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Thousands of Houston-area students protest gun violence with walkouts, rallies



Inside C2

# Southern DAILY

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## Wells Fargo agrees to pay \$1 billion to settle customer abuses

(Reuters) - Wells Fargo & Co will pay \$1 billion to settle with U.S. regulators who say the bank wrongly layered insurance on hundreds of thousands of drivers and routinely hit homebuyers with excessive fees, officials said on Friday. The penalty was a record from the U.S. Consumer Financial Protection Bureau (CFPB) and comes more than eighteen months after Wells Fargo admitted it opened sham accounts for customers - a practice that likely ensnared millions. Wells Fargo said the settlement lowers its first-quarter 2018 net income by 16 cents per share to 96 cents per share. It had flagged a possible settlement when it reported earnings last week and said then it may need to restate results. The penalty is the first by Mick Mulvaney, whom U.S. President Donald Trump tapped in November as interim head of the CFPB, and fulfills Trump's vow to come down hard on the country's third-largest lender. Mulvaney has worked to dial back the reach of the independent agency, and Reuters has reported the CFPB has dropped cases against at least two payday lenders. "We will enforce the law," Mulvaney said in a statement about the Wells Fargo deal. "That is what we did here." While the fine will sting Wells Fargo, regulators did offer the bank some relief

in the settlement. The U.S. Office of the Comptroller of the Currency (OCC), a sister regulator to the CFPB dropped Wells Fargo's designation as "troubled" which will make it easier for departing employees to collect payouts. Wells Fargo workers have not been able to collect all their severance without a blessing from regulators ever since a 2016 consent order regarding the phony accounts. That check was meant to block bonuses for executives who played a part in scandal. But running those checks has taxed OCC staff and delayed payouts for some workers. Under the agreement, the OCC will still not be able to hire new executives without a sign-off from regulators. Wells Fargo agreed to the settlement without admitting or denying wrongdoing. "While we have more work to do, these orders affirm that we share the same priorities with our regulators and that we are committed to working with them," Wells Fargo president and chief executive Timothy J. Sloan said in a statement. Taken together, the mortgage and auto programs ensnared more than



A Wells Fargo branch in the Chicago suburb of Evanston, Illinois

600,000 customers and will require nearly \$300 million in refunds, the bank has said. The programs allowed Wells Fargo to earn fees from unneeded car insurance and penalties on mortgage paperwork that the bank had botched. For homebuyers, Wells Fargo promised to "rate lock" or freeze the interest rate for borrowers who got their mortgage paperwork finished within a few weeks. When that deadline slipped and it was the bank's fault, Wells Fargo could blame the customer. The penalty for late mortgage paperwork often topped \$1000, according to a borrower lawsuit.

Drivers stung by insurance fees were wrongly pushed into policies that they did not need. Drivers must carry auto insurance but the bank has a right to "force place" a policy on borrowers who let coverage lapse. Insurers working for Wells Fargo pushed policies onto more than 500,000 customers who already had coverage, the bank has said. In July, Wells Fargo blamed a third-party vendor for wrongly layering insurance policies on its auto borrowers. Wells Fargo did not explain that it received payouts when those policies were written.

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# Thousands of Houston-area students protest gun violence with walkouts, rallies

By Jacob Carpenter and Kristi

Chanting for gun-law reform and reduced fire-arm violence, an estimated 2,000-plus students marched to City Hall Friday morning as part of nationwide school walkouts.

The Houston Youth Walkout, believed to be the largest local out-of-class gathering to mark the April 20 protests, attracted students from across the region for a 1.2-mile march. They joined thousands of students from Greater Houston who demonstrated at their schools Friday morning, advocating for changes to gun laws and honoring victims of gun violence.

“To see so many students from different high schools come together brought tears to my eyes,” said Elena Margolin, a march organizer and senior at Houston ISD’s High School For The Performing And Visual Arts. “We realize we’re all in it together and all fighting for the same cause.”

School districts across the area prepared for demonstrations Friday, with many campus principals coordinating plans with students. They sought to balance free-speech rights with student safety and orderly continuation of classes. Several demonstrations remained indoors, with students leading assemblies or rallies in gymnasiums, while others stayed confined to school grounds.

In recent days, students and campus principals across the region have been coordinating walk-out events, as school districts try to minimize disruptions and safety concerns associated with walkouts. Several districts said they had empowered principals to allow events on campus grounds, encouraging them to speak with student organizers in advance.

