting a vet-

eran's initial documents to get him started on the benefits, but to let the fraud go on for five long years? Surely someone could have looked up the details to verify the Purple Heart and prisoner of war status? Did no one bother to check to see if he'd even been in the military?

Eventually the criminal got greedy and applied for educational benefits on top of the cash he received each month for his alleged physical injuries, receiving monthly subsistence payments and payments to the university.

If that wasn't enough, he then applied for an increase in the disability payments.

How is it no one spotted this fraud long ago?

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# Strange BUT TRUE

By Lucie Winborne

- While death by guillotine might seem like an ancient ritual, the practice was still in use in France up until 1977 -- when the original "Star Wars" was in theaters.
- Sleeping through summer is called estivation.
- The Museum of Bad Art in Somerville, Massachusetts, is pretty much exactly what it sounds like -- a collection of really bad art! But then again, who's to judge?
- The American Psychiatric Association's DSM-5 handbook classifies caffeine withdrawal as a mental disorder.
- Humans invented booze before the wheel.
- When swallowed by toads, bombardier beetles project hot, noxious chemicals from their anuses, which sometimes forces the predators to puke the beetle back up.
- The town of Baarle straddles the Dutch-Belgian border. In some places, the official borderline cuts through houses and cafes.
- There are approximately 200 feral cats roaming the grounds of Disneyland, where they help control the park's rodent population. All of them are spayed or neutered, and park staff provide them with both extra food and medical care.
- The second-half kickoff in Super Bowl I had to be done twice, as NBC didn't cut back from a commercial break in time to catch the first one on camera.
- In Japan, instead of a "Man in the Moon," people see a "Rabbit in the Moon."
- The Mobile Phone Throwing World Championships are held in Finland. One winner said he prepared for the event by "mainly drinking."
- Sometimes it snows on Mars, but the flakes are made out of carbon dioxide, not water.
- After the band OutKast sang "Shake it like a Polaroid picture," Polaroid released a statement warning that "shaking or waving can actually damage the image."

**Thought for the Day:**

"The stupid neither forgive nor forget; the naive forgive and forget; the wise forgive but do not forget."

— Thomas Szasz

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## Armed teachers

rights, including the National Rifle Association (NRA), have advocated for arming teachers as a means of enhancing school safety, as reported by The New York Times.

However, gun control advocates argue that the focus should be on implementing stronger gun laws, such as universal background checks and bans on assault-style weapons, rather than introducing more guns into schools, according to Everytown for Gun Safety.

As states grapple with the ongoing challenge of school safety, it is crucial that policy-

*Continued from Page 2*

makers, educators, and communities engage in evidence-based discussions to find effective solutions. While Arizona and Tennessee have taken different approaches to arming teachers, both states' policies have been met with a mix of support and opposition.

The debate over arming teachers is likely to continue as more states consider similar legislation. It is essential that decisions are guided by research, stakeholder input, and a commitment to creating safe and supportive learning environments for all students.

As Arizona and other states monitor the implementation of Tennessee's armed teacher law, it remains to be seen whether such policies will have a meaningful impact on school safety. Ultimately, finding effective solutions will require a comprehensive approach that addresses the complex factors contributing to school violence, including access to mental health resources, effective threat assessment protocols, and collaborative efforts between schools, law enforcement, and the community.

—Stephen Lightman

## NOTICE OF PUBLIC WATER MEETING

**KINGMAN** — The Arizona Department of Water Resources will hold an information session and public workshop for Hualapai Valley Irrigation Non-Expansion Area (HVINA) on May 7th, 2024. Meeting will be held as follows at Mohave Community College Neal Campus, with some portions held in a hybrid manner as indicated below:

May 7, 2024 4:00 – 6:00 PM: Informational Meeting of HVINA and Application Workshop Location: Mohave Community College – Neal Campus Building 200

Room #240 1971 Jagerson Ave, Kingman, AZ 86409

Details: On May 7th, 2024, from 4:00 – 6:00 PM, ADWR will host a hybrid meeting (in person and via webinar) to further discuss the framework for the Hualapai Valley Irrigation Non-Expansion Area.

ADWR staff will be available to answer any questions regarding applications for Irrigation Non-Expansion Areas. ADWR staff will have paper copies available as well.

More information is avail-

able online at the Hualapai Valley INA Webpage at <https://www.azwater.gov/ama/ina/hualapai-ina> and the Public Meetings calendar at <https://www.azwater.gov/public-meetings>.

If, because of a disability, you need a reasonable accommodation, please contact Sharon Scantlebury with the Arizona Department of Water Resources at (602) 771-8472 or [sscantlebury@azwater.gov](mailto:sscantlebury@azwater.gov). Please make requests as soon as possible to allow time to arrange the accommodation.

— ADWR

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## Reef sharks

*Continued from Page 3*

shark populations is often an indicator of a well-functioning coral reef ecosystem. Studies have shown that in areas where shark populations have been depleted, there can be cascading effects on the entire food web, leading to a decline in overall ecosystem health.

In addition to their ecological importance, coral reefs provide numerous benefits to the people of Bermuda. The island's thriving tourism industry relies heavily on its pristine coral reefs, which attract visitors from around the world for snorkeling, diving, and other recreational activities. Coral reefs also act as natural barriers, protecting Bermuda's coastline from storm surges, waves, and erosion.

Despite their importance, reef sharks and coral reefs in Bermuda face various threats. Climate change, which leads to rising ocean temperatures and ocean acidification, is one of the most significant challenges. Warmer, more acidic waters can cause coral bleaching, a phenomenon in which corals expel the symbiotic algae that provide them with energy and color. Prolonged bleaching events can lead to coral death and the degradation of entire reef systems.

Other threats to Bermuda's reef sharks and coral reefs include pollution, coastal development, and unsustainable fishing practices. In response to these challenges, the Bermudian government has implemented several conservation measures. In 1990, Bermuda became the first country in the Atlantic to ban shark finning, a practice involving the removal of shark fins for use in shark fin soup. The island has also established marine protected areas (MPAs) that cover approximately 7% of its territorial waters, providing critical habitat

for reef sharks and other marine life.

Recently, Bermuda has developed an innovative early warning system that uses sightings of endangered species, such as whales, to trigger conservation actions. While the primary focus of this system is on protecting endangered species, it also has implications for the conservation of reef sharks and coral reefs. By monitoring the presence and movements of these sentinel species, conservation managers can gain valuable insights into the health and dynamics of the broader marine ecosystem.

As research continues to reveal the complex relationships between reef sharks, coral reefs, and the marine environment as a whole, it becomes increasingly clear that protecting these species is crucial for maintaining the balance and health of ocean ecosystems. The success of conservation efforts in Bermuda highlights the importance of proactive measures in safeguarding these valuable resources.

Bermuda's reef sharks are not only fascinating creatures but also vital components of the island's coral reef ecosystems. By regulating the populations of lower trophic level species, reef sharks help maintain a delicate balance that allows these biodiverse ecosystems to thrive. As Bermuda continues to implement innovative conservation strategies, such as its early warning system, it sets an example for other nations seeking to protect their own marine resources. The story of Bermuda's reef sharks and coral reefs underscores the importance of understanding and preserving the intricate relationships that exist within our oceans.

—Jeremy Webb

## Self-Extinction

*Continued from Page 5*

citizens of their righteousness, power, and security against the convenient "other." One of the clearest examples of this was the U.S. over-reaction to 9-11, including the invasion of Iraq, which had nothing to do with 9-11. The Cold War having ended, the U.S. apparently needed a new enemy, and Islamic extremism conveniently stepped up.

On the global level, troubled side-taking has assumed the form of more talk about an axis of evil autocracy in the combination of Russia, Iran, China and North Korea. Shared dictatorship implies they are working in concert to undermine democratic regimes. And there is some nefarious cooperation among them, such as Putin obtaining arms for his Ukraine misadventure from Kim Jong Un. President Biden is hardly wrong to say this is a moment where democracy and autocracy are in conflict—though many countries, including India, Turkey, Hungary, and even the U.S. itself, occupy a gray area between democracy and autocracy. National self-righteousness does not lead itself to sober policymaking.

War can start in many different ways--error, miscalculation, hubris--but all the ways share a dehumanization process, a hardening of the categories. The genocide in Rwanda apparently exploded as a result of appeals to hate over the radio. The war in Ukraine began with what some would call a nakedly imperial grab for land--or with what others would call Russia's anxious response to having NATO on its borders--but Putin's rationalizations also included stereotyping Ukrainian leaders as Nazis. When an Islamic State splinter group mowed down hundreds in a Moscow concert hall, Putin was able to say with a straight face that "the criminals in cold blood, purposefully went to kill and shoot at point-blank range our citizens and our children"—completely different from bombing a Ukrainian

maternity hospital or poisoning citizen Navalny, eh Vlad?

The Gaza conflict, beginning perhaps with the forcible creation of the state of Israel 76 years ago, but more recently exploded with a fresh existential threat to Israel and the worst loss of life for the Jews since the Holocaust, has only elicited more right-wing Israeli dehumanizing of Palestinians in both Gaza and the West Bank—another case in point of Auden's poetic truism: "those to whom evil is done/do evil in return."

Regional wars like those in Ukraine and Gaza take place within a context that includes two giant challenges: the presence of nuclear weapons and the global climate emergency. Both share a fateful interdependency. In the case of the weapons, no one will win if deterrence breaks down. The nuclear weapons states, depending upon deterrence to work forever, must rely upon the professionalism of each other's military personnel, the accuracy and infallibility of their computers, and strength of their safeguards. The system is set up to fail eventually because human error is inevitable.

Interdependency is also the operative context for climate: global systems like the warming process can only be slowed by means of what we all agree to do together to maintain the health of the whole. In both cases, nuclear and climate, my health and security depend upon what you do and vice versa. This is a paradigm shift that has not fully sunk in to mainstream thinking worldwide.

In this nuclear/climate moment it becomes crucial as never before to understand the psychological process of enemy-imagining. Dehumanizing our adversaries makes the inevitable eventual breakdown of nuclear deterrence that much more likely and international cooperation to mitigate climate effects that much more difficult. Our minds put things into boxes which are too abstract

to fit reality: we brand Iran as evil, while their total population consists of 75 million men, women and children with similar aspirations for security and fulfillment.

2000 years ago an itinerant Jewish preacher reminded us that the rain falls on the just and the unjust (sort of like bombs). Solzhenitsyn famously wrote the best gloss on this:

"The line separating good and evil passes not through states, nor between classes, nor between political parties either—but right through every human heart. This line shifts. Inside us, it oscillates with the years. And even within hearts overwhelmed by evil, one small bridgehead of good is retained. And even in the best of all hearts, there remains . . . an un-uprooted small corner of evil."

Our situation asks that we combine two complementary thoughts: that good and evil exist in all of us; and that we are all in this together on a small planet. To live with such ambiguity is a process of discovery. In our new awareness of interdependency, refusal to open our thinking is the royal road to extinction. If only this were just New Age woo-woo. But it's not—it's existential, as real as the 14 thousand nuclear weapons deployed on the planet, as real as the significant uptick in ocean temperatures, an unprecedented threat to coral reefs that is alarming scientists.

New thinking motivates disarmament and accelerates new forms of sustainable energy. The opportunity is for everyone, citizens and leaders, to say no to obvious dead ends like the arms race and yes to new levels of cooperation—including reaching out with endless patience to our adversaries with a larger vision of self-interest that leads to life for all.

