

Summer Reflection

The scorch of summer is now upon the citizens of Maine.

It is crazy to believe that just weeks ago, our state was consumed by what seemed to be an endless amount of rainfall.

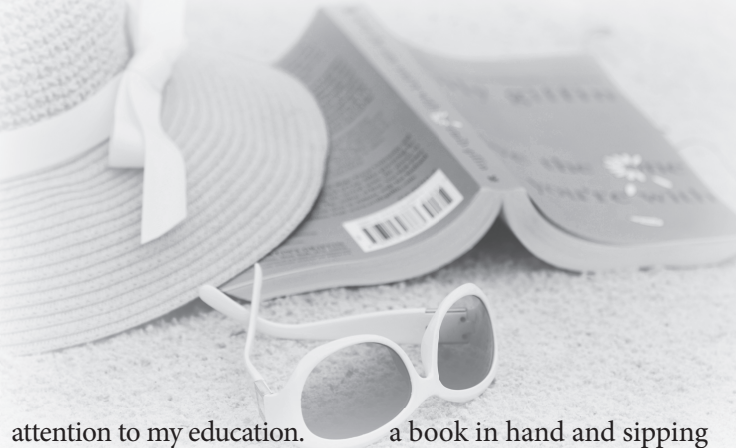
I find myself to be slightly disappointed that I have yet to enjoy this weather. I depict that most people picture their ideal start to summer by hitting the beach or enduring some sort of outdoor activity.

Meanwhile, as a student in high school, my thoughts are immediately shifted to finishing out the school year strong.

Along with many other high school students, I too have been anticipating the end of the "dreaded finals week." I come to notice that I haven't quite planned out my summer vacation activities because of my strictly focused



Cierra Albert
The Youth View



attention to my education. "What will this summer bring me?" I ask myself. Will I be too focused on my summer jobs to actually let loose and have fun? Will I cross paths with someone who can create an impact on my life? Or perhaps, will I be lying on my hometown beach with

a book in hand and sipping an iced cold lemonade. I yearn for the fireworks to explode on the celebration of Fourth of July. To feel the pesky mosquitoes swarming around the breezy summer nights. I yearn for the powerful thunderstorms to "boom" across the land and for the warm rain to land on my

cheeks as I dance through it. Is it ironic how I want to feel the rain after all of it we have received lately?

There is truly an indescribable feeling about these small things in life that proceed to bring us joy.

It creates an uttermost peaceful feeling, and the craving for it to come again when it's gone. Just like summer.

At the end of the summer I find myself to reflect on what my accomplishments are and what I still wanted to do. It brings closure to me for the season ending.

Maybe, this is something we should all do more often. To sit and reflect about goals and accomplishments, that is. As you proceed through

this summer season, allow yourself to drift away once in a while. Allow yourself to look up at the starry sky on a summer sky, and reflect, whether it be how your day was or something you wish would happen to you.

With that, I challenge you to make your next day better than it was the day before and to create a goal for yourself this summer.

After all, summer is the best time for peace and reflection.

— Cierra Albert is a junior at Old Orchard Beach High School and is the Journal Tribune's youth columnist. She recently received her driver's license and is looking forward to reading plenty of books this summer.

What can investors learn from the All Stars?

Next week, the 2017 Major League Baseball All-Star Game will be held in Marlins Park in Miami. If you're a baseball fan, you may tune in to admire the skills and grace of the players. And if you're an investor, you can learn some valuable lessons from the All Stars, including these:



Matt Simmons
Financial Focus

Alertness – Most of us can only dream of having the outstanding reflexes of major league ballplayers. But we can develop a similar trait: alertness. Just as a ballplayer who wants to steal a base needs to be alert to the pitcher's delivery and the strength of the catcher's throwing arm, you should be vigilant about investment opportunities and the potential need to make changes to your portfolio.

For instance, you might realize that,

over time, your portfolio has become too top-heavy with the same types of investments. Since these investments are likely to move in the same direction at the same time, you could take a big hit during a market downturn. Consequently, you may want to diversify among a wider range of vehicles, including stocks, bonds, government securities and others. While this type of diversification, by itself, can't guarantee a profit or protect against all losses, it can help you reduce the effects of volatility on your portfolio.

Patience – When you watch the best hitters — such as those appearing in the All-Star Game — you will notice that most of them are very patient, willing to wait for several pitches until they get the one they feel they can hit. As an investor, you, too, need patience. The investment world contains many myths, one of which is that it's possible to get rich quick by finding "hot" stocks when they're cheap and selling them after a meteoric rise. But these events are actually pretty rare. The most successful investors are typically the ones who invest steadily, through good markets and bad

ones, and who follow a long-term strategy appropriate for their needs, goals and risk tolerance.

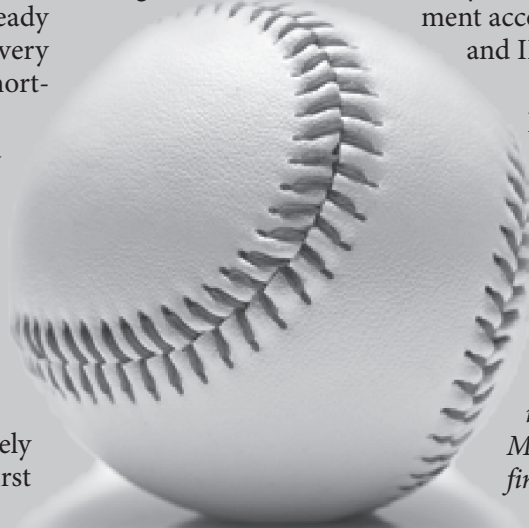
Preparation – During the All-Star Game — or, for that matter, during any game — the ballplayers will know exactly what to do in almost any given situation. To take one example, consider what happens when a runner is on first base and the batter hits a ground ball to the shortstop. Almost without thinking — because he's already prepared for this very scenario — the shortstop will flip the ball to the second baseman, who is already standing on the bag, because he too is ready for this play. The second basemen completes the double play by immediately throwing to the first baseman, who

is also in the right place, standing on first base.

