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Texas among least politically-engaged states in the country, Wallethub study says



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Thousands in U.S. South may not be able to cast ballots in early voting

(Reuters) - Thousands of voters in Tennessee were at risk of being blocked from casting regular ballots when early voting opened this week, as officials struggled to process a surge of new registrations ahead of Nov. 6 elections to determine control of the U.S. Congress.

The delay disproportionately affected the area around Memphis, a majority African-American city, leading activists to charge the Republican-controlled state government has not done enough to protect the rights of young and minority voters.

State officials, however, said they were simply struggling to keep up with a surge in paperwork ahead of Election Day.

But young and minority voters could very well tip the U.S. Senate election between Democratic former governor Phil Bredesen and Republican U.S. Representative Marsha Blackburn.

Democrats view that matchup as one of their few chances to pick up the two additional seats in the U.S. Senate they would need to take a majority and more effectively oppose President Donald Trump's agenda, though recent polls show Blackburn ahead.

Similar concerns about slow or blocked registrations for new voters have been made in a number of states, including Georgia and Texas.

"These disputed registrations have been disproportionately in communities of color," said Earle Fisher, a Memphis voter registration activist. "It reeks of voter suppression." 'UNPRECEDENTED' INTEREST

In Shelby County, officials had yet to process 4,000 voter registration applications when early-voting polls opened on Wednesday, elections administrator Linda Phillips said. About 20,000 registration applications turned in by the nonpartisan Tennessee Black Voter Project were deemed

problematic, leading the organization to sue the county.

Shelby County residents filed 59,000 new registrations between June and the state's Oct. 9 deadline, overwhelming officials, Phillips said, adding: "This is an unprecedented number of new registrations before a midterm election."

The county - Tennessee's most Democratic and most heavily minority county - was also disproportionately affected by the state's effort to purge inactive voters from its rolls.

Of 170,000 names removed in 2017 for inactivity, 25,000 of those were in Shelby County. The county has staffed up an election hotline to help process registration for voters whose names do not appear on the rolls. Officials are also trying to call registrants whose applications are deemed as confusing, repetitive or



deficient.

Tennessee Secretary of State Tre Hargett, a Republican, said registration surged throughout the state, but only Shelby County had applications yet to process and so many that were duplicative or incomplete. "I saw a form yesterday that had a first initial on it and that was it," he said. "If I put down just my first initial, how could you find me?"

Those whose names are not reflected at the polls can cast provisional ballots, which will be counted if their registrations are found to be acceptable, he said. Tennessee is not the only state seeing registration fights.

In Georgia, where Democrat Stacey Abrams aims to become the first African-American woman governor in U.S. history, voting rights groups have sued her Republican rival Secretary of State Brian Kemp, saying his office had inappropriately stopped processing more than 50,000 voter registration applications,

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Editor's Choice



Actors Rachel Weisz, Olivia Colman and Emma Stone pose at the UK Premiere of *The Favourite* during the London Film Festival



FILE PHOTO: Randal Quarles, Federal Reserve board member and Vice Chair for Supervision, takes part in a swearing-in ceremony for Chairman Jerome Powell at the Federal Reserve in Washington



British artist Grayson Perry poses in front of his art work "Comfort Blanket, 2014" during a press visit of his exhibition *Vanity, Identity, Sexuality* at the Monnaie de Paris in Paris



Director Luca Guadagnino and actors Dakota Johnson, Tilda Swinton, Mia Goth pose as they arrive at the UK Premiere of *Suspiria* during the London Film Festival, in London



President of the European Commission Jean-Claude Juncker and European Council President Donald Tusk welcome Japan's Prime Minister Shinzo Abe to the ASEM leaders summit in Brussels, Belgium October 18, 2018. *Ben Stansall/Pool via REUTERS*



German Chancellor Angela Merkel and Greek Prime Minister Alexis Tsipras attend the ASEM leaders summit in Brussels, Belgium October 18, 2018. *REUTERS/Yves Herman*