— Winslow Myers, syndicated by PeaceVoice, is the author of "Living Beyond War: A Citizen's Guide" and serves on the Advisory Board of the War Prevention Initiative.

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# Medical Professionals

## High blood pressure during middle age could increase dementia risk

**NATION** — There are about 1.28 billion adults globally living with hypertension, or high blood pressure.

Recent studies show that hypertension rates in younger adults are on the rise.

People with high blood pressure are at an increased risk for several chronic conditions, including dementia.

Researchers from the Cardiovascular Institute in Buenos Aires, Argentina report that high blood pressure can also increase dementia risk within the middle-aged population.

There are currently about 1.28 billion adults around the world between the ages of 30 and 79 living with high blood pressure, medically known as hypertension.

Although high blood pressure is normally more pronounced in older adults aged 60 and older,

recent studies show that hypertension rates in younger adults ages 20 to 44 are on the rise.

People with high blood pressure are at an increased risk for many medical conditions, including stroke, heart attack, heart failure, kidney issues, vision problems, and dementia.

Now, a new study recently published in the journal *Hypertension Research* found that high blood pressure can also increase dementia risk within the middle-aged population.

### Highest dementia risk tied to hypertension in middle age

For this study, researchers analyzed the data of 1,279 people from Argentina with high blood pressure between the ages of 21 and 95. All data was taken from the Heart-Brain Study in Argentina, including blood pressure and

*See Dementia risk, page 10*

## AFib may be more common in younger people than thought

**NATION** — Atrial fibrillation (AFib) is an abnormal heart rhythm that can increase the risk of stroke and heart failure.

While the risk for AFib increases with age, researchers are interested in understanding how common the condition is among younger individuals and what this means for health outcomes.

A study involving over 67,000 participants with AFib found that nearly 25% of participants were under age 65.

This subgroup had many cardiovascular risk factors and was at an increased risk for hospitalization from heart failure, stroke, and heart attack compared to controls.

While age can play a role in

cardiovascular health, evidence supports the importance of monitoring heart health throughout the lifespan.

A recent study published in *Circulation: Arrhythmia and Electrophysiology*, however, highlights the prevalence of atrial fibrillation (AFib) in people under age 65, indicating that the condition affects a lot more younger people than initially thought.

The researchers found that this group had several comorbidities and long-term mortality associated with AFib. The results of the study point to the need to manage risk factors and AFib among younger individuals.

*See AFib, page 13*

## New study finds too much vitamin B3 may contribute to heart disease

**NATION** — Researchers recently found that high levels of a common B vitamin called niacin in the body may contribute to cardiovascular disease. They saw that excess niacin can trigger vascular inflammation, which in turn may lead to atherosclerosis — or plaque buildup on artery walls.

About 20.5 million people around the world died from cardiovascular disease in 2021, making it responsible for a third of all deaths globally.

While there are some unmodifiable risk factors for heart disease, including gender, family history, and ethnicity, there are several preventable causes for cardiovascular disease, including obesity, high cholesterol levels, high blood pressure, smoking, eating an unhealthy diet, and not getting enough physical activity.

Now, researchers from the Cleveland Clinic Lerner Research Institute have added to the list of potentially modifiable risk factors with a new study reporting high levels of a common B vitamin called niacin in the body may contribute to cardiovascular disease. The study was recently published in the journal *Nature Medicine*.

### Searching for new heart disease pathways

Finding a potential link between niacin and heart disease was not the original intention of this study, Dr. Stanley Hazen, The Jan Bleeksma Chair in Vascular Cell Biology and Atherosclerosis, director of the Center for Cardiovascular Diagnostics & Prevention, and director of the Center for Microbiome & Human Health at the Cleveland Clinic Lerner Research Institute, and lead author of this

study told *Medical News Today*.

“Our initial goal was to identify new pathways that contribute to heart disease. Even when treating cardiovascular disease risk factors to goal (e.g. cholesterol, blood pressure, diabetes, etc.), the majority of events (heart attack, stroke, death) continue to occur, or at best, we reduce the event rate by 50%. This means there are other pathways we are not addressing,” Dr. Hazen explained.

Dr. Hazen said he and his team were looking for compounds in the blood that might contribute to the future development of heart attack, stroke, or death independent of traditional risk factors.

“The compound 4PY was identified that is linked to future CVD events — in a U.S. cohort initially, then replication in a U.S.

*See Vitamin B3, page 11*



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## Dementia risk

*Continued from Page 9*

cognitive impairment information.

Scientists then determined the CAIDE (Cardiovascular Risk Factors, Aging, and Incidence of Dementia) dementia risk score for each study participant. The CAIDE score factors in information on blood pressure, cholesterol levels, obesity, physical activity, age, and educational level.

Their analysis showed that 28% of those in the mid-life age group — aged 47–53 — had a heightened risk of dementia.

“It is in the middle age of life where risk factors have the most impact,” Augusto Vicario, MD, cardiologist and chief of the Heart and Brain Unit in the Department of Clinical Cardiology at the Cardiovascular Institute in Buenos Aires, Argentina, corresponding author of this study, told Medical News Today.

“In the case of hypertension, it was shown that being hypertensive in middle age increases the risk of developing dementia later in life, but as hypertension begins later, this risk decreases. This occurs because vascular disease of the brain is slow to develop and requires more than 10 or 15 years [to be] expressed clinically as [a] cognitive disease.”

— Augusto Vicario, MD

### Hypertension linked to higher dementia risk overall

The scientists also found that approximately 40% of all study participants, regardless of age, had an increased risk of developing dementia.

“If we consider that the only intervention that has been shown to stop or slow down the progression of vascular lesions of the brain in hypertensive patients [...] is the treatment and control of hypertension with pharmacological measures and nonpharmacological, it is not a surprise that 40% of patients have an increased risk of developing dementia, given that 70% of hypertensive patients do not have their blood pressure controlled or even more unaware of their disease and are not treated,” Vicario said.

“Physicians must include the brain in the clinical evaluation of their hypertensive patients in order to adequately stratify cardio and cerebrovascular risk,” he advised.

“A simple and practical way is cognitive evaluation using neuropsychological tests. In previous publications, we have shown that the ‘clock drawing test’ is a useful tool for this purpose that can be used by the general practitioner,” Vicario added.

“And second, we have to put [an] emphasis on detecting hypertension early, controlling it adequately with anti-hypertensive drugs, and improving adherence to treatment since it will last forever,” he noted.

### Why is hypertension linked to dementia?

Although hypertension is a known risk factor for dementia, this link requires further study, Vicario said.

“The brain is one of the three target organs of hypertension, [along with the] kidneys and heart; however, its evaluation in the routine clinical practice is side-stepped,” he explained.

“Our investigations, according to international publications, have shown that 30% of hypertensive patients have brain damage without kidney or heart damage. So, the brain of hypertensive patients is ‘a brain at risk’.”

— Augusto Vicario, MD

“[Because] dementia is an incurable but preventable disease with exponential growth, vascular disease is the main precipitant of more than 90% of cases of dementia including Alzheimer’s disease, and hypertension is the main modifiable vascular risk factor for develop dementia, it is imperative to

study the brain of the hypertensive patient,” he added.

### Treat the ‘silent killer’ to protect brain health

After reviewing this study, José Morales, MD, a vascular neurologist and neurointerventional surgeon at Pacific Neuroscience Institute in Santa Monica, CA, not involved in this research, told MNT that its most valuable aspect is that it emphasized to patients and primary care physicians that this “silent killer” vascular risk factor is a dementia risk factor.

“Many patients express concerns about medication side effects and optimizing their blood pressure control is sometimes difficult to negotiate,” Morales noted.

“For some, highlighting the risk of dementia to patients with uncontrolled hypertension can motivate them and primary care physicians to be more proactive in mitigating the effect of this risk factor on brain health,” he said.

MNT also spoke with Jennifer Wong, MD, a board-certified cardiologist and medical director of noninvasive cardiology at MemorialCare Heart and Vascular Institute at Orange Coast Medical Center in Fountain Valley, CA, about this research.

“I thought the study made

sense,” Wong commented. “Hypertension has previously been shown to be a risk factor for dementia [and] the study nicely shows that with more risk factors, which they calculated with the CAIDE score, there was a higher risk of dementia, even in middle-aged folks.”

“It’s useful to have studies like these that show patients the serious consequences of hypertension, which some people call a silent disease,” she continued.

“Many people have no symptoms when their blood pressures are elevated at younger ages and it’s hard for people to understand the gravity of these risk factors with that lack of symptoms. It helps to show them that there can be consequences earlier than some people expect,” Wong advised.

— Corrie Pelc

*Good health doesn't  
take care of itself,  
and is most often  
lost by assuming  
that it will*



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## Bridge 2 *Continued from Page 3*

I’m looking forward to celebrating this historic milestone with our residents.”

Mayor D’Amico shared similar sentiments, saying, “We are thrilled to announce June 7 as the day to celebrate the opening of the new bridge for our communities. We look forward to a great celebration and years of improved transportation between Laughlin and Bullhead City.”

The bridge’s opening comes at an exciting time for Bullhead City, as the community recently approved the Emerald Bay development, a nearly 500-acre luxury resort and residential project. Emerald Bay, situated near the new bridge, is expected to bring high-end amenities, residential options, and economic opportunities to the area.

The combination of im-

proved transportation infrastructure and the Emerald Bay development positions Bullhead City for significant growth in the coming years. The bridge will enhance connectivity between the two communities, making it easier for residents and visitors to access the amenities and attractions on both sides of the river.

As the Laughlin-Bullhead City Bridge prepares to open, it stands as a symbol of the strengthened bond between the two cities, offering improved transportation, economic opportunities, and a brighter future for the entire region. The grand opening celebration on June 7 promises to be a momentous occasion, with both communities invited to attend.

—Jeremy Webb



## Vitamin B3 *Continued from Page 9*

cohort, and further validation in a European cohort,” he continued.

“We then performed preclinical studies (animal model) and cell-based studies — all of which showed this compound contributes to vascular inflammation. 4PY, it turns out, is a breakdown product made from excess niacin,” he said.

### What is niacin?

Niacin — also known as vitamin B-3 — is one of eight different B vitamins. Niacin helps the body convert foods eaten into energy. It also helps keep the skin healthy and the nervous system running smoothly. As the body cannot make niacin, it needs to get it from the foods we eat or via a supplement. For example, the body converts the amino acid tryptophan — found in most animal products, including meat and dairy — into niacin.

Niacin can also naturally be found in legumes, whole grains, nuts, and seeds. And there are also some foods, such as cereals and breads, fortified with niacin.

The body does not store niacin — any excess not used is removed from the body via urine.

### Higher levels of 4PY associated with adverse cardiac event

For this study, Dr. Hazen and his team studied the fasting plasma from about 1,100 people with stable cardiac health.

Upon analysis, researchers discovered that higher circulating levels of N1-methyl-4-pyridone-3-carboxamide, or 4PY, were strongly associated with the development of a heart attack, stroke, or other unhealthy cardiac events.

“Our studies found high levels of 4PY in the blood predict future cardiac disease. These new studies help identify a new pathway that contributes to heart disease,” Dr. Hazen said.

However, Dr. Hazen said the main takeaway for readers is not that we should cut out our entire intake of niacin — that’s not a realistic or healthy approach.