When you invest, you also need to be prepared for certain situations and how you'll respond. When your children head off to college, you should know if and how you'll help them pay for it, maybe because you've prepared by saving in a 529 plan or another college-savings vehicle. When the day comes for you to retire, you should know how you'd like to tap into your retirement accounts, such as your 401(k) and IRA.

By being alert, showing patience and preparing for your goals, you can put some of the All-Stars' skills to work when you invest — and by doing so, you might improve your personal "box score."

— This article was written by Edward Jones investment firm and submitted by Matt Simmons, Edward Jones financial advisor in Biddeford.



Managing seasonal allergies

York County HEALTH & WELLNESS

NATIONAL ALLERGY AWARENESS MONTH - JULY 2017

By NANG H. TIN MAUNG
Ph.D., M.P.H.

For many of us, spring is a welcome change from the cold and dark winter; the weather is finally getting warmer, and we are about to be surrounded by green leaves and colorful flowers. But for some, spring also means sneezes, runny noses, itchy eyes and all the different symptoms of "seasonal allergies." According to the American College of Allergies, Asthma and Immunology, about 40 to 60 million Americans suffer from allergic rhinitis, commonly referred to as seasonal allergies or hay fever.

Allergies are unfortunate side-effects of our immune system's effort to protect us against harmful agents that do not belong in our body (e.g. bacteria, viruses, parasites, fungi). When our immune cells encounter and recognize these "foreign particles," they trigger a cascade of responses to eliminate the invading particles. In the case of seasonal allergies, normally harmless particles, such as pollens, are recognized as foreign particles, and the immune system responds

by producing antibodies and chemicals (e.g., histamine and leukotrienes) that result in allergy symptoms. Why some people are more sensitive ("allergic") to certain pollens, foods, drugs, etc. than others is not yet well-understood.

Allergic reactions also vary among individuals; for some, they are minor annoyances but for others, they can result in more serious illnesses such as allergy-induced asthma and anaphylactic shock.

Depending on the type and severity of reactions, allergies can be managed or treated in multiple ways. Nevertheless, there is one strategy that should always be used for managing allergies whenever possible: knowing what triggers your allergies ("allergens") and reducing your exposure to such allergens. Here are some simple

steps that you can take to reduce exposure to allergens that may be causing your seasonal allergy symptoms.

Keep an allergy diary and know your triggers

Knowing what triggers your allergic reactions is the first step in preventing them. Keeping an allergy diary can be as simple

as writing down whether your symptoms are mild, medium or high and the time of day that your symptoms seem to be the worst. You can then get the pollen count information from your area (via weather.com/forecast/allergy or pollen.com or various pollen count apps that you can get on your mobile phone) and determine if your symptoms correlate with the pollen counts. These sites will also give you a breakdown of different allergens

like tree pollen, grass pollen and ragweed pollen, so you may be able to determine if your symptoms correlate with any specific pollen types. In your diary, you can also note whether you took any actions (e.g., took medications, wore sunglasses, stayed indoors at certain hours) that helped reduce your symptoms. In other words, keeping a diary could prove very helpful in knowing your allergy triggers and what helps you alleviate the symptoms.

Stay indoors or wear masks/sunglasses to reduce exposure to allergens

One common piece of advice for seasonal allergy sufferers is to stay indoors at times when pollen counts tend to be highest (usually the morning and early afternoon). But staying indoors doesn't always work because most of us have to go outside at some point, and pollen counts can vary with the season and the types. So, if you do go outside when the pollen counts are high, wear sunglasses and/or masks, and

wash your hands thoroughly as soon as you get inside. There are many types of masks available at different price points, but for many, basic disposable N95 masks can help reduce allergen exposure.

Maintain/change your air filters (including those in your car!)

Staying indoors and keeping your windows closed during warm weather usually means that your air conditioner is turned on. If you are a seasonal allergy sufferer, check to see that your HVAC system (ventilation, A/C) is using air filters that can filter out potential allergens. Your filters should come with a Minimum Efficiency Reporting Value (MERV); the higher the MERV, the more efficient the filter is in filtering out particles of smaller sizes. The American College of Allergies, Asthma and Immunology recommends filters with a MERV rating of 11 to 13, which may be less costly than (but still as effective as) High Efficiency Particulate Air (HEPA) filters

for most people. Installing fresh air filters to welcome the spring season can be a good idea, and they should be changed according to the suggested schedule, usually every 3 months. Don't forget about the cabin air filters in your car; make sure you have clean filters, keep your windows closed and use recirculated air option in your car, as these can help reduce exposure to air-borne allergens.

So, the next time you find yourself sneezing with watery eyes, try these actions as part of your seasonal allergy management routine. Of course, seek out consultation and treatment from health care professionals if your symptoms are severe or persistent and you have other serious conditions such as asthma that can be worsened by seasonal allergies.

— Nang H. Tin Maung, Ph.D., M.P.H. is program manager of Graduate Programs in Public Health at the University of New England.



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