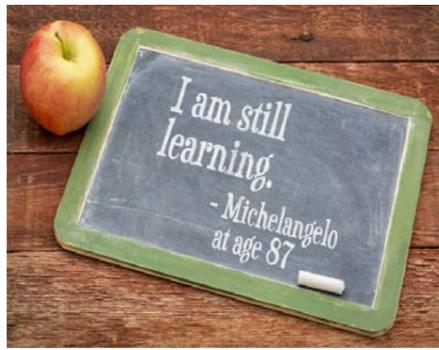


final thoughts...

Education breeds confidence. Confidence breeds hope.
Hope breeds peace.

-Confucius



What Does Being A Non-Profit School Mean?

Non-profit schools offer a learning environment designed with the student in mind. Nobody owns a non-profit; they are operated by a Board of Directors.

As a nonprofit school, Casa Loma College's mission is to provide effective means of education to adults who later will, as a skilled professional, make a difference in the world. Casa Loma College's objective is not gaining profit, revenue, or producing dividends for shareholders.

In keeping with our mission and commitment to education, we invest our resources back into the programs and student experience keeping the focus and motivation on providing a quality education to our students.

Being a non-profit is not just a status for Casa Loma College, it is a valuable opportunity to invest in the lives of students who will go out and impact the world.

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- > Health Care Leadership
- > Protecting Your Eyes While Using Screens
- > The Importance of Default Rates



October
2020

Sourdough Breadmaking is on the Rise!

Quarantine baking is the new trend and people are rising to the challenge. According to Nielsen Corporation, a global marketing research firm, flour and yeast sales have increased 647 percent since March. And like toilet paper and hand sanitizer, flour and yeast are sold out in many stores as "star bakers" continue to bake!

Many people joined in on the new normal of breadmaking! Not because they could not find bread but because breadmaking became a part of conversation and competition between family and friends – swapping recipes and sourdough starters to see who could make the best-looking loaf of bread is a new hobby! It is fun, and creative and it helps pass the time while social distancing. It also teaches patience and humility - sometimes, you have the perfect bread, and when cut open, there is a huge air bubble in it, or it is dough-like in the middle.

If you ever thought the art of making bread was boring, think again. People are proving that a loaf of bread is the next best thing to a canvas and are getting exceptionally creative with their loaves, putting all sorts of ingredients in their bread, from fresh herbs and mini bell peppers to olives and capers, and more!

Let us not forget how satisfying it is to eat warm bread out of the oven. And nothing smells better than walking into a home that smells of fresh, baked bread. *Beyond doubt!!*

A Quarterly Insight into Casa Loma College

Casa Loma Now!

Pumpkin Spice and More!

It's that time of year... pumpkin spice flavored everything is making its way onto the shelves and into your coffees. Pumpkin Spice being the harbinger of all things Autumn has become a bit of an eye-rolling phenomenon, but there is something to the wisdom of upping your warming spice intake during seasonal transitions.

Moving from the warmer to cooler temperatures can sometimes add a bit of stress to an already stressed out immune and nervous system. Simple shifts can make the shift a whole lot easier and delicious. Go ahead and add that cinnamon or nutmeg to a coffee, hot chocolate, oatmeal and sip a Chai Spice tea. Or if really want to warm and nourish yourself, make a ginger, lemon, honey, and cayenne tonic.

Ginger Lemon Tonic

Ginger root – (*the actual root. Find it in the produce section of your local market*), one lemon, dash of cayenne pepper, honey to taste. Wash and peel a small chunk of ginger root (about the size of your thumb). Slice it into thin slices. Put a quart of water in a pan, add the ginger slices, and put it on the stove to simmer. Simmer on low for at least 10 minutes, the longer you simmer, the stronger and spicier the tonic. Once you have the brew strength exactly where you want it, remove from heat, and carefully pour some into a mug. Then slice a lemon in half and squeeze one half into your mug of ginger root. Shake in a dash of cayenne pepper and stir in a little bit of honey. Enjoy!