FILE PHOTO: Customers eat at a Jollibee fastfood outlet in Quezon City, metro Manila



FILE PHOTO: The Michelin logo is seen during the first press day of the Paris auto show, in Paris, France, October 2, 2018. *REUTERS/Regis Duvignau/File Photo*



OVERVIEW
Retirees who want to expand their knowledge and find more social engagement in might want to consider going back to school.
Certain programs — such as lifelong learning institutes and others aimed at retirees — will let you attend classes for a fraction of today's typical college tuition.
Other schools may even let you live on campus.

The biggest perk of these programs might be the long-lasting social connections that are formed, both experts and students say. When Barbara Lane and her husband relocated to the Berkshires from New York City, they didn't envision a traditional retirement. "Ed and I have never seen ourselves as they kind of people who will move down to the warm weather and play bridge and tennis for the rest of our lives," Lane said. "That was never going to work for us."

Lane sought out local classes for older adults at Berkshire Community College. Her husband, Ed, separately pursued his master's in business administration. Today, Lane not only takes classes at the Osher Lifelong Learning Institute at Berkshire Community College, she is also a board member. Her husband, a former consulting actuary, now teaches finance and economics as an adjunct professor at other colleges.

"At the end of the day, you're having a glass of wine and preparing dinner," said Lane. "And Ed's got his stories about his students and I've got my stories. It's really been wonderful for us."

For retirees who find themselves with time on their hands and a willingness to learn, taking classes or even going back to school full time may be an appealing option. Colleges and universities are meeting that demand with everything from dedicated lifelong learning programs to on campus living arrangements.



Barbara Lane, left, with her husband, Ed, says being a member of Berkshire Community College's Osher Lifelong Learning Institute has changed her retirement for the better.

More Retirees Are Going Back To School: Report

Compiled And Edited By John T. Robbins, Southern Daily Editor

Lifelong learning

Individuals living on a fixed income likely want to avoid the big tuition bills that can come with going back to school.

Fortunately, there are programs designed for older and retired individuals that let you take classes for a fraction of the costs of today's tuition.

The Osher Lifelong Learning Institutes, which receive funding through the Bernard Osher Foundation, provide non-credit, non-graded courses aimed at adults ages 50 and up. Its network includes 122 college and university programs across the country.

At Berkshire Community College's Osher Lifelong Learning Institute, membership is \$60 per year, and classes are \$50 each. Like other Osher Lifelong Learning Institutes, the program offers scholarships for those who find those costs too steep.

The school's program currently has 1,200 members with two full-time staff members. Its robust schedule — including 26 classes in the fall semester — relies heavily on the help of volunteers.

The Pittsfield, Massachusetts, area, where the school is based, is a popular retirement destination for people who love culture and nature, according to Megan Whilden, executive director of the Osher Lifelong Learning Institute at Berkshire Community College.



That has drawn more of those residents to its classes, which are on everything from current events — such as contemporary gender roles, nuclear weapons and gerrymandering and the right to vote — to memoir writing and fly fishing.

The program also offers day trips, such as previews of upcoming performances at the Tanglewood Music Center or tours of a local dairy farm.

Many of the students are not your typical senior citizens, according to Whilden, who recalled seeing an 85-year-old woman in a Pussy Riot t-shirt during her first week on the job.

"It's good for blowing up stereotypes, for

sure," Whilden said. Nancy Vale, 87, a professionally trained actress, has found that both teaching and taking classes through the Performing Arts Initiative at the Institute has enabled her to continue to put her acting skills to use.

It has also helped her grow her social circle after her husband of 49 years, Michael, the actor who played the baker in Dunkin' Donuts' "Time to make the donuts" commercials, died 10 years ago.