### OTC niacin supplements

“Given these findings, a discussion over whether a continued mandate of flour and cereal fortification with niacin in the U.S. could be warranted. Patients should consult with their doctors before taking over-the-counter supplements and focus on a diet rich in fruit and vegetables while avoiding excess carbohydrates.” — Dr. Stanley Hazen

### Excess 4PY triggers vascular inflammation

Scientists also found that 4PY directly triggers vascular inflammation, which can damage blood vessels and lead to a buildup of plaque on artery walls, known as atherosclerosis.

“Atherosclerosis is caused by both high cholesterol and inflammation. We know how to treat the high cholesterol side of the equation, but not the inflammation side. This pathway appears to be a major participant in vascular inflammation,” Dr. Hazen said.

“(Our) research uncovered that excess niacin fuels inflammation (and) cardiovascular disease through a newly discovered pathway. (These) findings are

*See Vitamin B3 2, page 14*

# Lack of fiber may be a trigger for inflammatory bowel disease

**NATION** — Fiber plays an important role in intestinal health. Irritable bowel disorder (IBD), which affects around 3 million people in the U.S., is often treated with a low fiber or fiber-free diet during symptom flare-ups.

A new study suggests that fiber actually plays a significant role in reducing IBD due to its influence on healthy gut bacteria.

The study authors intend to pursue further research looking at the interaction between diet, bacteria, and genetics as a path to reducing the development of IBD.

Irritable bowel disorder (IBD), which can manifest as either ulcerative colitis or Crohn’s disease, develops out of inflammation in the gut or digestive tract, leading to a range of sometimes painful issues with digestion. Scientists have not been able to identify the root cause of this disorder yet, but a recent study suggests a connection between genetics, diet, and gut microbiota that could lead to the development of IBD.

The study, published in *Cell Host & Microbe*, found that fiber plays a significant role in the interplay between gut microbes and the mucus lining of the digestive system.

Fiber promotes the development of healthy mucus thickness and inhibits inflammation. For people who are born without interleukin-10, an IBD-associated cytokine, IBD typically develops in early infancy or childhood.

The present study shows that in mice lacking interleukin-10, fiber deprivation contributes to the deterioration of the colonic mucus lining, leading to lethal colitis. This suggests that fiber-rich diets may be valuable for individuals with IBD.

### How does diet affect IBD?

An estimated 6 million people worldwide have IBD, and the Centers for Disease Control and Prevention (CDC) says that there are about 3 million people in the U.S. who have it. Industrialized nations have the largest numbers of IBD, and people who immigrate to more industrialized societies and begin incorporating highly processed

foods are at risk for it, according to the new study.

A study published last year in *Gastroenterology*, the official journal of the American Gastroenterological Association, suggested that certain types of dietary fiber can actually make IBD symptoms worse. In that study, researchers found that unfermented dietary  $\beta$ -fructan fibers — which are soluble fibers from fruits and vegetables — caused an inflammatory response in people with IBD whose bodies couldn’t break them down.

Some people who develop IBD, particularly children, are prescribed a formula-based, low-fiber diet known as exclusive enteral nutrition (EEN), and there has been success in reducing gut inflammation with this approach.

### No fiber hurts good gut bacteria

The new study used mice who also lacked interleukin-10, and what the researchers discovered was that inflammation was much higher with fiber-free diets. A fiber-free diet was shown to encourage the growth of mucin-degrading bacteria, which consume the mucus layer in the digestive system, reducing the barrier that the mucus provides for the lining of the gut. The mice who ate a high fiber diet had significantly less inflammation.

However, when researchers fed mice the EEN diet formula, some of them had less inflammation than those with a fiber-free diet.

What researchers deduced was that those mice had higher amounts of a fatty acid called isobutyrate, which is produced through fermentation in the gut by “good” bacteria.

Dr. Rudolph Bedford, MD, board certified gastroenterologist at Providence Saint John’s Health Center in Santa Monica, CA, who was not involved in the study, said lower-fiber diets for people with IBD have not been studied enough for medical professionals to have a blanket approach to them.

“Dietary recommendations for IBD patients have been highly variable, largely due to the dearth of research data available to guide

clinical practice,” Dr. Bedford said. **Why IBD patients may be told to limit fiber**

“Nonetheless, IBD patients are often instructed to limit their consumption of fiber or residue during an active flare in order to help minimize gastrointestinal distress, particularly when intestinal strictures are suspected,” he said.

Melanie Murphy Richter, a registered dietitian nutritionist and the director of communications for the nutrition company ProLon, who was not involved in the study, said that while less fiber can be advisable during the worst periods of IBD, the long-term effects of a diet high in fiber are important to keep in mind.

“A low-fiber diet may be recommended for people with IBD during acute (active) flare-ups when the inflammation in their gut intensifies. Fiber can be hard to break down, and can therefore exacerbate existing irritation in the gut or gut lining which can contribute to certain symptoms like diarrhea, stomach pain, rectal bleeding, bloating, or even fever. During flare-ups, it’s best to avoid anything that may add to the existing inflammation in the gut,” Richter explained.

“That said, high fiber diets *See Lack of fiber, page 14*

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# Plant-based alternatives fall short in heart health benefits compared to animal meats, new research suggests

**NATION** — As plant-based meat substitutes gain popularity, researchers in Singapore have conducted a study comparing their effects on health to those of traditional meats, with a specific focus on heart health and diabetes risk.

The research, involving 89 adults at risk for type 2 diabetes, found no significant heart health benefits of plant-based meat diets over those including animal meat, challenging the notion that these alternatives offer the same health advantages as whole plant-based diets.

Highlighting the nutritional differences between plant-based

meat analogues and animal meats, the findings suggest a need for the food industry to develop nutritionally enhanced and environmentally sustainable plant-based meat substitutes.

In new research, published in *The American Journal of Clinical Nutrition*, scientists looked at how diets containing real meat compare to those using plant-based meat alternatives, especially in terms of cardiovascular health and diabetes risk.

Diets rich in plant-based foods have been found beneficial for heart and metabolic health, thanks to their wide variety of

health-promoting components like vitamins, fibres and antioxidants.

However, for those who regularly eat meat, switching to such diets can be challenging due to deep-seated cultural, historical, and social influences on meat consumption, as well as socioeconomic factors.

Plant-based meat analogues (PBMA) are designed to mimic the taste and texture of real meat using sustainable ingredients and are becoming increasingly popular worldwide.

## Health impact of plant-based meat analogues

This new research focused on comparing the effects of diets based on plant-based meat analogues (PBMA) and traditional animal-based meats (ABM) on the heart health of Singaporeans at a higher risk for type 2 diabetes.

The main question was whether replacing animal meat with PBMA would improve heart health and reduce the risk of chronic diseases.

In this 8-week study involving 89 participants, half were asked to eat PBMA, and the other half ate animal meats. The researchers looked at levels of bad cholesterol, blood sugar and blood pressure, among other health indicators.

The findings showed no significant changes in cholesterol profiles for either diet, but both diets were linked to improvements in some blood sugar markers.

There was no clear advantage of one diet over the other in improving heart health. However, in a smaller group that closely monitored their blood sugar, those eating animal meat managed their blood sugar levels better.

Blood pressure improvements were also noted in the animal meat group but not in the PBMA group.

This suggests that the benefits often associated with plant-based diets might not directly apply to PBMA, as they differ nutritionally from whole plant

foods and their impact on heart health.

## Differences in nutritional composition, health outcomes

Nutrient analysis showed that the animal meat diet provided more protein, while PBMA were higher in sodium, potassium, and calcium.

The better blood sugar control seen in the animal meat group might be due to their lower carb and higher protein intake.

Although the study did not look into protein absorption, other research suggests that proteins from PBMA might not be as easily absorbed as those from animal meats, affecting insulin and gut hormone responses differently.

Although PBMA are becoming a more popular protein choice, this study's findings don't back the idea that these diets offer better heart and metabolic health benefits than diets that include animal meats.

It appears that adding PBMA to one's diet might change nutritional intake in ways that could negatively impact blood sugar control.

## Why meat alternatives may not be healthy

This suggests that the health advantages typically associated with plant-based diets should not be assumed to apply to PBMA, given their different nutritional profiles and effects on heart and metabolic health.

These findings highlight an opportunity for the food industry to invest in creating new PBMA that are not only focused on mimicking the taste and texture of meat but are also nutritionally superior and more easily absorbed by the body.

By shifting some focus towards improving the nutritional value and environmental sustainability of PBMA, both manufacturers and consumers stand to gain.

Two experts, not involved in this research, spoke to *Medical News Today*.

Kelsey Costa, MS, RDN,

a registered dietitian and founder of *Dietitian Insights*, said that "according to this study, a diet intervention with plant-based meat analogues did not show significant cardiometabolic health benefits over 8 weeks compared with omnivorous diets."

"While this result may be unexpected to some, is not surprising that no benefits were observed when an unhealthy type of ultra-processed food was compared to animal-based foods," she told us

That is likely because "plant-based meat analogues would fall into the less-healthy plant-based diet index category, which would not likely improve cardiometabolic health and may instead increase risk," Costa explained.

"Beyond the limited duration and small sample size, one major issue with this study's methodology was that the plant-based meat alternatives selected for this study were reportedly high in sodium and contained reheated seed oils," she added.

"So, despite extensive fortifications of essential nutrients like vitamins B12 and D, iron, and zinc, the negative cardiometabolic effects of sodium and the potential oxidative stress from consuming reheated oils may outweigh any potential benefits from these particular plant-based meat analogues used in this study.

While there are potentially healthier plant-based meat alternatives on the market than the ones used in this study, consumers should keep in mind that these alternatives are often still heavily processed foods and should not be relied upon as the main source of protein in a healthy diet."

— Kelsey Costa, MS, RDN

"Conversely, diets rich in minimally plant-based foods, including whole grains, legumes, nuts, fruits, and vegetables, and their bioactive compounds, have repeatedly been linked to better cardiometabolic health outcomes and a reduced risk of death from

*See Plant-based meat, page 22*

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## AFib study

Continued from Page 9



### AFib on the rise and more dangerous than thought

Atrial fibrillation (AFib) is a heart rhythm that affects the heart's upper chambers. Nikhil Warriar, MD, board-certified cardiac electrophysiologist and medical director of electrophysiology at MemorialCare Heart & Vascular Institute at Orange Coast Medical Center in Fountain Valley, CA, who was not involved in the study, explained to Medical News Today:

"AFib or atrial fibrillation is the most common heart rhythm disorder that we manage. It happens when your heart's upper chamber or atria quiver or beat irregularly or excessively, sometimes in excess of 300-400 beats per minute. The disorganized beating of the heart can put patients at risk for stroke and heart failure."

Researchers of the current study note that AFib is more likely to occur in adults ages 70-80 and older. However, they also note there is an increasing number of people under age 65 with AFib. Researchers wanted to understand more about the potential dangers associated with AFib in this younger population.

The researchers included 67,221 adults with AFib as part of their study. Of this number, 17,335 participants were under age 65. Researchers looked at all-cause mortality, hospitalizations, and other cardiac interventions that participants received. The average follow-up time with participants was over five years.

During the follow-up, 2,084 participants died.

### Increased risk of hospitalization from heart problems

The researchers found that participants under age 65 had notable additional cardiovascular risk factors. For example, 16% were current smokers, 55% had high blood pressure, 20% had heart failure, 21% had diabetes, and over 20% had significant obesity. Over half of the participants under age 65 were receiving anticoagulants.