Houston high school students walk out of class during the Houston Youth Walkout, a march to coincide with the anniversary of Columbine

Delany Tarr, a senior, signs a poster as she gathers together with some of her fellow students from Marjory Stoneman Douglas High School, where 17 classmates and teachers were killed

during a mass shooting, after walking out of school during the National School Walkout on April 20, 2018 in Parkland, Florida. Students from around the nation joined in school walkouts against gun violence on the 19th anniversary of the shooting at Columbine High School in Colorado where 13 people were killed.

“We’re looking forward to some of the unique programs and ways our students have come up with to let their voices be heard,” said Nicole Ray, a spokeswoman for Cypress-Fairbanks ISD. “Our biggest concern is safety. We have 117,000 students, so we wouldn’t have the ability to protect that many students walking out at the same time.”

“In last couple of months, our campus principals have continued to work with students to ensure that students have been able to play an active role in voicing their opinions while also maintaining a safe learning environment,” district spokeswoman Amanda Bubela said via email. “Campus administrators had the autonomy to work with their own students if students indicated they wanted to organize events, but there were also parameters that were outlined so that parents and students were aware of the potential consequences and response should a demonstration occur.”

On social media, students throughout the region — from Aldine to Pearland to Cypress — posted photos and videos of on-campus protests. Austin High School students posted a message on social media about the walkout: “We, students of Fort Bend ISD stand in solidarity with the students of Parkland Florida.”

Travis high School students posted a similar social media message: “Travis High School students commemorate the lives impacted from school shootings nationwide, while dedicating a moment of silence to the individuals who had fallen and could not get back up.”

Students chose April 20 as a day of demonstrations to mark the anniversary of the 1999 Columbine High School shooting.



Houston high school students walk out of class Friday during the Houston Youth Walkout, a march to protest gun violence. The date -- April 20 -- coincides with the anniversary of the Columbine High School shooting.



Houston high school students march to City Hall Friday during the Houston Youth Walkout.



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日本立川大介腫瘤醫生，運用整合療法，將傳統治療手段與激活患者自身免疫相結合，在多年的臨床運用中取得了諸多成效。此次，立川大介醫生受邀於海之滴，前來美國舉辦癌症整合治療講座。

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Emmy Adams hugs another student as teens kick off a voter registration rally, a day ahead of the 19th anniversary of the massacre at Columbine High School, in Littleton, Colorado, U.S., April 19



Chancellor of Germany, Angela Merkel and U.S. President Donald Trump hold a joint news conference in the East Room of the White House in Washington, U.S., March 17, 2017.



A demonstrator is detained by riot police during a protest demanding an end to profiteering in the education system in Santiago.



A demonstrator takes part in a rally of Israeli Arabs calling for the right of return for refugees who fled their homes during the 1948 Arab-Israeli War, near Atlit



U.S. Navy photo of Southwest Airlines pilot Tammie Jo Shults photo in 1992



An Israeli girl plays with an inflatable hammer during celebrations marking Israel's 70th Independence Day in the southern city of Ashkelon



A model presents creations by student designer Sherly Az Zahra on the first day of the Indonesia Muslim Fashion Festival in Jakarta



A woman looks at ruined houses, after residents were allowed to return to their homes for the first time since the battle between government troops and Islamic State militants began on May 2017, at the Islamic city of Marawi



A man relaxes in the sunshine near City Hall with the financial district in the background in London





**Short-term pain for long-term gain.**  
There's no shortage of hot topics these days: Syria, the soaring U.S. deficit, our porous online privacy, the president's personal lawyer having his office raided by federal agents...and of course, shingles. Jane Brody's health column on her experience with the shingles vaccine, headlined "Why You Should Get The New Shingles Vaccine," was one of the top trending articles in the New York Times on Tuesday. About a million people get shingles each year, according to the Centers for Disease Control and Prevention, and even though the push to get vaccinated is geared to the over-50 crowd, anyone who has had chickenpox can get shingles, even kids. While shingles is thought of as an older person's illness and the risk of contracting it increases with age, "Hamilton" creator Lin-Manuel Miranda, a relative babe in the woods at 38, recently disclosed that he was diagnosed with shingles. Preventing it is easier than ever. A new shingles vaccine, Shingrix, made by GlaxoSmithKlinePLC GSK, -0.53% recently became available in the U.S., and studies showed it to be superior to Zostavax MRK, +1.26% which has been in use since 2006. Possible side effects from Shingrix include sore arm, some redness and swelling in the injection area. Some who receive the vaccine people feel tired, have muscle pain, a headache, shivering, fever, stomach pain, or nausea, the CDC says.