"There's always someone directing something or appearing in something or wanting to put heads together about a workshop or class," Vale said. "I've made a lot of friends." That support continues outside of the school, which helped to promote to the school community her role in a local production of "The Vagina Monologues."

Active community

The lifelong learning model that many schools follow today was first created at The New School in New York City in 1962.

Today, that program — called the Institute for Retired Professionals — continues to thrive.

Annual membership costs \$1,054, and gives participants access to up to three study groups and a regular course at the New School each semester at half price, plus other activities and special events.

The program has about 300 students, with members ranging in age from their 50s to their 90s. Those members use their professional backgrounds — including areas such as human resources or finance — to help run the program.

"If you have a 529 plan that you set up for your children or grandchildren and there's money left over. You can use it for your own education. It's great for continuing education classes."

-Mark Kantrowitz, publisher and vice president of research at Savingforcollege.com

"This is about the self-motivation of learning, being involved in an active learning community," said Mary Watson, executive dean of The New School's Schools of Public Engagement.

The average tenure for members is 15 years. If students decide to discontinue their membership, they can convert to alumni members for a \$25 lifetime fee.

Like the Osher Lifelong Learning Institutes, the New School offers scholarships for those who have limited resources.

Other options

Retirees who want to go back to school on a budget also have several other options to consider, according to Mark Kantrowitz, publisher and vice president of research at Savingforcollege.com.

Some colleges and universities offer senior citizen tuition waivers. In addition, many community colleges will let senior citizens audit classes for free, provided there is space available, Kantrowitz said.

Companies that provide video lectures or online education programs may also be a low-budget option for learning new information.

Retirees may also want to consider going back to work for a company such as Starbucks or Walmart to get access to the free tuition benefits they offer, Kantrowitz said.



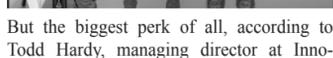
A new building at Arizona State University named Mirabella will be devoted to residents ages 62 and up.

Retirees who will spare no expense in pursuing a college experience may instead want to opt to live on campus.

Arizona State University in Tempe, Arizona, is seeing demand for such accommodations. The university is adding a dorm building to its campus for senior residents. The building, which is scheduled to open in 2020, will include 252 independent living apartments and 52 health-care units. Individuals must be at least 62 to sign up to live there.

So far, almost 90 percent of the units have been sold.

Residents will have access to campus amenities, including an art museum, dog park, indoor pool, restaurants, spa and theater.



But the biggest perk of all, according to Todd Hardy, managing director at Inno-

vation Zones at ASU, will be the access to campus culture, including performing arts events in the dorm, and the ability to join the community themselves as students, teachers and mentors.

"The young folks learn more effectively when they're exposed to an older generation," Hardy said. "The older generation thrives significantly because of exposure to the younger generation."

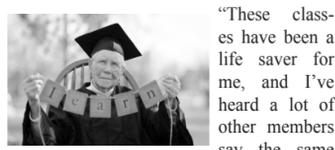
To live in the dorm, called Mirabella, residents pay a buy-in fee, which ranges from \$378,500 for a one bedroom unit to \$810,200 for a two-bedroom penthouse. When a resident dies, 85 percent of that fee is returned to their heirs.

In addition, residents must also pay a monthly fee — which covers activities, dining, housekeeping, shuttles and utilities, as well as other costs — which ranges from \$4,195 for a single person in a one bedroom unit to \$5,570 for two people living in a penthouse suite.

Social connections
But the biggest takeaways from the programs are the social connections that the students establish, according to Norma Clippard, director of the Osher Institute at Vanderbilt University in Nashville.

Vanderbilt's program includes a steel drum band, complete with a band camp, and classes on astronomy and American popular music.

For many retirees, this has been life changing, Clippard said, and has let them find new purpose in retirement. Grandparents sometimes run into their own grandchildren — and fellow students — on campus, while other students have met their significant others in class.