Overall, researchers also found that participants under 65 years of age with AFib had an increased mortality risk compared to an internal control population and an increased risk for hospitalization from heart attack, heart failure, and all-cause stroke.

Study author Aditya Bhonsale, MD, MHS, assistant professor of medicine with the Division of Cardiac Electrophysiology at UPMC Heart and Vascular Institute, Pittsburgh, PA, explained to Medical News Today:

"Our large real-world cohort demonstrates that AFib patients [younger than] 65 years of age have substantial comorbidity burden, particularly, obesity, heart failure, and hypertension with considerable long-term mortality (6.7% <50 years; 13% 50-65 years). They are also at a significantly increased risk of hospitalization for heart failure, stroke, and myocardial infarction compared to those without AFib."

"The results of our study

suggest that management of AFib patients under 65 years of age must be in the context of their individual CV risk factors burden, lifestyle modification with appropriate focus on non-cardiac risk factors," Bhonsale added.

### Study limitations

This research does have limitations. First, this study cannot establish cause.

Second, 95% of the participants were white, so researchers can include more diverse cohorts in the future. In the population less than fifty years old, 73% of participants were male, so more research could potentially focus on females with AFib in the future.

The researchers acknowledge that they did not measure quality of life metrics or ascertain the cause of death among participants. The researchers also lacked information on alcohol consumption, which could have affected existing relationships.

Bhonsale noted that "Research on impact of risk factor modification and trajectories of risk factors in younger patients needs [to be] done in the future. This will allow for optimal management and mitigate adverse outcomes."

### How to reduce AFib risk

Managing and preventing AFib are critical, no matter a person's age. This can include making lifestyle changes to decrease risk and seeking evaluation for AFib so that doctors can intervene early.

For example, consuming alcohol, using illegal drugs, smoking, and being overweight can all increase the risk for AFib. People can make changes like exercising regularly, quitting smoking, and limiting alcohol intake to help decrease their chances of developing AFib.

Cheng-Han Chen, MD, board-certified interventional cardiologist and medical director of the Structural Heart Program at MemorialCare Saddleback Medical Center in Laguna Hills, CA, who was not involved in the study, said:

"These findings highlight the need to manage and treat the cardiovascular risk factors

in our younger atrial fibrillation patients, in order to potentially improve their longer-term outcomes."

"Some of the risk factors for atrial fibrillation, such as being older and their family history, are outside someone's control. However, there are many risk factors that people can work on to decrease their chance of developing atrial fibrillation. These include high blood pressure, obesity, diabetes, smoking, and alcohol use," Chen added.

The study implies the importance of managing comorbidities to help improve cardiovascular outcomes among younger people with AFib. So, even in people who already have AFib, managing comorbidities and risk factors may still be highly

valuable.

Nikhil Warriar, MD said, "Age, structural heart disease (prior MI, heart failure or valvular heart disease), hypertension, obesity, excessive caffeine/alcohol intake, stress from lifestyle/surgeries/infection, thyroid disease, sleep apnea are some of the risk factors for the development of AFib. Focusing on identifying and modifying any of these risk factors can lead to decreased risk of development of AFib. They are also a core pillar in our treatment of AFib in patients who already have AFib. Simple strategies like a Mediterranean or whole foods/plant-based diet, regular mild to moderate exercise can be effective starting points."

— Jessica Freeborn



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## Lack of fiber

*Continued from Page 11*

have shown promising results in the management (and even reversal) of IBD in patients over the long run. This means that when patients are not experiencing acute symptoms or flare-ups, high fiber foods are encouraged to help diversify the composition of the gut which can positively benefit a person's gut pH, its permeability, and its ability to produce short-chain fatty acids," Richter said.

### How does "good" gut bacteria help with IBD?

Richter said that healthy gut bacteria play a significant role in our immune systems as well as our digestive systems.

"Certain beneficial bacteria in our gut help to strengthen the integrity of our intestinal barrier. This gut lining is what helps to keep pathogenic (harmful) substances

out of our gut," Richter said.

"When the junctures of our gut lining become weak due to the presence of inflammation or other harmful bacteria that can degrade the lining, this leads to intestinal permeability otherwise known as 'leaky gut.' Leaky gut, which is often present in IBD and IBS patients, can either be the root cause of inflammation or a symptom of other gut imbalances," she explained.

Richter added that gut health also can be closely tied to mental health.

"Certain gut bacteria help to produce neurotransmitters like serotonin and dopamine, which are needed for proper brain function, circadian sleep patterns, and the reduction of anxiety and depression," Richter said. "Without these good

bacteria, the signaling between the gut and the brain is negatively impacted, which can lead to mental and emotional disorders."

Dr. Bedford said that a lack of diversity in the gut lining can make immune systems much weaker.

"Your gut is more vulnerable to diseases when it's in dysbiosis," Dr. Bedford said. "Changes to your gut microbiome may occur because the different organisms in your gut are not at the right levels. When the gut microbiome loses its diversity of bacteria, it can increase your risk of getting a chronic disease.

### What foods can contribute to healthy gut bacteria?

Richter said that alcohol, processed foods, candy, sodas, and products with high-fructose corn syrup can cause gut inflammation and dysbiosis and make any IBD

symptoms far worse.

She suggested eating fermented foods with probiotics and no added sugars, as well as healthy forms of types of fiber in fruits and vegetables to continue feeding healthy gut bacteria.

### Probiotic foods for gut health

"Probiotic-rich foods like kimchi and yogurt contain living bacteria from strains like Lactobacillus and Bifidobacterium, which are highly beneficial for overall gut health. By consuming fermented foods, you are also consuming these living bacteria which can then inoculate in our gut and help to di-

versify our microbiome and help to alleviate certain symptoms related to IBS and IBD such as abdominal pain, bloating, or constipation."—Melanie Murphy Richter

"It's one thing to consume the actual living bacteria. It's another thing to feed them the right types of food (fiber) to keep them alive. You can take all the probiotic supplements and eat fermented foods, but the diet and lifestyle you adopt affect whether or not they stick around," Richter added.

— Finn Cohen



## Plant-based meat *Continued from Page 12*

any cause," Costa pointed out.

### Whole food options are the healthier choice

Haley Bishoff, RDN, LD, owner of Rützu Nutrition in Las Vegas, said that "developing a greater understanding of plant-based meat alternatives and their impact on health should be further explored, especially for those with high risk for chronic illnesses like cardiovascular disease or diabetes."

"As a registered dietitian, I encourage minimal consumption of processed foods in general, which include some plant-based meat alternatives and animal meats like sausage, hot dogs and ham," Bishoff told us.

"Ideally, whole food options should be a primary protein source for both plant-based or omnivorous diets. Whole food diets tend to promote cardiometabolic health because they include more fiber, omega-3 fatty acids, and an-

tiioxidants."

— Haley Bishoff, RDN, LD

Costa further noted that the current research highlights the "nutritional discrepancies between plant-based meat analogues, animal-based foods, and whole plant-based foods, despite advancements in processing techniques and carefully curated ingredients used to create plant-based meat alternatives."

In conclusion, Costa said, "this research highlights the importance of understanding that not all plant-based diets are created equal."

"While choosing more plant-based options can have health benefits, it is important to focus on whole, minimally processed foods rather than relying solely on ultra-processed alternatives," she reiterated.

— By Paul Ian Cross, PhD on April 12, 2024 — Fact checked by Jill Seladi-Schulman, Ph.D

## Vitamin B3 2

*Continued from Page 11*

significant because they provide a foundation for potential new interventions and therapeutics to reduce or prevent inflammation," said Dr. Hazen.

Dr. Hazen said that now with the discovery of this link, there is much more research to do.

"On the one hand, we need to explore what other cardiovascular diseases/phenotypes are linked to 4PY since vascular inflammation is a fundamental contributor to

many diseases/phenotypes — e.g. heart failure, stroke, (and) other forms of vascular disease," he explained.

"Beyond this, we then want to focus on how to disrupt this pathway to leverage the newly gained knowledge to develop a therapeutic," he added.

### Should I stop using niacin supplements?

Dr. Cheng-Han Chen, a board certified interventional cardiologist and medical director of the Structural Heart Program at MemorialCare Saddleback Medical Center in Laguna Hills, CA, was asked about this study.

"This study identifies excess niacin, specifically its breakdown metabolite 4PY, as a risk factor for major adverse cardiovascular events such as heart attack and stroke," Dr. Chen explained.

"While niacin was previously prescribed as a cholesterol-lowering medication, its use has fallen out of favor as multiple studies did not find as much benefit to cardiovascular health as initially thought. This study will put another nail in the coffin for the use of niacin in heart disease." — Dr. Cheng-Han Chen

Meanwhile, Dr. Charles Brenner, Ph.D., Alfred E. Mann Chair in Diabetes and Cancer Metabolism, and cardiovascular

expert with a special interest in NAD+, pointed out that this was an observational study that only assessed associations and did not determine causality.

"In other words, this was not a randomized, controlled intervention study (niacin or other B3 was not administered), so no conclusions of cause and effect can be drawn from it. Further, it inappropriately links common B vitamins and other NAD+ precursors to heart disease and omits key contextual information," he said.

Dr. Brenner said the study results are contradicted by previous research showing that other forms of niacin, such as NR, may not increase the risk for cardiovascular disease and/or increase inflammation.

Dr. Chen said more studies need to be performed to better understand the dose relationship between niacin supplementation and cardiovascular disease.

"For now, I would caution against routine intake of niacin supplements in the average person," he continued. "It may be more difficult, however, to avoid niacin-fortified foods given its ubiquity in the food chain; niacin fortification may need to be examined at a higher level as a matter of public policy."

— Corrie Pelc

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# Business Development



## Five financial tips to take your business to the next level

**NATION** — Building a business is an incredible journey - and like all journeys, every stage is different. Running a startup, for instance, is very different from running a midsize business.

As your business grows, your needs evolve too. Scaling a business often means navigating different types of risks, expanding product or service offerings, and executing more complex operations. The tools or technology solutions you had as a startup may be different to the resources you need now to help you manage a larger team, support more customers, or solve more complexities in your business.

Just one example: when it comes to thinking about finance tools or technology, there are so many different choices on the market that it can be difficult to understand which is the best one for your growing business.

If you're ready to take your business to the next level, here are four finance-focused tips to help your growing business continue thriving.

### 1. Be Smart About Spend & Expense Management

As your business grows, you need full visibility into your

evolving company budgets and how your employees are spending. Adding new employees and departments makes it harder to fully monitor organizational spending, opening your business up to the risk of overspending or fraud (whether intentional or not). Finding efficiencies in the overall spend and expense process can also deliver valuable time back to employees so they can focus on your business and customers. Automating your spend and expense management can help.

Stay agile with budget management: Scaling up means more budget complexity. Adopting a spend management solution helps to keep you nimble and can allow businesses to approve and delegate budgets adeptly, ensuring control over financial health without the hassle.

Automate your expense processes: For every business owner, streamlining the approval and reimbursement process is a game-changer as you scale. Automation in expense management can significantly reduce the administrative burdens, enhancing efficiency and allowing for a smoother financial workflow. For example, BILL customer Marine

Layer, a growing retail apparel brand that focuses on sustainability, saved at least three to four hours per week on expense management. "BILL gives us more up-to-date expense reporting. It's just a real time saver and definitely speeds up our financial close. Not having to manually code for our monthly close really saves time and makes the close more efficient," said Kelly Ransom, Financial Accountant at Marine Layer.