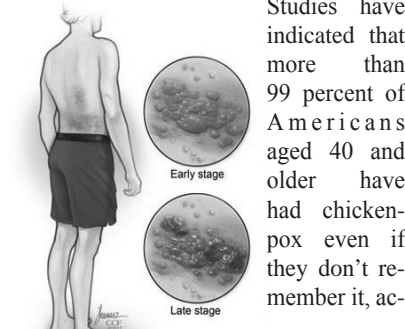
**The shingles virus causes a rash.**  
Most people only get shingles once in their lives, but subsequent outbreaks are possible, and they can occur when someone has a compromised immune system or is under a great deal of stress. Shingles presents as a painful rash that develops

on one side of the face or body, complete with blisters that scab over, the CDC says. The rash can last two to four weeks and before it develops, people experience pain and tingling in the area where the rash will appear. Other symptoms include fever, headache, chills and an upset stomach. People at higher risk of developing shingles include those with weakened immune systems or with cancers such as leukemia and lymphoma, and HIV, or who are on immunosuppressive drugs, such as steroids and drugs that are given after organ transplantation. The Shingrix vaccine is administered by injection in two doses, between two and six months apart. The vaccine is available at doctors' offices, health clinics, and some pharmacies, offer it. Medicare Part D plans cover the vaccine, but costs vary by plan, and many private insurers cover recommended vaccines. (Courty <https://www.marketwatch.com/>)

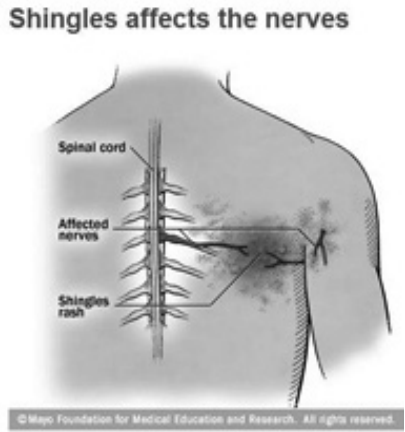
**Related**  
**New Shingles Vaccine Is 90% Effective**  
About one in three Americans will get shingles, the viral infection that causes a painful rash, and in some cases, more serious, long-term problems. If you ever had chickenpox, you can get shingles. The virus that causes chickenpox hides in your body and reappears years later as shingles. "Most people may have shingles for seven to 10 days, but if you have a weakened immune system, you're at much higher risk for complications which can be very severe," said Dr. Seth Cohen, chief of UW Medicine's infectious disease and travel clinics at Northwest Hospital.

The FDA recently approved a new shingles vaccine, Shingrix, that is much better than the old one,

Zostavax. Shingrix was found to be more than 90 percent effective in the first year and 85 percent or more effective three years after vaccination. Health experts say anyone 50 or older should get the Shingrix vaccine, even if they've already been vaccinated against shingles. You need two shots, two to six months apart. Many millions of Americans, especially those older than 40, are susceptible to an eventual attack of shingles, caused by the very same virus that causes chickenpox. Once this virus, varicella zoster, infects a person, it lies dormant for decades in nerve roots, ready to pounce when the immune system is weakened, say, by stress, medication, trauma or disease. One-third of Americans eventually get shingles, but the risk rises with age, and by age 85 half of adults will have had at least one outbreak of shingles. Before the introduction of the chickenpox vaccine in 1995 in the United States, some four million cases of chickenpox, mostly in children, occurred annually. While you may not remember whether you had chickenpox as a child, chances are you did if you were never vaccinated against it. (The chickenpox vaccine is usually given in two doses, with the first dose recommended at age 12 to 15 months and the second at age 4 to 6. Those 13 and older who were never vaccinated or had chickenpox should get two shots at least four weeks apart.)



cording to Dr. Rosanne M. Leipzig, geriatrician at the Icahn School of Medicine at Mount Sinai in New York. The Centers for Disease Control and Prevention recommends that people 50 and older get the new shingles vaccine whether or not they remember having had chickenpox as a child. Those who never had chickenpox but did get the vaccine for it may also be susceptible to shingles because the vaccine contains a weakened live virus. However, the risk of shingles for those who had the chickenpox vaccine is much lower than for people who had the natural infection. If you are uncertain about your disease or vaccine history, you can get a blood test to check for immunity to chickenpox, though the result does not distinguish between protection via the disease or the vaccine. Thus, if the result is positive, Dr. Leipzig says you'd be wise to get the shingles vaccine because you could be harboring the live virus. Lest you have doubts about the value of this vaccine, consider the effects of shingles. It is a painful infection of a single sensory nerve on one side of the body that can occur almost anywhere but most commonly involves the torso or face. Initial symptoms of tingling or burning pain within days develop into a red bumpy rash and very painful blisters.