Embracing Family Financial Peace - Grant Cuellar

Current Events - Family Financial Literacy. Like the several major leagues and college sporting entities, this year will be recalled with lot of asterisks! What we have learned is that most of us were not prepared for the **V-19** pandemic and the affect it would have on our family finances.

How Do We Move Forward? The establishment of an **Emergency Fund (EF)** is central to success in money management. The start-up recommendation is \$500-\$1000. For many, this is a daunting challenge! It can be done however with a well communicated and disciplined buy-in by all family members.

1. **Stop the borrowing** by putting the plastic away, carrying only necessary cash and a credit/debit card.
2. **Create a Monthly Cash Flow Plan.** Begin with *Pay yourself first!*
3. By the way, **It Is Alright to Have Some 'Fun Money'** in your budget. As you track and monitor your expenses, you should start to see where adjustments are needed.
4. On a separate worksheet, **List All Installment Debt**, including credit cards, car and/or personal loans.
5. Here are **Three Methods for Decreasing Your Debt** balance(s):
 - List them in small balance to high balance. Pay them off in that order.
 - List them in high to low interest rates. Pay them off in that order.
 - List them in high balance to low balance. Pay them off in that order.
6. **Downstream when you are debt free**, work towards having 3-6 months of monthly expenses in your EF account.
7. Please know that once you have brought a credit card balance to zero, it is time to get it out of the drawer and use it for **need** items. When you get the subsequent billing statement, pay off the balance in full. This is the same as using cash—with the benefit of adding one month of *paid-as-agreed* to your **FICO** history. *Paid-as-agreed* is the top driver of the **FICO** scoring process, representing 35% of your score.

Why should we embrace these commitment steps?

FAMILY FINANCIAL PEACE!

If you're looking for more information about loan debt, reach out to grant Cuellar at grant.cuellar@casalomalcollege.edu

Dates to Remember

10/14: Virtual Information Session
10/15: Great California Shakeout
10/30: Application Deadline for DMS
10/30: Halloween Festivities
11/03: US General Election (VOTE)
11/11: Veterans Day (Campus Closed)
11/16: DMS 2011 AM/PM Begins
11/16: Application Deadline for MRI
11/18: Employee Thanksgiving Lunch
11/26: Thanksgiving (Campus Closed)
11/27: Campus Closed
12/07: AHLM 202012 Begins
12/14: MRI 2012 Begins
12/16: Employee Holiday Lunch
12/24: Christmas Eve (Campus Closed)
12/25: Christmas (Campus Closed)
12/31: New Year's Eve (Campus Closed)
01/01: New Year's Day (Campus Closed)

Please Excuse Our Mess! >>>

Casa Loma College's current construction modifications solidifies the schools growth as enrollment numbers climb.

With the recent approval to add a third cohort start to our Physical Therapist Assistant program and continued growth in our other residential programs, the College is expecting more student enrollments this fall. And this doesn't account for our growth in distance education due to the start of our RN to BSN program on September 28th, the revised Allied Health Leadership and Management Program, and the anticipation of our new full bachelor program in Integrative Health Science. And this all adds up to the need to renovate our existing labs and classrooms, while still providing the best learning environment for our students.

The Expansion Plan Includes:

- Expanding the PTA 3rd Floor Lab by 800 sq. feet
- The PTA classroom/lab carpeting is being replaced with vinyl flooring
- Converting some storage space to faculty offices
- Relocating the Ultrasound Labs from the 3rd floor to the 2nd floor, each at 900 sq. feet. These will now be classroom/labs.

So as students being to return to campus, they will notice some differences taking place, and while they may have to endure some mess – it shouldn't be long until the renovations are complete. and students are enjoying their new classrooms and labs!

The Importance of Default Rates >>>

– George McPhatter

Casa Loma College's FY 2017 default rate has dropped from 2.9% to 1.4%! And with the national default rate at 9.7% - this is an incredible accomplishment for our students, graduates, Financial Aid Department and Financial Literacy Department. Default rates measure the percentage of students who fail to repay their federal student loans. A lower default rate indicates that students are finding an adequate means of income (employment) after leaving Casa Loma because they can afford to pay back their student loans. In addition, lower loan default rates also indicate a lower amount of student debt.