### 2. Get Ready To "Pay Global" Even if You Are Not Global Yet

As your business grows, you might also be looking at partners and vendors you're working with to ensure they can help you scale the operations for your business needs. At this stage, many small and midsize business (SMB) owners will look to expand their vendor network, both domestically and internationally, in order to improve cost, quality, and business efficiency. But to do that, SMBs need safe, secure and efficient financial platforms that can handle vendor payments, whether domestically or internationally. This is particularly important as traditional international wire transfers can be expensive and complex. Lever-

*See Financial tips, page 16*

## Banks partner to support housing and development

**NATION** — It's a virtuous cycle: communities that are economically vibrant create good jobs that support homeownership, and homeownership builds generational wealth that supports entrepreneurship and business investment.

In traditionally underserved and disadvantaged communities, though, the opposite can be true, leading to financial stagnation and a lack of opportunity for individuals and businesses.

Many community-focused financial institutions are working to counteract this negative cycle by investing in economic development and breaking down barriers to homeownership. And they do it by relying on a behind-the-scenes partner: their regional Federal Home Loan Bank.

### The role of FHLBanks

Congress established the Federal Home Loan Bank System, a network of 11 regional FHLBanks, in 1932 to ensure liquidity for financial institutions such as building and loan associations and insurance companies during the Great Depression. By Congressional design,

the FHLBanks are cooperatively owned and privately capitalized by their members - commercial banks, credit unions, insurance companies and community development financial institutions - and provide members with ready access to competitively priced liquidity or loans known as advances, financial products and services, and resources for targeted community and economic development.

Community Commerce Bank, a community development financial institution founded in 1976 to meet credit needs in underserved East Los Angeles, has found success partnering with FHLBank San Francisco, which serves members in Arizona, California and Nevada.

Since its founding, Community Commerce Bank has loaned more than \$4 billion to its customers, and the organization is both profitable and deeply engaged in the community, demonstrating the viability and impact of inner-city lending. Bank president Mike Lasher attributes this in part to their access to advances, which refer to loans or

*See Banks partner, page 16*



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## Financial tips

*Continued from Page 15*

aging integrated financial automation software for international payments can help ensure a faster, more secure and effective process.

Choose the right global payment partner: It's important to look for a technology partner that will simplify operations, offer competitive exchange rates and provide comprehensive data management. The right financial platform can provide seamless global payments integration and robust features to process international payments quickly, securely and easily. I also always encourage businesses to look for a global payment solution that grows with your business.

Diversify payment methods: Payment preferences vary depending on what part of the world your sales or services are coming from. It's helpful to offer a variety of payment options to your vendors, such as credit or debit card payments, contactless payments, and digital wallets. The right technology partner can allow you to offer multiple options for international payment needs.

Sync with accounting soft-

ware: I also encourage businesses to leverage payment partners that integrate with major accounting software providers to ensure seamless management of both domestic and international payments, by streamlining your workflows and eliminating the need for double data entry.

New York-based apparel brand Bombas sends roughly 50% of their payments to 10 international vendors, even more when they need to bulk up their inventory to prepare for the holiday rush. However, Melissa Harris, Director of Accounting Operations at Bombas, isn't worried about making international payments because they use BILL. "BILL Accounts Payable does it all in one shot, using the same process for both domestic and international payments. It's been a much more seamless process with BILL than it has been with other AP systems I've used," said Harris.

### 3. Get Real-Time Data and Insights for Growth

A frequent challenge for businesses is they don't typically

have large teams of finance professionals to provide analysis, insights, data and forecasting. Financial Planning and Analysis (FP&A) technology is changing that. With FP&A, SMBs can predict future cash flow, understand trends and opportunities, and make better business decisions, faster. Timely data and analytics can help you make the best decisions to help take your business to the next level.

Strategic financial planning: FP&A technology enables SMBs to collaborate closely with executives and department heads, aligning financial goals with the overarching business strategy. By assessing market trends, competitive landscapes, and internal capabilities, businesses can create robust long-term financial plans that support sustainable growth.

Budgeting and forecasting: Businesses can also develop detailed annual budgets that reflect accurate cash flow forecasts. This technology supports the creation of rolling forecasts, allowing com-

*See Financial tips 2, page 24*

## Ukraine

*Continued from Page 5*

of diplomacy may not be out of fear, but is unhelpful to the cause of peace.

In the past, the United States has engaged in high level negotiations even while fighting was ongoing. We know that during the War of 1812, the Vietnam War, and in Afghanistan as well, high level talks between the warring parties took place while military action continued. No one in Washington seems interested in doing anything similar now, even during an expanding crisis with a nuclear armed Russia.

A second quote from Kennedy, equally relevant, came only months after the Cuban Missile Crisis in October of 1962. JFK declared that the United States sought to, "avert those confrontations which bring an adversary to a choice of either a humiliating defeat or nuclear war." It seems to some of us that US foreign policy makers have forgotten that message with respect to the Ukraine-Russia conflict.

Policy makers in Washington and NATO seem confident

that they can tiptoe along the line of nuclear war with little risk. That is a confidence that some of us do not share given what we know about how nations stumble into war, and how those wars sometimes spiral out of control.

For many months the conflict has steadily escalated, with both sides now striking energy and other infrastructure well behind the front lines. Just a few days ago the US announced that it was going to provide Ukraine with long range missiles that can strike anywhere inside Ukrainian territory now occupied by Russia, and they have now done so.

The new missiles are supposedly not to be used for strikes against Russian territory, but given the ongoing tit for tat cycle of attacks now underway, one wonders how long the limits on the use of the missiles will last. The next step for the Russians may be the use of hyper-sonic missiles which are less vulnerable to air defenses. And if Russia faces the prospect of losing, in the words

*See Ukraine 2, page 20*

## Banks partner

*Continued from Page 15*

lines of credit that are extended to another bank or member institution to satisfy short-term liquidity needs. "Our membership in FHLBank San Francisco gives us quick access to advances, allowing us to promptly meet the dynamic needs of our customers and bridging the gap between the lending timeline and deposit schedule," said Lasher. "This facilitates increased investment in the local community and enables us to support important initiatives that make a real difference in people's lives in Los Angeles County."

### Partnering to promote homeownership and economic development

In addition to providing reliable, low-cost liquidity that boosts community lending, FHLBanks offer a variety of community grant programs that their members can deploy to address the specific needs of their local communities. Many of these programs are designed to support affordable, sustainable homeownership for low-to-moderate-income individuals and families.

FHLBank San Francisco's

WISH downpayment assistance program, for example, offers 4-to-1 matching grants that eligible first-time homebuyers can apply to down payment and closing costs. Since 2000, when the first homebuyer received a matching grant through the Bank's homeownership programs, participating FHLBank San Francisco member lenders disbursed \$146 million in WISH funds to more than 9,700 low-to-moderate-income homebuyers.

Another initiative is the Empowering Black Homeownership program, which FHLBank San Francisco introduced in 2022 and renewed in 2023. This program matches member institutions' grants to housing counseling agencies that serve aspiring and at-risk homeowners in communities of color, helping to support homeownership and intergenerational wealth building.

And in 2023, FHLBank San Francisco launched a \$10 million Middle-Income Downpayment Assistance pilot program to help middle-income households that are

struggling to achieve homeownership amid high home prices and interest rates.

Other grant programs promote economic development in low-to-moderate-income communities. For example, FHLBank San Francisco members partner with community nonprofits to deliver AHEAD grants to support innovative, targeted initiatives that generate new economic opportunity. In 2023, FHLBank San Francisco awarded \$4 million in AHEAD grants to 75 local organizations - for initiatives ranging from micro-enterprise projects and job training to financial education and support for Native American communities - throughout the bank's three-state footprint.

"These grant programs are just a few examples illustrating FHLBank San Francisco's commitment to promoting economic vitality, affordable homeownership and wealth creation," said Teresa Bryce Bazemore, president and chief executive officer of FHLBank San Francisco. "Our member institu-

tions know their local communities best, and giving members access to these programs allows them to amplify their own community support efforts while directing the assistance to where it's most needed."

### Ripple effects on member institutions and consumers

The support FHLBank San Francisco provides to its members levels the playing field, allowing local community lenders to better compete with larger financial institutions. Community lenders can also draw on their deep local knowledge and understanding of their customers to responsibly underwrite loans to qualified borrowers, including small businesses, with nontraditional profiles - and keep loans on their books rather than selling them on the secondary market, enabling personalized servicing with greater flexibility to work with people to avoid default.

FHLBank San Francisco's support of local lenders also trickles down to borrowers through lower overall borrowing costs (keeping loans more affordable), through

grants that make homeownership more attainable and sustainable, and through economic development initiatives that help position people for both home and small business ownership.

Access to credit - both mortgage lending and commercial lending - is key to economic vibrancy. By working behind the scenes to help their member financial institutions keep credit flowing to their customers and communities, FHLBanks not only support community lenders but help to strengthen diverse neighborhoods, seed small businesses, and empower residents to build sustainable communities. It's a unique and valuable role within the financial services industry.

As Lasher of Community Commerce Bank said, "With reliable liquidity and access to economic development grant programs, we're able to better support local business growth and reinvest in our communities - in turn giving people the tools they need to create a brighter future."

—BPT



# Home Improvement



## Expert solutions to take the 'Grrr-r' out of gardening

**NATION** — Gardening season is upon us, beckoning with the anticipation of flourishing plants, the vibrant hues of blooming flowers, and bountiful harvests. It's an exhilarating journey for plant enthusiasts of all ages and gardening levels.

But what happens when your vision of a blossoming garden or landscape doesn't quite turn out the way you thought? While encountering challenges in your garden is all part of the adventure, the experts at Ball Horticultural Company can provide guidance to address some of your most frustrating gardening problems and set you up for season-long success:

**Problem: Subpar plant performance**

**Solution: Elevate your garden with next-gen floral upgrades**

Innovation has transformed some plant varieties to grow and perform better than ever before. For example, the Petchoa Caliburst Yellow takes the best colors from calibrchoa and delivers them in the flower size and durability of petunias. The sunny yellow color looks great

in spring and lasts all summer. If you're looking for a better perennial, consider the Echinacea Double Scoop Deluxe with better flower coverage that makes a bold statement in your cottage garden designs. Finally, Salvia Blue By You is an award-winning, pollinator-friendly plant that blooms earlier than other salvia with multiple flushes of new flowers until autumn frost.

**Problem: Short-lived blooms**  
**Solution: Flower varieties that thrive**

Extend the season with the tropical colors of Passion-Fruit Lantana, ensuring continuous blooming. This trailing plant has abundant multicolored flowers and dark green foliage, ideal for hanging baskets. It's also highly attractive to butterflies! Another option for blooms that can last from frost to frost is the Dianthus Capitán. With eye-catching bicolor double blooms, this plant is a stunner, plus it's prized for its fragrance.

**Problem: Dull flower hues**  
**Solution: Infuse vibrancy with mixes that matter**

Explore new color combi-

nations that brighten your outdoor oasis all season long, like Sweet Taffy Mix Easy Wave Petunia, perfect for sunny spots

*See Gardening, page 20*

## Seven tips for spring yard prep this season

**NATION** — After winter's last gasp, spring is just around the corner. That means it's time to get out into the yard and tackle some spring cleaning. With a little DIY prep work now, your yard will be your family's oasis for months to come.

