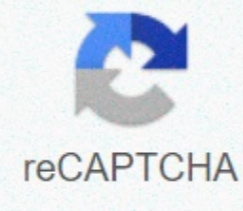




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The pearl chapter 1 questions and answers

The U.S. Department of Housing and Urban Development administers the Housing Choice Program, commonly known as Section 8. Section 8 does not require its beneficiaries to live in housing projects. Instead, the program helps low-income families pay for privately owned housing in the neighborhoods of their choice. Ask about Section 8 in your local Housing Authority office, but keep in mind that program details vary from state to state and will often change each year. Low-income individuals and families across America are eligible for Section 8 rental assistance. Local public housing authorities determine who eligibility is based on family size and gross income. Gross family income may not exceed 50% of the average income of families in the municipality or region. However, federal law states that local housing authorities must distribute 75% of their vouchers to families earning only 30% of the average income or less. Local Housing Authorities determine the amount of assistance provided by Section 8, which depends on the size of the family and the collective income of the family. Although exact percentages may vary, families pay about 30 to 70% of their income for the monthly rent. In most cases, Section 8 programs reduce the rent burden to allow low-income renters to pay rent more easily. The Housing Authority gives money directly to the landlord, not the tenant. As in typical rental situations, tenants using Section 8 must adhere to the lease provided by the owner. In most cases, tenants must sign a one-year contract. Tenants must use section 8 as their primary residence. Local housing authorities have the right to inspect section 8 of real estate rentals. Current tenants should notify the Housing Authority when new residents move into the house. By law, Section 8 tenants must also provide copies of eviction notices in the event of evictions. Owners can only rent units for people listed in the contract. Under Section 8, landlords may not reside in the units or be related to tenants who use Section 8 to rent units they own. Owners may charge a security deposit to be similar to fair market rates, usually not exceeding the one-month rental amount. Landlords can terminate the leases for a good cause, or mutually terminate the leases with the tenants. Most cases require a written 30-day notice. We know - no one wants to talk about making a will. This makes us uncomfortable, a little superstitious and maybe even a little So we dodge the left and right topic and postpone making a will one more time. But here you are, reading about wills (even if it gives you a strange feeling at the bottom of your stomach). You've come this far and we're proud of you. So take a deep breath—we're about to answer everything you wanted to know (but were afraid to ask) about wills. 1. What is a will? Testament? put, a will is a legally binding document that explains exactly how you want your property and other belongings to be treated after your death. We know, it's not comfortable talking about that sort of thing. But as scary as you may feel, making a will is one of the most important things you can do for yourself and your family. 2. What is the difference between a living trust and will? A living trust and a will may look similar in the way they work, but they are different. A will tells everyone how you want the things you own to be treated after you die. A living fund holds your assets while you're still alive. Don't you know how to talk about your end-of-life desires? Use this free guide. A living fund never becomes a public document as a will does after you die. So if you want to keep everything private, a living trust protects that information even after you're gone. It can also help you skip the costs of probate (this is the lawsuit that deals with donating everything in the will). Any property given through a will has to go through a probatory, but not if given through a fund! Keep in mind, however, that a living trust cannot appoint a guardian to your children (in other words, someone who will care for them if you die)—only a will can do so. 3. Why do I need a will? You may think you don't need a will because you're not a millionaire, you're not sitting on a huge piece of land, or you don't have family members who are vultures and want to scratch your way into your property. But guess what? You need a will, no matter who you are. If you have children under the age of 18, then you really need a will. Your will is where you will have all the information about who will be your guardians. If you don't make a will—who will take care of your children if something happens to you and your spouse? Don't leave a decision like this in the hands of anyone but you (especially the state!). What about that unique watch your great-grandfather gave you? You want to make sure something like this stays in the family. Having a will in place allows you to say exactly who gets what. If you don't take care of it now, someone will decide where your children, pets and family heirlooms end up. 4. What if I haven't had children yet? So you think since you don't have kids yet, it's not important to make a will? False. We just said it, but it's worth repeating: everyone needs a will! Even if it's just you and your dog living in a one-bedroom apartment. Who would take Rover if something happened to you? And if you have children later on the road or a niece you love, you can their willingness to include them. Make these 7 decisions before creating your will and take the headache out of the process. 5. Do I have to make a new will if I move between states? No. More More throughout America will honor a will that has been signed in a different state. But if you plan to move, it's smart to double-check the laws in your new state and update your will if necessary. 6. Do I have to get a certified will at a notary's office? You always need two witnesses to make a valid will, but you don't always need it at a registry office (check your state's laws). Obtaining a notary-authenticated document only means that a public official (called a public notary) will ensure that the person signing the document is who they say they are. Some states want a document (called a declaration of self-proof) from witnesses stating that they saw you sign the will or saw someone sign for you at your request. This document also proves that you were in your right mind and signed everything voluntarily. Having this in place saves a lot of time in probate (remember, this is just the lawsuit that takes care of giving everything in the will). A small note about your witnesses, however, make sure you're not leaving anything for them in your will (because they won't get anything!). A witness can't receive anything from the will they're testifying to. Then jump asking your daughter (who is getting her house in the will) to be your witness, and instead ask a trusted co-worker or family friend. 