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Inside C2

# Southern DAILY

Make Today Different

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## Biden student loan forgiveness impacts millions, raises inflation questions

WASHINGTON, Aug 24 (Reuters) - President Joe Biden said on Wednesday the U.S. government will forgive \$10,000 in student loans for many debt-saddled college graduates, a move that could boost support for his fellow Democrats in the November congressional elections but also may fuel inflation.

Canceling the debt will free up hundreds of billions of dollars for new consumer spending that could be aimed at homebuying, according to economists who said this would add a new wrinkle to the country's inflation fight.

"Earning a college degree or certificate should give every person in America a leg up in securing a bright future. But for too many people, student loan debt has hindered their ability to achieve their dreams - including buying a home, starting a business or providing for their family," Education Secretary Miguel Cardona said in a statement.

The White House said the country's "skyrocketing cumulative federal student loan debt - \$1.6 trillion and rising for more than 45 million borrowers - is a significant burden on America's middle class."

If your child is 9 to 12 years old, ask their doctor about the HPV vaccine. Learn how.

Biden was expected to speak on the matter on Wednesday at the White House.

Many Democrats had pushed for Biden to forgive as much as \$50,000 per borrower, but cheered his action.

Republicans, seeking to regain control of Congress in November, oppose the move, arguing it is unfair because it will disproportionately help people earning higher incomes.

"President Biden's student loan socialism is a slap in the face to every family who sacrificed to save for college, every graduate who paid their debt, and every American who chose a certain career path or volunteered to serve in our Armed Forces in order to avoid taking on debt," Senate Minority Leader Mitch McConnell said Wednesday.

U.S. consumers carry a massive \$1.75 trillion in student loan debt, most of it held by the federal government, the result of university tuition fees substantially higher than in most other rich countries.

**PANDEMIC PAUSE, PELL GRANTS**  
Biden's administration will extend a COVID-19 pandemic-linked pause on student loan repayment to the end of the year, while forgiving \$10,000 in student debt for borrowers whose income falls



below \$125,000 a year, or \$250,000 for a married couple, the White House said. The forgiveness could impact 8 million borrowers automatically, the Department of Education said, while others would need to apply for forgiveness.

The government is also forgiving up to \$20,000 in debt for recipients of federal Pell Grants, some 6 million students from low-income families, and is proposing a new rule that protects some income from repayment plans and forgives some loan balances after 10 years of repayment, the Education Department said.

Cutting \$10,000 in federal debt for every student would amount to \$321 billion of federal student loans and eliminate the entire balance for 11.8 million borrowers, or 31% of them, a New York Federal Reserve study shows.

Borrower balances have been frozen since the beginning of the COVID-19 outbreak, with no payments required on most federal student loans since March 2020.

### INFLATION IMPACT

A senior Biden administration official told reporters the student loan forgiveness plan could benefit up to 43 million student borrowers, completely cancel-

ing the debt for some 20 million.

But after Dec. 31, the government will resume requiring payment on remaining student loans that were paused during the COVID 19 pandemic. The official said this move would offset any inflationary effects of the forgiveness. Payment resummptions could even have a dampening effect on prices, the official said.

The White House view contrasts with that of former Treasury secretary Larry Summers, who said on Twitter that debt relief "raises demand and increases inflation. It consumes resources that could be better used helping those who did not, for whatever reason, have the chance to attend college. It will also tend to be inflationary by raising tuitions."

Moody's analytics chief economist Mark Zandi sided with the White House, saying the resumption of billions of dollars per month in student loan payments "will restrain growth and is disinflationary."

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# WEA LEE'S GLOBAL NOTES

08/23/2022

## Dr. Fauci Looking For The Next Chapter

Dr. Anthony Fauci announced today that he will be leaving government service by the end of this year. He has advised seven presidents and spent one-half of a century at the National Institutes of Health (NIH).

Fauci, 81, said that he is not retiring in the classic sense, but would devote himself to traveling, writing and encouraging young people to enter

government service.

In a statement, President Biden thanked Dr. Fauci who he called, "A dedicated public servant and a steady hand with wisdom and insight. Because of Dr. Fauci's many contributions to public health, lives here in the United States and around the world have been saved."



Some Republican congressmen said that if they win control of Congress in November, they would examine Fauci's response to the coronavirus pandemic, citing findings that the NIH funded a virology institute in Wuhan, China, where the novel coronavirus emerged in late 2019.

Dr. Fauci was best known for his work on HIV/AIDS prior to the coronavirus pandemic. All of us need to remember that Dr. Anthony Fauci has been a great public servant.