Potential students inquire about academic programs, class sizes, placement, and even come to campus to meet our admissions teams, financial aid, and academic program teams before making their final choice on where to go to school. But there's another aspect of the big decision that is important to not overlook: **the college's default rate.**

When a student borrows money to help pay for college, but then doesn't pay the loan back as scheduled, that is called a default. Therefore, student loan default rates for colleges are the rates at which their graduating students are not paying back their loans.

While at first glance loan default rates may point to the student's inability to pay back the loan, it can also be very telling about the college itself. If a school has a low default rate, they have potentially taken on the issue as a point of focus, helping students avoid debt and preparing students to be successful in their certification exams and preparing them for success in the job market.

This low rate is not only a result of the work done by the individuals in the financial aid and finance departments, but also attributable to all those who supply the "product" to the student; THEIR EDUCATION. Thank you everyone!

Autumn Wellness - Dr. Laura Tadd



On Sep. 22nd, in the Northern Hemisphere, around 6:30 AM (PDT), the seasonal clock shifted into autumn. Once, also known as Harvest, we have entered a time of preparation and gathering. Although physical gatherings have been compromised as we navigate these challenging times, there are internal gatherings we can cultivate. As we prepare for the days continuing to get shorter, with the Sun ducking below the horizon with increasing haste, breathing fully, deeply, with our whole selves will aid in how we respond to these changing times. There is a slowing down and reflecting that we are being called toward. As we harvest our inner knowing, inner strength, and resiliency, we come to remember all that we have to offer the world. In ancient Greece, this time was when Persephone, daughter to Demeter the goddess of the Harvest, descends into the underworld, the place of release and transformation, until the spring, when the days again last longer than the nights. And so, as we too begin our annual descent, let us both welcome change and know that like Persephone, our changed shelves will stand in the Sun.

Protecting Your Eyes While Using Screens

- Aaron Warnick, APHA

Screens are part of everyday life. From home televisions and desktop computers to smartphones and laptops, you might routinely be viewing multiple screens a day. While screen time can be beneficial — such as when it's used for learning, exercising or to connect with far-off friends and family — spending too much time indoors looking at screens can be hard on your eyes.

One problem can be digital eye strain, a type of eye fatigue that is caused by screens. If you spend a lot of time using your phone, tablet or other device and have blurry vision, dry eyes, headaches, or teary eyes, you may have digital eye strain. Eye strain is caused in part by reduced blinking. When you are looking at a screen or something up close for a long period of time, you stop blinking naturally, according to Raj Maturi, MD, an ophthalmologist and assistant professor at Indiana University. Your eyes then dry out, causing discomfort. To prevent digital eye strain, the AAO recommends the 20-20-20 rule: For every 20 minutes looking at a screen, look at something that is 20 feet away for at least 20 seconds. The exercise allows your eyes to rest and reset.

"The good news is that you really can't hurt your eyes permanently just because you use screens," Maturi says.

Other simple ways to reduce eye strain include adjusting your monitor so you are looking slightly downward. Try keeping a bottle of eye drops or artificial tears nearby just in case your eyes dry out. A humidifier can also help keep your eyes feeling fresher. Spending a lot of time using screens, particularly if you view them at night, can also interfere with your sleep. Screens give off a lot of blue light. This kind of light tells your brain to be alert, even if you are getting ready for bed. It is the same sort of effect that sunlight has. So spending too much time with screens at night can mess with your sleep cycle. The key is to cut down the amount of blue light you're seeing as you get closer to bedtime. Ideally, you should stop using screens altogether at least a half hour before going to bed. But if you cannot, check the settings on your device.

Another issue with screen time is inactivity. As people increase their screen time, they can lose track of how long they are sitting without moving. The CDC recommends taking a five-minute break every hour. If you cannot remember, set a timer. Your breaks can be as easy as standing and stretching or taking a walk around the room. In addition to stretching your muscles, taking a break can give your eyes a rest.