7. Can I change or cancel my will? Absolutely! This thing is not set in stone. Nothing is permanent until you die. You can add or remove things at any time. Once you do, you will sign a new will that says the old one is no longer valid. After signing the new will, make sure you safely get rid of your old will (destroy the sucker). And if you gave copies to someone else, make sure you're the one who rips it up too. So there will be no confusion about which one is the right will. And if you want to cancel your will, you can. All it means is that you're destroying your old will (you know, tearing it up) and making a new one. 8. When should I update my will? You need to update your will whenever your wishes change or after some kind of life event (like getting married, bringing home a new baby on time, etc.). And you may need to update your will after any kind of nasty life change as well (as in the case of the death of a family member or a divorce). When life changes, your will needs to change as well. 9. After I make a will, who should I give copies to? After you sign a will, keep a copy for yourself (duh) and give a copy of it to the person you have appointed as your personal representative (this is someone you trust who will ensure that your after his death). If you decide not to give them a physical copy of the will, at least let them know where you keep your will so they can get to it if they need it. If you update your will, make sure you get rid of the copies others have—and do it yourself! If you trust them with your will, then you you trust them too much. Still, it's a good idea to go ahead and rip up the old document yourself. 10. What happens to my things if I don't have a will? Whether you know it or not, you already have a will in place... Kind of. Even if you have never signed a will, there are laws in your state that deal with how to sort through your property if you do not have a will. This kind of thing is called intestacy law. And that's basically an extravagant way of saying that the state will settle things for you if you don't have a will. But then your family is in a mess. They go to court for a while—and that's a real headache! When you die without a will, the court will decide things like which of your family members will have your property, belongings and even your children under the age of 18 (yikes!). Don't let that happen. Creating a will is one of the most important and loving things you can do for your family. Believe it or not, it's easy to do your own will online in less than 20 minutes! All you have to do is connect your important information, and the rest is done for you. And best of all, this process isn't going to bring you down with a bunch of absurd legal jargon. Take this step today! What is 4-methylimidazole (4-MEI)? 4-methylimidazole (4-MEI) is a chemical compound that forms as a by-product at low levels in some foods and beverages during the normal cooking process. For example, the 4-MEI can form when coffee beans are roasted and when meats are toasted or grilled. 4-MEI also forms during the manufacture of certain types of caramel dye (known as class III and class IV caramel coloring). Class III and class IV caramel staining are the most used food color additives in volume. Is there a risk of eating foods containing 4-MEI? Based on current science, the FDA has no reason to believe that there are immediate or short-term health risks presented by 4-MEI at expected food levels. What about studies that show 4-MEI as carcinogenic? In 2007, the National Toxicology Program (NTP) issued reports summarizing the results of toxicological tests performed on 4-MEI in rats and mice. A 2-year study in rats was inconclusive in relation to carcinogenicity, but a 2-year-old mouse study showed an increased incidence of certain lung tumors. These NTP studies were conducted in rodents at 4-MEI levels that far exceed current estimates of human exposure to 4-MEI of food consumption with or without the addition of class III or Class IV caramel dye. Has 4-MEI been shown to cause other toxic effects? In March 2020, NTP published the results of a reproductive and development study of generations on 4-MEI in rats. These types of toxicity studies are conducted to determine whether exposure to a substance is associated with changes in reproduction, fertility and development in rat offspring. Rats. study showed reproductive and developmental effects in male and female rats at the tested levels, however, the doses used in the study were similar to those used in previous carcinogenicity studies and also far exceeded current estimates of human exposure to 4-MEI of food. Does the FDA require manufacturers to disclose whether food products contain class III and class IV caramel dye? No. FDA regulations require food labels containing uncertified color additives, such as caramel coloring, to declare color additives in the ingredient declaration, either by name or by a general term, such as artificial color or color added unless otherwise indicated. There is no requirement in FDA regulations that the ingredient declaration on the food label containing class III or class IV caramel dye lists the color additive by name or type. Therefore, it is not possible, unless voluntarily disclosed, to know based on the label whether a food contains class III or IV caramel dye. Foods that have caramel dye on a food label do not necessarily contain 4-MEI, as the term caramel dye can be used to describe any class of caramel coloring. Class I and Class II caramel coloring does not contain 4-MEI. What is the FDA doing about the presence of 4-MEI in caramel coloring? To ensure that the use of class III and class IV caramel staining in food remains safe, the FDA is currently reviewing all available data on the safety of the 4-MEI. In 2018, the FDA published an assessment of the potential consumer exposure to 4-MEI from the use of class III and class IV caramel staining in food products. The current FDA review, along with this exposure assessment, will help the FDA determine what, if any, regulatory measures need to be taken. Such actions may include setting a limit in the value of 4-MEI that may be present in class III and IV caramel coloring. Can 4-MEI be eliminated from

food products? Eliminating 4-MEI in food is not feasible because it is formed during normal cooking processes. However, there are examples of class III and IV caramel dye manufacturers who have taken steps to reduce 4-MEI levels in their products. Products.

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