Here are seven spring clean-up tasks from ECHO Inc. to put on your to-do list, along with the right tools to get the job done.

### Clean up debris

Gather up any stray branches, twigs and trash that have blown into your yard.

### Tool tip

Keep two bags handy, one that you regularly use for garbage and a bag specifically designed for yard waste. Garbage services in many cities have specific windows of time in which they'll pick up yard waste in the spring, so check with yours and make sure you get your debris to the curb on time!

### Rake the lawn

Didn't get to those leaves before the first snowfall? Now's the time to rake them up. This will let sunlight and air reach your grass, sparking it to grow. Tool tip: They go in that same yard waste bag you're using for debris.

### Do you need to aerate?

Take a hard look at your lawn. Is the soil too compacted? Do you have bare patches? It could mean you need to aerate the soil. Tool tip: You can do this job yourself by renting an aerator from your local hardware store. Or, bring in a lawn service to do it for you. This is also the time to apply fertilizer if your yard needs it.

### Deal with downed trees or branches

After this unpredictable winter, many people are faced with downed trees or large branches in their yards. Cutting them up and

*See Yard Prep, page 18*

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## Five simple spring safety tips for your home

**NATION** — Refreshing your home in the spring is about more than organizing closets and cleaning floors. As winter melts away and warmer weather returns, proactively checking your home's systems will help keep it running efficiently while remaining a comfortable and safe space for you and your loved ones.

### Upgrade fire and CO safety solutions.

While you're ticking through your list of spring maintenance to-do's, don't forget about the smoke and carbon monoxide (CO) alarms. Proper smoke and CO alarm placement, regular maintenance and alarm replacement are essential to keeping your family safe. The National Fire Protection Association (NFPA) recommends that alarms be installed on every level of the home, including

the basement, as well as in every sleeping room and outside each separate sleeping area. Alarms should be tested regularly, and if the device is battery-powered, batteries should be changed at least every six months.

To make maintaining your smoke and CO alarms easier, upgrade to a 2-in-1 smoke and carbon monoxide alarm, such as the First Alert 10-Year Battery Combination Alarm. This 10-year sealed battery alarm eliminates battery replacement and late-night battery chirps for a decade. Easy to install, 10-year alarms come equipped with a mounting bracket and installation kit - making safety simple for you and your family.

### Check for winter wear and tear.

Winter's extreme temperatures can take a toll on the outside of your home and its appliances.



es. Examine the outside of your house and roof to check for fallen branches or debris that could block gutters or downspouts and cause a drainage problem. Inspect the driveway and sidewalks for new potholes or cracks that may have developed in the cold, and ensure all exterior lights are working properly.

### Tune-up your cooling system.

When the weather gets milder, schedule a professional maintenance service to ensure that your heating, ventilation, and air

See *Safety tips*, page 22

## Yard Prep *Continued from Page 17*

disposing of them now will save lawn headaches later. Tool tip: This is a job for a chainsaw. The battery-powered ECHO eFORCE DCS-5000 chainsaw is quiet, easy to use and you don't have to mess with gas and oil. Or a power cord. You'll get 200 cuts on a single charge delivering professional-grade power via the ECHO eFORCE 56V battery system.

### Trim up shrubs

Since you've got that ECHO chainsaw powered up, take a look at your shrubs. Did you find any dead or diseased branches? Zip them off. Now is also a good time to shape your bushes and plants, cutting away any stray branches for a clean look.

### Prune your trees

If you have low-hanging or dead branches, the time to clean those up is early spring, before the leaves start budding out. Tool tip: An extendable pruner is the safest tool for this job. It allows you to prune branches without climbing

onto a ladder. Read more about it in this article from Almanac. One important rule to remember when doing this task: Stay away from branches that are anywhere near a power line. That is a job for the pros, period.

### Tend your garden

Whether you have an in-ground garden or containers, remove any dead plants and other debris like sticks from those beds. Also, cut your perennials back to just a few inches off the ground. This will facilitate new growth. Tool tip: Turn over or till your soil with a simple hoe if your garden is small. For bigger plots, you'll want to use a tiller.

With these tips and the right tools, you can spruce up your yard, making it ready for your family to enjoy until the snow falls again. For more information about how to use ECHO's line of outdoor power tools, visit their website at [www.echo-usa.com](http://www.echo-usa.com).

-BPT

## Public Safety *Continued from Page 4*

Sheriff's substation currently under construction in Mohave Valley. This tool is expected to play a critical role in broadcasting essential safety information to over 200,000 residents spanning a third of the county.

"This electronic sign would be ideal for not only illuminating our office to the public but could be used for various public safety announcements and messaging," said Sheriff Doug Schuster. The sign will be utilized to disseminate a range of messages, from Amber Alerts on missing persons to real-time traffic advisories concerning accidents and road hazards along the heavily trafficked Highway 95 corridor. It will also serve to broadcast urgent public health notices, such as COVID-19 updates, critical during public health emergencies.

In a joint proposal, Supervisors Hildy Angius and Ron Gould emphasized the sign's potential to enhance the county's capability to quickly communicate during crises. "It could be used to notify the public of public health emergencies, public health orders, and other information that the public needs during times such as a COVID-19 outbreak," they wrote.

The funding for this project is part of the Board of Supervisors' broader strategy of deploying Mohave County's \$41.8 million in ARPA funds to fortify emergency response capabilities. Other initiatives funded include upgrades to communication equipment for local fire districts and the establishment of a mobile command post for the Sheriff's Office to use across the county.

Additionally, Supervisor Angius secured \$80,000 for a new "fire safety trailer." This mobile, miniature home on wheels has visited elementary schools since the 1990s, allowing firefighters to teach children how to escape a burning building or crawl under smoke. Fire Chief Patrick Moore noted that the scaled-down training prop "has been very beneficial to thousands of children throughout our county."

Chief Deputy County Attorney Ryan Esplin confirmed that all the projects funded meet the eligibility rules of the ARPA. With these smart federal investments in a modern emergency messaging system and creative educational outreach, Mohave County is ensuring that its residents are safer and better informed.

—Stephen Lightman

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# Super Crossword

## CROSSWORD DIVERSION

**ACROSS**

- 1 Extreme self-deniers
- 9 Common proof of age
- 15 Plotting band
- 20 Cousins of croci
- 21 Worker whose job is fitting
- 22 Nice smell
- 23 Stylized bow that's a token of affection
- 24 Godly
- 25 Fragment
- 26 Unwrap
- 27 Put on fancy duds, with "up"
- 29 Many Punjabi believers
- 30 Take forcibly
- 31 Marry
- 32 Cultural
- 35 Many August babies
- 36 Ford bomb
- 37 Writer Elinor or Philip
- 39 Praise highly
- 41 Toad feature
- 43 Toppings for nachos
- 45 "The King —"
- 46 Shakes up
- 51 Entertainer Falana
- 52 Nutrition std.
- 54 "— Kapital"
- 55 Tapering off
- 56 Flying hooters
- 57 They have depots: Abbr.
- 58 Father of Beau Bridges
- 60 Most bizarre
- 61 Rugged truck, in brief
- 62 Sandy islets
- 63 Napoleon's
- 64 News anchor Huntley
- 65 Hebrew holy scroll
- 67 Plus others: Abbr.
- 69 "Noah" actress Watson
- 71 Chewed Andean stimulants
- 75 Title for a fictional Southern rabbit
- 77 Cowboys' city, informally
- 79 Writer Dinesen

**DOWN**

- 81 Suffix with Seattle
- 82 Behind bars
- 85 Bruno — (shoe brand)
- 86 Moo — pork
- 87 Be boastful
- 88 Hurting from hiking, say
- 90 Color tone
- 91 Gridiron stats
- 92 Pale brown
- 93 Legume-family plant
- 94 Incline
- 96 "Not so!"
- 98 PC memory units
- 99 19th-century Shakespeare editor Alexander
- 100 Chevy muscle car
- 101 Farfalle, e.g.
- 105 A8 carmaker
- 107 Paige of "Evita"
- 109 Gene-splicing need
- 112 Trellis plants
- 113 Current style
- 115 Finale
- 116 Colorado ski mecca
- 117 Vetoed
- 118 Early online protocol
- 120 Rip apart
- 123 Justice Kagan
- 124 Distinctive film director
- 125 Ripped apart
- 126 Impertinent
- 127 Meager
- 128 Jewel box holders ... or eight features of this puzzle?
- 14 Equestrian training
- 15 Bit of outdated hi-fi equipment
- 16 Traveled in a curved path
- 17 Tennis' Becker
- 18 Astonish
- 19 Suit coat flap
- 28 — monster (large lizard)
- 32 Lofty trains
- 33 — del Fuego
- 34 Romantic evening meal
- 38 In-favor votes
- 40 Longtime politico Mo
- 42 Rival of Xerox or Canon
- 43 Political pull
- 44 DIYer's book
- 47 Build upon
- 48 Deadlock
- 49 Mil. officer
- 53 Mgr.'s aide
- 59 Tasty tuber
- 62 December 25
- 64 Periodic payment to a stockholder
- 66 Taper off
- 68 Judges' org.
- 70 Very fine rain
- 72 Hora or hokeypokey
- 73 Classic arcade name
- 74 Smooth transition
- 76 31-Across on the sly
- 78 Viscous
- 80 Novelist Jane
- 82 Possibilities
- 83 This moment
- 84 Java
- 85 Fulfill expectations
- 87 Really tired
- 89 Sailing races
- 95 "Take it out" mark
- 97 Beatified Fr. woman
- 101 Really years
- 102 Teresa of —
- 103 "Boxcars" roll
- 104 Cold temps
- 106 River mouth
- 108 Silly prank
- 110 Constituent of gunpowder
- 111 At — for words
- 114 — ex machina
- 116 Observe
- 119 Ill, to Italians
- 121 Inclined
- 122 '16 Olympics host

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117							118				119		120		121	122			
123							124						125						
126							127						128						

# Trivia Answers

Questions on page 6

1. Meg, Jo, Beth and Amy.
2. The 40-acre Desert of Maine.
3. "The Lord of the Rings" and "The Hobbit" trilogies.
4. Tears.
5. Canada.
6. Smell.
7. "Toward better things."
8. "Black-ish."
9. Stephen Sondheim.
10. The Grateful Dead.

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**Answers to SuperCrossword on Page 20**

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**Ukraine 2** *Continued from Page 16*

of President Kennedy, a “humiliating defeat,” nuclear weapons may well come into the mix. How do we know this? It is because Russian leaders have said so. (In the past, the US has also rattled the nuclear saber.)

Ukraine seems to be in a bad position. They are running out of troops and having trouble enlisting new ones. Many of the Ukrainian soldiers on the front lines have been there for more than two years with hardly any breaks or respite. That is not sustainable, and in fact it is remarkable that so many Ukrainian troops have carried on the fight for so long. Generally, combat units in the front lines with 90 days or more of continuous fighting have Post Traumatic Stress Disorder (PTSD) rates approaching 100 percent. Thousands of Russian soldiers are similarly stressed.

New aid from the US is already arriving in Ukraine, but it will be of limited use if Ukraine lacks the soldiers to make use of it. Ukraine’s new conscription law will not take effect until mid-May, but it will be late summer before new recruits can be properly trained in significant

numbers to join the struggle. For Ukraine, this is not good news. In addition, many potential military recruits in both Ukraine and Russia seem reluctant to enlist in the service of regimes riddled with corruption. Who can blame them?