For more information on eyes and safe screen use, visit www.aao.org



Healthcare is a critical industry in need of leaders to continue its growth and innovation, therefore the importance of good leadership is becoming increasingly apparent. The pool of talented leaders is shrinking in a time when healthcare professionals are exhausted and under-resourced, putting their lives on the line like never before.

A hospital or healthcare facility is a unique environment where the main priority is the care of patients. Effective leadership is essential in ensuring the appropriate manpower and resources are in place to achieve optimal care quality and patient outcomes. What may have worked in the past may not be as successful today. In today's health care organizations, including new leadership styles and a new breed of leaders is essential to remain effective and successful.

Importance of Leadership

People look to leaders to guide them in their actions. Good leaders are role models for the people they lead, motivating them, supporting them, and facilitating communications among them. Good leadership translates to long-term success with high morale and a high rate of employee retention. Good leadership helps shape a positive attitude, promotes harmony, and facilitates maximum productivity.

Good Leaders Are Made Not Born

Certain people are born with characteristics that make them natural leaders, such as intelligence, drive, and an outgoing personality. However, good leadership can also be developed through a process of self-study, education, training, and experience.

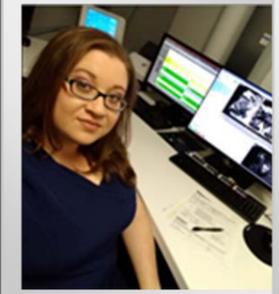
Casa Loma College's Allied Health Leadership and Management bachelor's degree completion program can help you become a leader in your field! Our program is designed to help new and aspiring leaders to uncover their potential by developing leadership skills to advance in their careers, teams, and organizations.

The Allied Health Leadership and Management program is designed for healthcare professionals in medical fields such as medical assisting, medical laboratory technology, magnetic resonance imaging, diagnostic medical sonography, cardiovascular technology, physical therapy assistant, and occupational therapy assistant, etc. to obtain a baccalaureate degree using their previous credit hours to accelerate their program completion.

Directed by Dr. Stephanie Shelburne, the curriculum gives students a broad understanding of leadership and healthcare management providing students with the skills to lead using processes such as critical reflection and facilitation. The students gain greater confidence in managing staff, time, and change, as well as, aiding in patient's care decision making. It affects the fundamentals of safety and quality of healthcare.

Our convenient online format allows students to study at their own pace. Courses are taught by experienced faculty who possess real-world experience in their respective fields. The program is extremely flexible to accommodate working health care providers and offers enrollment every 16 weeks.

Learn more about the Allied Health Leadership and Management program by [clicking here.](#)



**Amanda Ramirez
MRI Graduate**

Amanda graduated from our MRI A.S. Degree program in October 2019 and is already one of only a handful of MRI Technologists trained to assist Urologists, RN's, and Anesthesiologists in Transurethral Ultrasound Ablation (TULSA-PRO) for prostate cancer treatment. With an over 80% success rate in cancer removal, TULSA is one of the most advanced techniques available to treat prostate cancer.

Amanda's employer, RadNet San Fernando Imaging, is the first facility on the West Coast to perform this exam.

Amanda Ramirez – YOU ROCK!
Congratulations. We are so proud of you!

Halloween Facts

No other holiday in the world has as many superstitions associated with it as Halloween. Here are some interesting Halloween facts:

- Finding a spider on Halloween night is considered good luck.
- Halloween is more popular than New Year's Day and Valentine's Day
- Americans buy 600 million pounds of candy for Halloween.
- Reese's cups rank as one of the highest-selling candies during Halloween.
- Candy corn was originally named Chicken Feed due to its shape and color.
- In Alabama, wearing a nun or priest costume for Halloween is illegal.
- The most popular children's costumes are superheroes and princesses.
- Halloween is the second highest-grossing commercial holiday.
- Pumpkins classify as a fruit, not a vegetable.
- It is believed that if a child is born on Halloween, they will be able to talk to the spirits.