The blisters heal in a week or two to form crusty scabs that eventually fall off. But for about 15 percent of people, shingles does not end there. Instead, it leaves them with deep, searing nerve pain — a condition called postherpetic neuralgia, or PHN — that can last for months or years and has no treatment or cure. More than half the cases of PHN affect people over 60. Other possible complications of shingles include pneumonia, hearing problems, blindness and encephalitis. That's not all. Although most people get shingles only once, it can happen again, especially if you have a weakened immune system, which most everyone does with advancing age. If you're lucky you may detect the onset of shingles before the rash appears. Years ago when I went to bed with what had been a daylong gnawing irritation on one side of my back, I awakened in the middle of the night with the thought, "I have shingles." First thing in the morning I got a prescription for the antiviral drug acyclovir, which halted progress of the disease. Not willing to trust my luck a second time, I got the new vaccine. Here's how it compares to its predecessor Zostavax, which over all reduces the risk of shingles by 51 percent and of PHN by 67 percent. According to the C.D.C., Shingrix can protect 97 percent of people in their 50s and 60s and 91 percent of those in their 70s and 80s. It also reduces the risk of PHN by 86 percent, and it appears to be longer lasting than Zostavax, which starts to lose its protection after three years.



What makes Shingrix so much better is the inclusion of a substance called an adjuvant that boosts the body's immune response to the vaccine. Another difference is that Zostavax contains a live, weakened virus, making it unsuitable for people with poor immunity, whereas Shingrix contains a nonliving virus particle and may eventually be approved for those with compromised immunity, who are especially susceptible to a severe case of shingles. (Courtesy <https://www.nytimes.com>)

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3. 排酸同時，保護肝脾胰臟生命力，增強免疫，抗缺氧，延年益壽。
4. 全天然萃取物，可與其他任何慢性疾病藥物同時使用，無不良反應！



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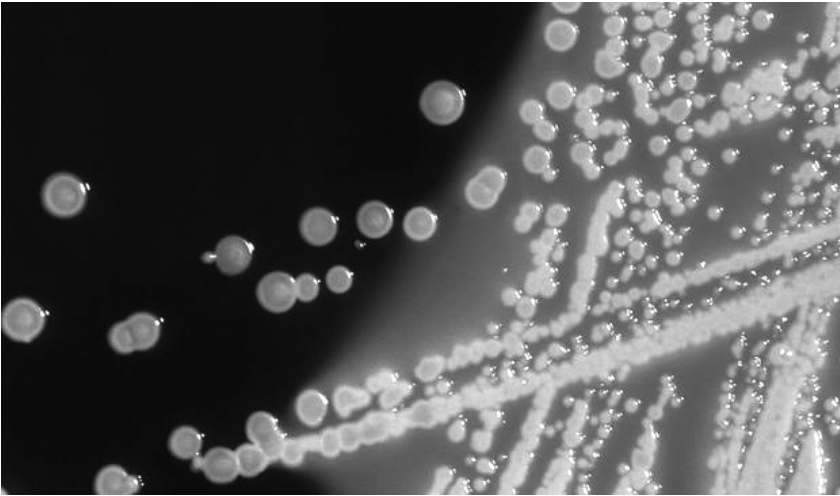
Health officials say chopped romaine lettuce from the Yuma, Arizona growing region is the likely source of the current E. coli outbreak that has now sickened people in 11 states, and they're warning consumers across the country to avoid eating lettuce that may have been contaminated. According to the latest update from the Centers for Disease Control and Prevention, so far there have been 35 cases of illness, 22 of which led to hospitalizations. Three people have developed a severe complication -- a type of kidney failure called hemolytic uremic syndrome (HUS) which can be life-threatening. The outbreak involves a particularly dangerous strain of the bacteria known as Shiga toxin-producing E. coli O157:H7. "Information collected to date indicates that chopped romaine lettuce from the Yuma, Arizona growing region could be contaminated with E. coli O157:H7 and could make people sick," the CDC said in a statement. No common grower, supplier, or distributor has been identified yet. State and local public health investigators continue interviewing ill people to determine what they ate and how they might have been exposed. So far, cases of illness from this outbreak have been reported in Connecticut, Idaho, Illinois, Michigan, Missouri, New Jersey, New York, Ohio, Pennsylvania, Virginia, and Washington.