"These classes have been a life saver for me, and I've heard a lot of other members say the same thing," said Kathy Garthwaite, who currently serves as advisory board president of Vanderbilt's Osher Lifelong Learning Institute.

Garthwaite, 63, found the program after an unexpected early retirement led her to become "bored to death."

Attending the classes has changed her life — and the lives of others — for the better, she said.

"People said they were depressed and then they started to come to classes and started to get involved and made new friends," Garthwaite said. "It has made all the difference in their lives." (Courtesy <https://www.cnbc.com/>)

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Walmart, which markets itself as the leader in "Everyday Low Prices," is beefing up its presence in the health care sector. It inked a deal last month with Anthem, one of the nation's largest insurers, to entice more Medicare enrollees to buy over-the-counter medications and health supplies at its stores. It recently tapped former Humana executive Sean Slovenski to lead its health and wellness division. And it was reportedly looking to buy PillPack before Amazon purchased the online pharmacy in June.

Walmart (WMT) is one of the latest -- and largest -- retailers to expand its reach into the fast-growing and lucrative health care arena, which makes up 18% of the nation's economy and is growing. Amazon is also ramping up its health care offerings, and CVS (CVS) is purchasing Aetna (AET) to expand its services.

Walmart's moves will help it gain a further foothold in this market and deepen its relationship with its 140 million weekly customers. It comes at a time when the mega-retailer is looking to fend off rivals, including Amazon.

"Because of its strategic importance, we've decided to put more focus on our Health & Wellness business in the near term," Greg Foran, CEO of Walmart US, said when announcing Slovenski's appointment in July, noting that Slovenski will report directly to him. The company declined to comment for this story.



Already one of the nation's leading pharmacies, Walmart could look to provide more low-cost health services, including basic medical care through nurse practitioners, physician assistants or even doc-

When most people think about health care, rarely do "discounts" and "low prices" come to mind. But Walmart is looking to change that

Walmart Wants To Bring Its 'Everyday Low Prices' To Health Care

Compiled And Edited By John T. Robbins, Southern Daily Editor



tors, experts predict.

Big discounters such as Walmart may also offer primary care, nutrition and weight counseling and chronic disease management, said Sam Glick, a partner in Oliver Wyman's health and life sciences consulting practice. That's one of the main advantages physical retailers have over their online competitors.

"There's a certain amount of health that's about laying hands," Glick said.

Expanded care was a key motivation behind Walmart's reported negotiations with Humana (HUM) earlier this year. The two were exploring a variety of options, including Walmart purchasing the health insurer, according to the Wall Street Journal. What is health care's allure for Walmart? Medical services typically have higher

margins than store products. Since they are often provided in person, there is more opportunity for consumers to pick up other items while visiting the store. And usage is growing, especially as the United States' population ages.

In particular, Walmart is eyeing both the Medicare and Medicaid markets since many of its customers are senior citizens and lower-income Americans. Its prices are generally lower than at pharmacy chains, such as CVS.

Walmart
Health & Wellness

As Walmart expands its health care menu,

insurer's Medicare Advantage customers use their plan benefits to purchase over-the-counter medicine, first aid supplies, support braces and pain relievers from a store.

And Walmart can market its healthy grocery items to certain Medicare Advantage enrollees since the federal government recently allowed insurers to cover such products as a supplemental benefit. This has given the company another advantage over pharmacy chains, which have much more limited food selections.

Also, the retailer's locations blanket the nation. Many are in rural areas where there are few other health care options. Walmart often operates as a community center, with customers dropping in a few times a week. And it serves as a one-stop

shop, where people could access medical services and pick up whatever other items they need.

"You have thousands of physical locations so the convenience is there," said Charles O'Shea, a retail analyst at Moody's.

Plus, Walmart knows its customers. It can attract those with diabetes or heart conditions, for instance, by offering them counseling services or discounts on items they need.