Clare Daly, the feisty Irish member of the European Parliament, has drawn a comparison to Ukraine’s difficult position now and that of the Irish republic in 1922. Although the Irish at that time felt strongly that all of Ireland should be part of the republic, they made the difficult decision to not fight the British over the six counties of the north at that time. But through diplomatic and other means, the Irish still struggle for a unified Ireland.

It is unlikely that Ukraine will win this round, but like the Irish they will doubtless pursue their national aspirations into the future. Member of Parliament Daly wants a halt to the war in Ukraine, and so do many of the rest of us.

— Arnold “Skip” Oliver writes for PeaceVoice and is Professor Emeritus of Political Science at Heidelberg University in Tiffin, Ohio.

**Water rights 2** *Continued from Page 4*

separate agreement with Arizona. This accord outlines the procedures for notifying state agencies of water transfers and coordination on conservation efforts.

So what does this mean for the CRIT and Colorado River water users? Experts say the impacts will start locally but could ripple across the Colorado River Basin.

In the near term, the CRIT will be able to generate revenue for their communities by leasing unused water allocations. Those funds could support farming operations, infrastructure upgrades, and public services on tribal lands. The agreement specifies that the CRIT must use a portion of the proceeds to improve water efficiency, helping to conserve more water over time.

“This law has the potential to transform our economy while advancing water sustainability across Arizona,” explained CRIT Councilman Keith Moses. “We can now invest in our own water infrastructure and support our farmers, while sharing our resources responsibly with our neighbors in times of scarcity.”

For other Colorado River water users, particularly the Lower Basin states of Arizona, Nevada, and California, the CRIT’s ability to conserve and lease water could

provide much-needed flexibility during drought years. As climate change places increasing stress on the Colorado River, having the option to lease CRIT water within Arizona could help the state balance competing needs.

“The Colorado River Indian Tribes are showing real leadership with this agreement,” noted Taylor Hawes, Colorado River Program Director at The Nature Conservancy. “By prioritizing conservation and collaboration, they are modeling a path forward for all Colorado River water users in a drier future.”

Still, some have raised concerns about how tribal water leasing could affect long-standing Colorado River agreements like the 1922 Colorado River Compact. The compact apportions the river’s water between Upper Basin states (Colorado, Wyoming, Utah and New Mexico) and Lower Basin states, with additional water rights for Mexico.

State officials emphasize that the tribes’ leasing rights are subordinate to the existing compact and will only apply within Arizona’s Lower Basin apportionment. The CRIT cannot, for instance, lease water to users in California or Nevada without separate agreements with those states.

Bureau of Reclamation Commissioner Camille Touton clarified that while this agreement sets an important precedent for tribal water sovereignty, it does not alter the fundamental water rights and responsibilities defined by the “Law of the River,” a collection of interstate compacts, federal laws, court decisions and decrees, contracts, and regulatory guidelines that govern the Colorado River’s management.

Nevertheless, experts note that the CRIT agreement could open the door for other tribes to pursue similar leasing rights across the basin. Several tribes hold senior water rights to large quantities of Colorado River water but have lacked the authority to market surplus water to non-tribal users.

“Tribal water rights must be at the forefront as we plan for the future of the Colorado River,” said University of Arizona law professor Jessica Keetso, a member of the Navajo Nation. “Agreements like this show that when tribes have a seat at the table, they can craft innovative solutions that benefit the entire basin.”

For now, the CRIT, Arizona, and federal officials are focused on implementing the new agreement *See Water rights 3, page 24*

**Super Crossword**

*Answers*

A	S	C	E	T	I	C	S	I	D	C	A	R	D	C	A	B	A	L
G	L	A	D	I	O	L	I	T	A	I	L	O	R	A	R	O	M	A
L	O	V	E	K	N	O	T	D	I	V	I	N	E	S	C	R	A	P
O	P	E	N	T	O	G	S	I	K	H	S	S	E	I	Z	E		
W	E	D	E	T	H	N	I	C	L	E	O	S	E	D	S	E	L	
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T	O	R	A	H	E	T	A	L	E	M	M	A	C	O	C	A	S	
B	R	E	R	B	I	G	D	I	S	A	K	I	T	E				
I	N	J	A	I	L	M	A	G	L	I	S	H	U	B	R	A	G	
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S	W	E	E	T	P	E	A	T	E	N	D	I	T	S	A	L	I	E
M	E	G	S	D	Y	C	E	V	E	T	T	E						
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I	V	I	E	S	T	R	E	N	D	E	N	D	V	A	I	L		
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S	A	S	S	Y	S	P	A	R	S	E	C	D	T	O	W	E	R	S

**Gardening** *Continued from Page 17*

in your garden with its bright yellow and pink colors. Another option is to seek out mixes that offer unique flower patterns and textures, like the SweetSunshine Magenta Sky Petunia, which showcases white and purple blooms that beautifully complement lush green foliage. And for when you just can’t

choose one or two colors, consider tri-colored options like the new Beacon Pearl Island Mix impatiens.

**Problem: Vegetable harvests that disappoint**

**Solution: Select high-producing, versatile plants**


Look for vegetable plants that are fun and flavorful. Some

of the latest vegetables are a feast for the eyes and exciting to grow, like the Kitchen Minis Quick Snack Cucumber. This cute potted plant can grow in a windowsill, making it ideal for small homes or apartments. For those with more space, check out the Tomato Love Sunrise from Burpee Home Gardens. This juicy beefsteak tomato produces fruit in beautiful flaming colors when ripe, and kitchen gardeners will love its unique heart shape.

Gardening isn’t just a hobby - it’s a rewarding, healthy pursuit for everyone. Embrace these expert tips from Ball to cut the frustration and unlock the full potential of your garden, from blossoms to bounties. —BPT

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# Entertainment & Leisure

## Bullhead City events and activities in May 2024

**BULLHEAD CITY** — The month of May 2024 is shaping up to be a bustling time in Bullhead City, with an extensive array of events and activities to cater to diverse interests. From educational workshops and live entertainment to outdoor adventures and community gatherings, residents and visitors alike will find plenty of ways to stay engaged and entertained throughout the month.

The Mohave County Library kicks off the month by hosting a Social Security, Safe Money Investing, and Medicare Q&A Seminar on Tuesday, May 14 from 4:30-5:30pm. This free educational workshop aims to provide attendees with valuable information to help them make informed decisions about their Social Security benefits and understand Medicare coverage. The seminar will be held

at the Mohave County Library located at 1170 Hancock Road.

Scuba diving enthusiasts can participate in the Sin City High Roller PADI Distinctive Specialty event on Sunday, May 5 at 9:00am. This unique underwater experience takes place at Lake Mohave's Cabinsite Point and challenges certified divers to showcase their navigation and buoyancy skills through an exciting poker run. Cash prizes await the participants with the highest and lowest poker hands.

Music aficionados have a variety of live performances to choose from throughout the month. On Friday, May 10, the Chapparel Golf & Country Club hosts live music from 6:00-9:00pm, while rock band Dry Heat takes the stage at Cocktails bar

*See Bullhead City, page 23*

## Chloride's All Town Yard Sale Set for May 4th

**CHLORIDE** — Before the weather gets hot Chloride's folks will fill their yards with goodies of all kinds during the All Town Yard Sale. You will find an assortment of antiques, collectibles, and other bargains you can't pass up. This semi-annual event is set for Saturday, May 4th starting at 8 a.m. Historic Chloride, the oldest silver mining camp in Arizona, has been inviting visitors for years to follow a map around town to check out the friendly folks, while finding unique finds in each yard. This event attracts herds of visitors who always find everything they ever wanted and needed at bargain prices.

First stop for maps is the Mineshaft Market on Tennessee Avenue. Then simply follow the town map to each of the sales. Be sure to stop by the famous Chloride Bake Sale, this year it's at the Thirsty Miner at the corner of 2nd

Street and Elkhart Avenue. You will be tempted by a variety of tasty pastries, cookies, and other delicious delights from the original recipes of Chloride's creative bakers. There will also be maps at the bake sale.

In addition to the yard sales, at "High Noon" the High Desert Drifters re-enactment gunfight troupe will perform old west shoot-outs in the Historical Society's Cyanide Springs, just east of the park. While you are in Cyanide Springs stop by the Jim Fritz Museum and the playhouse next door. Both building are full of vintage photographs and historic memorabilia from Chloride's glory days.

Be sure to check out the numerous businesses in town. You will find locally made wooden creations, jewelry, antiques, survival gear, collectibles, local ore, souvenirs and Western art. When

*See Chloride, page 23*



## Lake Havasu City gears up for a month of exciting events in May 2024

**LAKE HAVASU** — As the weather warms up and the days grow longer, Lake Havasu City is preparing for a jam-packed month of events in May 2024. From cultural celebrations and tribute concerts to sports tournaments and family-friendly activities, there's something for everyone to enjoy in this vibrant desert community.

Kicking off the month, the city will honor fallen firefighters with the "Light the Night for Fallen Firefighters" event from May 1-5. Local buildings and landmarks will be illuminated in red as a tribute to those who have lost their lives in the line of duty. On May 2, the community will come together for the National Day of Prayer from 8:00 AM to 9:00 AM, a day of unified prayer across the nation.

Fishing enthusiasts won't

want to miss the Major League Fishing (MLF) Bass Tournament Weigh-In from 3:00 PM to 5:00 PM on May 2-4, where anglers will showcase their biggest catches of the day. The event coincides with the 42nd Annual WON Striper Derby on May 4-5, a long-standing fishing competition targeting striped bass with attractive grand prizes, running from 6:00 AM to 6:00 PM each day.

Celebrating Mexican heritage and culture, Cinco de Mayo festivities will take place on May 3-5, featuring traditional music, dance, and delicious food. The London Bridge Renaissance Faire, held from May 2-4 at SARA Park Rodeo Grounds, will transport visitors back in time with jousting tournaments, medieval merchants, and period performances.

For a unique and inclusive

experience, the Arizona Adaptive Watersports Day on May 3-4 will offer adapted watersports activities for individuals with disabilities from 9:00 AM to 5:00 PM. Thrill-seekers can head to the Havasu 95 Speedway on May 3-4 for the Monster Truck Insanity Tour, featuring jaw-dropping stunts and races from 5:00 PM to 10:00 PM.

Art lovers can enjoy the First Friday event on May 3 from 6:00 PM to 10:00 PM, showcasing local arts and crafts vendors, live music, and tasty food stalls. The Lake Havasu Museum of History will host the Bridge of Friendship Quilt Show in early May, displaying over 100 intricately crafted quilts and offering workshops and demonstrations.

Mother's Day celebrations on May 12 will include special

*See Lake Havasu, page 22*



**Lake Havasu**

*Continued from Page 21*

offerings from local businesses, while the Mommy and Me Tea on May 5 from 1:00 PM to 4:00 PM provides a delightful opportunity for mothers and children to bond over tea and treats. The Black and White Gala Ballet Fundraiser on May 11 from 6:00 PM to 10:00 PM will raise funds for local ballet productions in an elegant setting.