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**Southern DAILY** Make Today Different

## Editor's Choice



People rest inside a stadium after sustaining water damage to their houses during floods in Al-Managil locality in Jazecera State, Sudan. REUTERS/Mohamed Nureldin Abdallah



Ukraine's President Volodymyr Zelenskiy and his wife Olena lay flowers to the Memory Wall of Fallen Defenders of Ukraine, amid Russia's attack on Ukraine, during marking the Independence Day in Kyiv, Ukraine. Ukrainian Presidential Press Service/via REUTERS



Lightnings flash over Tirana, Albania. REUTERS/Florion Goga



Members of the media jostle for space as Angola's President and leader of the People's Movement for the Liberation of Angola (MPLA) ruling party, Joao Lourenco, casts his vote in the general election in the capital Luanda, Angola. REUTERS/Siphiwe Sibeko



An Afghan girl reads a book inside her home in Kabul, Afghanistan. REUTERS/Ali Khara



Brazil's President Jair Bolsonaro attends a ceremony to receive the heart of Portuguese monarch Dom Pedro I, who declared Brazil's independence from Portugal 200 years ago and was named Emperor of Brazil, at the Planalto Palace, in Brasilia, Brazil. REUTERS/Adriano Machado

Southern DAILY Make Today Different

BUSINESS

U.S. Declares Monkeypox Outbreak A Major Public Health Emergency

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



The Biden administration is declaring a public health emergency for the monkeypox outbreak in the United States...

Federal health officials also told reporters that they were weighing a separate move that would allow the Food and Drug Administration emergency use authorizations...



Federal health authorities also have on hand millions of long-expired doses of Jynneos stockpiled years ago...

Over the last decade, nationwide emergency declarations like this have previously been made only for the COVID-19 pandemic, the opioid crisis, and the Zika virus outbreak in 2017...

The public health emergency declaration could pave the way for the CDC to deploy more staff to respond to the outbreak...

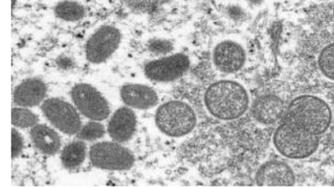
It could also help clear the way for resources to scale up vaccinations. Since last week, the administration says it has distributed another 266,000 doses of the Jynneos monkeypox vaccine...

The majority of infections are still believed to be spreading through close intimate contact among men who have sex with men. While no deaths have been reported, patients often endure at-times excruciatingly painful rashes and lesions that can last for weeks...

cruciatingly painful rashes and lesions that can last for weeks. The CDC currently estimates that between 1.6 and 1.7 million Americans are in the groups currently being prioritized for vaccine...

Beyond firing up additional levers in the federal bureaucracy to respond to the outbreak, officials said they hoped the declaration would raise awareness around the growing outbreak.

"This is a very clear statement of the value of the lives of people who are in the LGBTQ community," said Dr. Demetre Daskalakis, the White House's deputy coordinator on the monkeypox response.



Only around 10% of nation's monkeypox testing capacity is being used up right now, which works out to about 8,000 swabs from monkeypox cases per week. Officials say they expect the number of people with suspected monkeypox symptoms seeking out diagnoses...

"I think along with moving forward and accelerating some of the work we're doing, I think it also represents an important commitment by the administration to the community," said Daskalakis.

Related

U.S. Monkeypox Cases Surpass 10,000 As CDC Still Aims For "Containment"

More than 10,000 Americans have now tested positive in the monkeypox outbreak across the U.S., according to figures published late Wednesday by the Centers for Disease Control and Prevention...

Cases have been reported in every state but Wyoming while 15 states and the District of Columbia have reported more than a hundred cases. The largest numbers are in New York, California and Florida.

Health officials say the virus is mostly spreading through close interactions between men who have sex with men, either through direct skin-to-skin contact or shared linens like towels and bedding.

However, the CDC has tallied at least 50 cases in people who were female at birth, including at least one pregnant woman. A handful of suspected infections have also been spotted in young children...



Activists protest to demand an increase in monkeypox vaccines and treatments, in San Francisco, California, on Aug. 8, 2022.

Federal health authorities have warned for weeks that they expected the U.S. outbreak to accelerate through August, especially as availability of testing ramped up, following the course of some other European countries that saw cases swell earlier in the year.

The U.S. has reported the most infections of any country in the world since late July. The American sum of cases is now roughly double the size of Spain, the European nation that had previously reported the most cases ahead of Germany and the United Kingdom.

The pace of new cases now appears to be slowing in some countries abroad. When measured relative to the size of each nation's population, the CDC's tally is still smaller than in those European nations...



On Wednesday, 1,391 new cases were reported nationwide to the CDC — the largest single-day increase so far. The first known case in the current U.S. outbreak was reported in mid-May.