"Consumers of Walmart and other sophisticated retailers will begin to identify them as their trusted health care partner and use them for an increasing range of health care services," said John Matthews, national strategy leader, healthcare and life sciences at KPMG.

Health care isn't a new area for Walmart. The Bentonville, Arkansas, company has years of experience providing Health and wellness products, which have accounted for 11% of its merchandise sales in recent years. It's probably best known for selling several dozen generic prescription drugs for \$4 each, a program that launched in 2006.

Customers, many of whom are senior citizens, can also get eye care at roughly 3,000 in-store vision centers and free health screenings at Walmart's 4,700 locations four times a year. They can receive hands-on help enrolling in Affordable Care Act policies, Medicare Advantage plans and prescription drug plans through the company's partnership with directhealth.com. The retailer also dipped a toe in the booming urgent care industry a few years ago and now operates a total of 19 Walmart Care Clinics in Georgia, South Carolina and Texas. Visits cost between \$59 and \$99, and customers can get routine and urgent care, as well as lab tests and immunizations, from nurse practitioners. But the effort has met with mixed success, experts said, and has not expanded nationwide. (Courtesy <https://money.cnn.com/>)

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China's First International Seminar on Hot Springs and Climate Health Tourism Kicks off on Oct. 16 in BeiBei, Chongqing

Oct. 16, China's First International Seminar on Hot Springs and Climate Health Tourism was held in BeiBei, Chongqing, hot springs and climate experts, scholars and related entrepreneurs came from various countries such as China, Italy, Russia Japan etc., totaling to about 350 people, and discussed the topic of hot springs and climate health and how it'll help transform Chongqing into a hot springs travel destination.

This seminar was held with the theme of "Assembling the World's Next Hot Spring Capital, Hot Springs, and Climate Health Tourism." During the opening ceremony, Zhang Yue, a secretary of the Zhongwen Association, stated that Chongqing is striving to develop the world's first "Hot Springs Capital" brand, invite the World Hot Springs Organization to build a Chongqing office and transform the city into a hot springs travel destination. Chongqing actively promotes this development of their tourist economy, and in turn paves a new road to the development of global hot spring tourism.

Throughout the seminar, Chongqing signed a number of hot

springs and climate health tourism products. These projects cover areas such as hot springs, leisure reports, and industrial research and utilization.

In addition to the brainstorming sessions such as the expert lectures and guest dialogues, World Federation of Hydrotherapy and Climatotherapy (Chongqing office), Chongqing Hot Spring Tour Association, Chongqing Hot Spring Tourism Alliance and some other institutions have been awarded.

17 experts in the field of hot springs and climate health care were officially hired as the first group of consultants for Chongqing hot spring and climate healthcare tourism during the meeting. They are, respectively, Mr. Umberto Solimene, Mr. Giovanni Gurnari, Mr. Giorgio D'Alessandro, Mr. Otsuka Yoshinori, etc. Umberto Solimene, president of the World Federation of Hydrotherapy and Climatotherapy, read out the "Chongqing Consensus on World Hydrotherapy and Climatotherapy Tourism".

These experts will provide strong intellectual support for Chongqing to build a world-class hot spring tourist city and spa resort, and help industry innovation in practice with their cutting-edge

academic philosophy.

Chongqing is rich in hot spring geothermal resources. At present, the proven hot spring distribution area amounts to 10,000 square kilometers, 146 hot spring mines, 560 million cubic meters of geothermal water per year, and 400,000 cubic meters of scientific exploitable capacity per day. The current exploitable capacity accounts for only 20.2% of the reasonable exploitable capacity. Chongqing was named the world's first "hot spring capital" as early as 2012.

Beibei District, one of the top five hot spring tourism destinations in China, is known as the hometown of Chinese hot spring for its unique hot spring resources endowed by nature. Taking advantage of this symposium, Chongqing will speed up the building of "World Hot Springs Valley", and made every effort to the upgrading of "the Hot Spring Capital of the World".