Music fans have plenty to look forward to, with tribute concerts honoring The Highwaymen on May 20 and the Eagles on May 21 at Lake Havasu State Park. The

Havasu Concert Lounge will host performances by punk rock band Authority Zero on May 10 from 9:00 PM to 12:00 AM, psychobilly band Nekromantix on May 19 from 9:00 PM to 12:00 AM, and a Sublime tribute band on May 24-25 from 9:00 PM to 11:30 PM.

For a dose of laughter, catch the Adam's Kokomo Comedy Tour on May 4 and 18 from 8:00 PM to 10:00 PM at Kokomo Beach Bar, featuring both local and touring comedians. Families can enjoy the Kids on the Colorado River Community Day on May

5 from 9:00 AM to 2:00 PM, offering environmental education and outdoor activities, or attend the Free Family Game Day on May 17 from 10:00 AM to 2:00 PM at Rotary Community Park for a day of board and lawn games.

Sports enthusiasts can participate in the Southwest Kayaks Fishing Open on May 4 from 6:00 AM to 3:00 PM, the U.S. Freestyle PWC Championship on May 11 from 1:30 PM to 6:00 PM, the Battle at Bridgewater Disc Golf

Tournament on May 18 from 9:00 AM to 5:00 PM, and the Southwest Custom Tackle (SWCT) Weekend Warrior Bass Series on May 24 from 6:00 AM to 5:00 PM.

Other notable events include the Bunco social dice game on May 8 from 12:00 PM to 4:00 PM, the Havasu Meltdown frozen treat festival on May 10 from 10:00 AM to 6:00 PM, the Lake Havasu Youth Market on May 25 from 9:00 AM to 12:00 PM, and the Havasu Classic Cars Drive-In Movie Night on May 30, with classic cars on display from 5:30 PM followed by a movie at dusk.

With such a diverse array of events, Lake Havasu City promises an unforgettable month of entertainment, community engagement, and fun for residents and visitors alike. Mark your calendars and get ready to experience the best of what this desert oasis has to offer in May 2024!

—Jeremy Webb



**Safety tips**

*Continued from Page 21*

conditioning (HVAC) systems are operating optimally and won't quit after the first heat wave. If you don't already have one, upgrade to a smart thermostat, like a Honeywell Home Smart Thermostat, which allows you to adjust your temperature from anywhere and set different temperature schedules for various times of the day. ENERGY STAR certified thermostats can provide comfort when you're home, and energy savings when away.

**Change your air filters.**

Over a long winter, your heating system's air filters naturally accumulate dust and other airborne particles, which can clog your air filter, impact indoor air quality and affect system performance. Regularly replacing your air filters is a great way to help

maintain indoor air quality and support a comfortable environment for your family. Clean air filters also allow for better air flow, reducing the stress on your home's HVAC system and promoting energy efficiency.

**Secure windows and doors.**

Warmer weather often breeds more home break-ins as burglars like when windows are open at night or garage doors are open during yardwork. But you can help lower the threat by hardening the target. Walk around outside of your home to inspect doors and windows for working locks and be mindful not to leave valuables in sight. If you have cars parked in your driveway, keep them locked and garage door openers should be tucked away.

To help protect what matters

most and learn more fire safety tips, visit FirstAlert.com. For assistance with HVAC or home security assessments, contact your local professional service.

—BPT

*A golfer has one advantage over the fisherman; he doesn't have to show anything to prove his success*

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## Bullhead City *Continued from Page 21*

from 7:00-11:00pm. Country music fans can catch Hunter Hayes at the Edgewater Casino in Laughlin on Saturday, May 4 at 3:00pm and again at 6:30am.

For those looking for a family-friendly outing, the “May the 4th Be with You” Star Wars event on Saturday, May 4 from 10:00am-2:00pm promises a fun-filled day. Children can immerse themselves in Jedi training, character meet and greets, Legos, coloring, and more. The event will be held at 1461 Palma Road.

Craft enthusiasts have several opportunities to explore their creativity in May. A fabric and ribbon flag making class is scheduled for Wednesday, May 22 at 6:00pm, and an epoxy ocean charcuterie board class will take place on Wednesday, May 1 at 6:00pm. Both classes will be held at 1595 Mohave Dr #7. Additionally, the River Valley Artists Guild is hosting a rock painting class at the Mohave County Library on Thursday, May 2 at 10:00am.

The Bullhead City Senior Campus is offering a variety of activities for seniors. An ice cream social sponsored by Canyon Home Care & Hospice will take place on Tuesday, May 7 from 12:30-1:30pm. Seniors can also participate in a beginner-friendly Zumba class on Mondays and Wednesdays from 10:00-10:30am. Dr. Huentelman will give a presentation on combatting brain aging on Monday, May 6 from 12:00-12:30pm.

Car enthusiasts won't want to miss the Annual Historic Route 66 Fun Run from Friday, May 4 to Sunday, May 6. This popular car rally attracts participants from all

over to celebrate and cruise along the iconic Route 66 highway.

The Women's Business Alliance hosts their monthly networking event on Thursday, May 23 from 5:30-7:00pm at 1555 Ramar Road. The May topic is “Networking Night,” providing an opportunity for local businesswomen to connect and build relationships. Appetizers and beverages will be provided.



Mother's Day celebrations include a Mother's Day themed BUNCO brunch on Thursday, May 9 from 10:00am-12:00pm at 580 Hancock Road. On the spiritual side, the community gathers for the National Day of Prayer on Thursday, May 2 at 6:00pm at Mohave High School.

Boating safety takes center stage at the Free Life Jacket Exchange event on Saturday, May 18 at 9:00am. Held at 1230 Highway 95, this event allows participants to swap their worn or damaged life jackets for new ones, promoting safe practices on the water.

Adrenaline-pumping action can be found at Mohave Valley Raceway on Saturday, May 4 and Saturday, May 18. Gates open at 6:30pm, with races revving up at 7:30pm. Spectators can witness IMCA Modifieds, Street Stocks, Dwarfs, and more as they compete

on the 1/3-mile oval track.

The Miracle Mile Events Center hosts several recurring events throughout May. Every Thursday at 6:30pm, trivia enthusiasts can test their knowledge and vie for prizes. On Friday, May 10 and Friday, May 31, the venue hosts “Paint & Pinot” nights, guiding participants through creating a themed painting while enjoying beverages. The last Friday of the month, May 31, also features “Foodie Fridays” from 5:00-9:00pm, showcasing the best food trucks and vendors in the tri-state area.

For those interested in the latest in firearms, AZ Gun Radio hosts a gun show at the Tropicana in Laughlin from Friday, May 24 to Sunday, May 26. The event brings together a wide array of exhibitors offering firearms, accessories, and related merchandise.

As the weather heats up, so does the event calendar in Bullhead City. With such a diverse lineup of activities, there's truly something for everyone to enjoy throughout the month of May. Whether you're a local resident or a visitor, be sure to mark your calendar and take advantage of the many exciting opportunities to engage with the community and pursue your interests.

—Jeremy Webb



## Chloride *Continued from Page 21*

hunger strikes visit Yesterday's Steakhouse and Saloon, the Mineshaft Market or for drinks check out the Thirsty Miner.

History buffs will want to visit Chloride's old jail on Merrimac Avenue and the historic train station around the corner. Chloride has the oldest continually operated post office in Arizona, and a Baptist Church more than 125 years old.

Just a mile east of town are the world-famous Roy Purcell Murals, and petroglyphs created

by the Hualapai Indians who lived in the area. The road is primitive. It's suggested that visitors stop by the Mineshaft Market for directions and road conditions before heading out.

Chloride is located off Highway 93, 23 miles north of Kingman and 80 miles south of Las Vegas. Take Highway 93 to State Route 125, turn east four miles. Watch for Chloride's billboard. For more information call (626) 483-4571 or check out [visitchlorideaz.com](http://visitchlorideaz.com).

## HISTORIC CHLORIDE ARIZONA ALL TOWN YARD SALE SATURDAY, 5/4/24 8:00 AM

- PICK UP MAPS & SNACKS AT THE MINESHAFT MARKET
- CORNER BAKE SALE 9 AM, UNIQUE SHOPS, VENDORS
- ROY PURCELL MURALS, JIM FRITZ MUSEUM, PLAYHOUSE
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## Financial tips 2 *Continued from Page 16*

panies to adjust their financial plans in response to changing market conditions and evolving business needs.

### 4. Maximizing Financial Rewards

Taking advantage of financial rewards is not just about the bottom line - it's an opportunity for businesses to show appreciation and build a positive workplace culture. Many SMBs are already familiar with rewards programs for travel, but why not extend those benefits to everyday spending?

Virtual cards with rewards programs can be a game-changer for SMBs. One common way businesses like to use virtual cards is for business subscriptions management. This ensures payments are made on time, within budget, and without the risk of overcharging, with real-time visibility into spending.

Implementing rewards programs: Similar to consumer rewards programs, virtual cards with rewards programs are a powerful tool for businesses. Choosing financial tools that offer cashback, points or other incentives transforms everyday expenses into opportunities for savings or investment. It's a great way to turn routine transactions into opportunities that add value to your business.

### 5. Choose Technology Partners that Can Increase Operational Efficiency

According to The BILL 2024 State of Financial Automation Report, SMBs are increasingly looking to AI and automation to improve efficiency and productivity. In fact, 85% of SMBs are enthusiastic about using AI for their financial operations.

One of the most important considerations is which company you choose to partner with to deliver these AI capabilities for your daily operations. You want to work with technology partners that understand the opportunity for you to harness the use of AI for your business to drive impact. For example, AI can help you improve customer experiences, gain efficiencies, or scale. This in turn can free up your valuable time, allowing you and

your staff to focus on more strategic tasks that can foster innovation and growth for the business.

While AI technology is still developing and will continue to evolve, there are great technology partners that can help your business maximize AI. Choose a partner that is innovation-forward, already innovating with AI, and is an early adopter with your unique needs and interests top of mind.

#### Key Takeaway

There's a transformative shift happening in how SMBs are served by technology. Innovative finance tools like spend and expense management, international payment processing, and FP&A technology are increasingly essen-

tial for growth-focused businesses. As your business evolves, embracing these financial technologies will be crucial in shaping your journey toward sustainability and success.

At BILL, we're dedicated to helping businesses get more control, visibility, and efficiency in their financial operations. Automating financial operations can be a game changer for your business, saving valuable team time on inefficient manual processes, and enabling you to focus on high-value strategic business needs instead. To find out more, visit [Bill.com/Signup](https://Bill.com/Signup) to start your risk-free trial.

— Irana Wasti (BPT)

## Water rights 3 *Continued from Page 20*

successfully. Upcoming workshops will provide tribal members information on water leasing options and conservation programs. State and federal agencies will collaborate with the tribes on water accounting and monitoring processes.

The signing ceremony last month featured celebrations of indigenous culture and resilience. Attendees witnessed traditional song and dance, sampled local food, and toured new irrigation infrastructure funded by the Bureau of Indian Affairs.

After the event, Chairwoman Flores reflected on the long road to securing the CRIT's water rights. "Our elders fought for decades

to ensure that future generations would have access to clean, reliable water. With this agreement, we honor their legacy and commit to being responsible stewards of our most sacred resource."

As the Colorado River Indian Tribes embark on this new chapter of water management, their experience navigating competing demands and fragile ecosystems could serve as a model for the entire drought-prone region. Their leadership reminds us that by empowering indigenous communities, we can move closer to a sustainable and equitable future for all people who depend on the Colorado River.

—Jeremy Webb



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