"We are still operating under a containment goal, although I know many states are starting to wonder if we're shifting to more of a mitigation phase right now, given that our case counts are still rising rapidly," Jennifer McQuiston, the CDC's top monkeypox official, told a group of the agency's outside advisers on Tuesday.

That effort might get easier over the coming weeks, following a move by the Food and Drug Administration this week to grant emergency use authorization to a method of using smaller doses of the Jynneos monkeypox vaccine that could effectively multiply the U.S. supply of the shots.

Southern DAILY Make Today Different

COMMUNITY

Monkeypox Outbreak Is Primarily Spreading Through Sex, WHO Officials Say

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



European nations have confirmed dozens of cases in what's become the largest outbreak of monkeypox ever on the Continent, according to the German military. The U.S. has confirmed at least two cases and Canada has confirmed at least five so far. Belgium just introduced a mandatory 21-day quarantine for monkeypox patients.

close contact with people, animals or material infected with the virus. It enters the body through broken skin, the respiratory tract, the eyes, nose and mouth. Though human-to-human transmission is believed to occur through respiratory droplets as well, that method requires prolonged face-to-face contact because the droplets cannot travel more than a few feet, according to the CDC.

"This is a virus that is super stable outside the human host, so it can live on objects like blankets and things like that," Dr. Scott Gottlieb told CNBC in a separate interview Monday on "Squawk Box."

He said to expect more confirmed cases in the U.S. in the coming weeks as doctors and public health officials reevaluate patients who have presented with symptoms and the virus continues to spread. Monkeypox is a disease caused by a virus in the same family as smallpox but is not as severe, according to the Centers for Disease Control and Prevention.

However, monkeypox can kill as many as 1 in 10 people who contract the disease, based on observations in Africa, according to the CDC. The vaccine used to prevent smallpox appears to be about 85% effective in guarding against monkeypox in observational research in Africa, WHO officials said. But the vaccines aren't widely available so it's important to reserve them for populations that are most at risk, said Maria Van Kerkhove, the WHO's leading epidemiologist on zoonotic diseases.

Early symptoms of monkeypox include a fever, headache, back pain, muscle aches and low energy, WHO officials said. That then progresses to a rash on the face, hands, feet, eyes, mouth or genitals that turns into raised bumps, or papules, that then become blisters that often resemble chicken pox. Those can then fill with a white fluid, becoming a pustule, that breaks and scabs over. Gottlieb described it as a disabling disease that can last two to four months and has a lengthy 21-day incubation period.

"I don't think this is going to be uncontrolled spread in the same way that we tolerated the Covid-19 epidemic," Gottlieb said. "But there is a possibility now this has gotten into the community if in fact it's more pervasive than what we're measuring right now, that becomes hard to sniff out." (Courtesy cbsc.com)



Monkeypox Is Not like COVID-19 — That Is Good



Spallanzani infectious disease hospital Director Francesco Vaia talks to reporters at the end of a news conference Friday in Rome.

The recent headlines about a sudden emergence of an unusual disease, spreading case by case across countries and continents may, for some, evoke memories of early 2020. But monkeypox is not like COVID-19 — and in a good way. Health officials worldwide have turned their attention to a new outbreak of monkeypox, a virus normally found in central and west Africa that has appeared across Europe and the U.S. in recent weeks — even in people who have not traveled to Africa at all.

But experts say that, while it's important for public health officials to be on the lookout for monkeypox, the virus is extremely unlikely to spin out into an uncontrolled worldwide pandemic in the same way that COVID-19 did. "Let's just say right off the top that monkeypox and COVID are not the same disease," said Dr. Rosamund Lewis, head of Smallpox, Secretariat at the World Health Organization, at a public Q&A session on Monday.

For starters, monkeypox spreads much less easily than COVID-19. Scientists have been studying monkeypox since it was first discovered in humans more than 50 years ago. And its similarities to smallpox mean it can be combated in many of the same ways. As a result, scientists are already familiar with how monkeypox spreads, how it presents, and how to treat and contain it — giving health authorities a much bigger head start on containing it.

Scientists already know how it spreads, and it's different than COVID. Monkeypox typically requires very close contact to spread — most often skin-to-skin contact, or prolonged physical contact with clothes or bedding that was used by an infected person. By contrast, COVID-19 spreads quickly and easily. Coronavirus can spread simply by talking with another person, or sharing a room, or in rare cases, being inside a room that an infected person had previously been in.

"Transmission is really happening from close physical contact, skin-to-skin contact. It's quite different from COVID in that sense," said Dr. Maria Van Kerkhove, an infectious disease epidemiologist with the WHO. The classic symptom of monkeypox is a rash that often begins on the face, then spreads to a person's limbs or other parts of the body.