**Bundled Romaine lettuce (left photo) and when chopped for bagged salads.**

**Romaine Lettuce Warning**  
To keep yourself and your family safe, the CDC recommends avoiding any romaine lettuce products that could be contaminated. It issued a wide-ranging caution, not limited to any specific brand or retailer:

CDC Says Romaine Lettuce Likely Source Of E. Coli Outbreak

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



Colonies of E. coli bacteria seen in a microscopic image. (Photo/ CDC Via Reuters)

"Consumers anywhere in the United States who have store-bought chopped romaine lettuce at home, including salads and salad mixes containing chopped romaine lettuce, should not eat it and should throw it away, even if some of it was eaten and no one has gotten sick. If you do not know if the lettuce is romaine, do not eat it and throw it away." In addition, before buying romaine lettuce at a grocery store or ordering it at a restaurant, check to see if it came from the Yuma, Arizona growing region. If you cannot confirm it isn't from Yuma, do not purchase it. The CDC urged restaurants and retailers to ask their suppliers about the source of their chopped romaine lettuce, and not to sell any chopped romaine lettuce, including salads and salad mixes containing it, from the Yuma, Arizona growing region. Officials note this outbreak is not related to another recent multi-state outbreak also linked to leafy greens, which involved

a different DNA fingerprint of E. coli O157:H7 bacteria.



Romaine Lettuce

**Symptoms of E. coli**  
Symptoms of an E. coli infection include diarrhea, which can be bloody, severe stomach cramps and vomiting. It typically takes an average of three to four days to get sick after eating contaminated food, and the illness usually clears up within a week. However, sometimes it can linger longer and serious complications can develop.

op. Signs of hemolytic uremic syndrome (HUS) include fever, abdominal pain, pale skin tone, fatigue and irritability, unexplained bruises or bleeding from the nose and mouth, and decreased urination. These complications are more common in young children under 5, older adults, and people with weakened immune systems. Anyone experiencing these symptoms should seek medical care immediately. (Courtesy <https://www.cbsnews.com/news/>)

Related

Health Advisory From The Centers For Disease Control

Multistate Outbreak of E. coli O157:H7 Infections Linked to Chopped Romaine Lettuce



Highlights

Information collected to date indicates that chopped romaine lettuce from the Yuma, Arizona growing region could be contaminated with E. coli O157:H7 and could make people sick. At this time, no common grower, supplier, distributor, or brand has been identified. **Advice to Consumers:** Consumers anywhere in the United States who have store-bought chopped romaine lettuce at home, including salads and salad mixes containing chopped romaine lettuce, should not eat it and should throw it away, even if some of it was eaten and no one has gotten sick. If you do not know if the lettuce is romaine, do not eat it and throw it

away. Before purchasing romaine lettuce at a grocery store or eating it at a restaurant, consumers should confirm with the store or restaurant that it is not chopped romaine lettuce from the Yuma, Arizona growing region. If you cannot confirm the source of the romaine lettuce, do not buy it or eat it. **Advice to Restaurants and Retailers:** Restaurants and retailers should not serve or sell any chopped romaine lettuce, including salads and salad mixes containing chopped romaine lettuce, from the Yuma, Arizona growing region. Restaurants and retailers should ask their suppliers about the source of their chopped romaine lettuce.



Table showing the number of ill people arranged by state of residence	
State	No. People
Connecticut	2
Idaho	8
Illinois	1
Michigan	1
Missouri	1
New Jersey	7
New York	2
Ohio	2
Pennsylvania	9
Virginia	1
Washington	1
Total	35

CDC, public health and regulatory officials in several states, and the U.S. Food and Drug Administration are investigating a multistate outbreak of Shiga toxin-producing Escherichia coli O157:H7 (E. coli O157:H7) infections. Thirty-five people infected with the outbreak strain of E. coli O157:H7 have been reported from 11 states. Twenty-two people have been hospitalized, including three people who have developed a type of kidney failure called hemolytic uremic syndrome. No deaths have been reported. This investigation is ongoing, and CDC will provide updates when more information is available. (Courtesy <https://www.cdc.gov/ecoli/2018>)

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