"The incubation from time of exposure to appearance of lesions is anywhere between five days to about 21 days, so can be quite long," said Dr. Boghuma Kabisen Titarji, an infectious disease physician and virologist at Emory University in Atlanta. The current outbreak has seen some different patterns, experts say — particularly, that the rash begins in the genital area first, and may not spread across the body. Either way, experts say, it is typically through physical contact of that rash that the virus spreads.

Monkeypox likely isn't much of a threat to the public, a White House official says

The people most likely to be at risk are close personal contacts of an infected person, such as household members or health care workers who may have treated them, she said. With this version of virus, people generally recover in two to four weeks, scientists find, and the death rate is less than 1%.

Monkeypox is less contagious than COVID-19. One factor that helped COVID-19 spread rapidly across the globe was the fact that it is very contagious. That's even more true of the variants that have emerged in the past year. Epidemiologists point to a disease's R0 value — the average number of people you'd expect an infected person to pass the disease along to. For a disease outbreak to grow, the R0 must be higher than 1. For the original version of COVID-19, the number was somewhere between 2 and 3. For the omicron variant, that number is about 8, a recent study found.

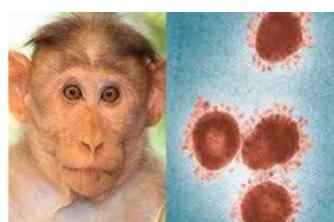
Although the recent spread of monkeypox cases is alarming, the virus is far less contagious than COVID-19, according to Jo Walker, an epidemiologist at Yale School of Public Health.

"Most estimates from earlier outbreaks have had an R0 of less than one. With that, you can have clusters of cases, even outbreaks, but they will eventually die out on their own," she said. "It could spread between humans, but not very efficiently in a way that could sustain itself onward without constantly being reintroduced from animal populations."

That's a big reason that public health authorities, including the WHO, are expressing confidence that cases of monkeypox will not suddenly skyrocket. "This is a containable situation," Van Kerkhove said Monday at the public session. "Because monkeypox is closely related to smallpox, there are already vaccines."

Monkeypox and smallpox are both members of the Orthopox family of viruses. Smallpox, which once killed millions of people every year, was eradicated in 1980 by a successful worldwide campaign of vaccines. The smallpox vaccine is about 85% effective against monkeypox, the WHO says, although that effectiveness wanes over time.

"These viruses are closely related to each other, and now we have the benefit of all those years of research and diagnostics and treatments and in vaccines that will be brought to bear upon the situation now," said Lewis of the WHO. Some countries, including the U.S., have held smallpox vaccines in strategic reserve in case the virus ever reemerged. Now, those can be used to contain a monkeypox outbreak.



The FDA has two vaccines already approved for use against smallpox. One, a two-dose vaccine called Jynneos, is also approved for use against monkeypox. About a thousand doses are available in the Strategic National Stockpile, the CDC says, and the company will provide more in the coming months.

"We have already worked to secure sufficient supply of effective treatments and vaccines to prevent those exposed from contracting monkeypox and treating those who've been affected," said Dr. Raj Panjabi of the White House pandemic office, in an interview with NPR.

However, the CDC has long warned there was limited data showing how effective the Jynneos vaccine is at actually curbing monkeypox disease and transmission — urging those vaccinated to continue taking "steps to protect themselves from infection" during the outbreak.

The agency has previously reported on a handful of reports of reported breakthrough infections following at least one shot of the two-dose Jynneos vaccine. Early data from France, where the vaccine is branded as Imvanex, also tallied breakthrough infections.



Local health officials caution it will take time for them to ramp up the new "intradermal" approach to vaccinations, which relies on different needles and procedures than the traditional "subcutaneous" shot. "We won't just sort of say 'start.' We will make sure people will have updated provider agreements, updated training requirements, all of this. And you know, our first call with the CDC about this is on Friday, just to give you a sense that this is a process. It's not, 'here's the EUA, go,'" Dr. Allison Arwady, Chicago's top health official.

Arwady, who is the vice chair of the Big Cities Health Coalition, estimated that around the country it could take up to three weeks for local health departments to begin the new dose-sparing approach.

Citing limited supply, the CDC currently says it does not encourage "mass vaccination for the general public or for all sexually active people." Instead, the agency says shots should be prioritized first for people with HIV, pregnant and very young people, and others who are considered at high risk for severe disease.



But with supply now growing in the wake of the FDA's move, McQuiston said the CDC might soon move to expand eligibility for the shots to broader groups of people.

Officials are also weighing use of the older ACAM2000 vaccine, despite concerns that it carries some more side effects and risks than Jynneos.

"There are millions of doses of ACAM2000 in the system. And some of our modeling here at CDC suggests that it could play an important role in bringing this outbreak to a close, if it was used carefully," said McQuiston. (Courtesy/www.cbsnews.com)