

MyAutoLoan.com to compare the best rates from banks and credit unions.

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#### STUDENT LOANS

Some borrowers will see dramatically lower rates on government and private student loans than just a year ago. Others may see no change at all.

*If you are looking for a federal loan for the 2020–2021 academic year, expect enormous savings. Rates on fixed-rate subsidized Direct Stafford Loans, which are granted based on financial need and are reset each July 1 for the coming year, likely will be about 1.9% versus 4.53% for 2019–2020. Direct Parent PLUS loan rates will be about 4.5%, compared with 7.08% last year.*

*If you are already paying interest on old federal student loans you've taken out in previous years, you won't feel any impact from interest rate cuts. Older federal student loans cannot be refinanced as new federal loans to obtain a lower interest rate.*

**Important:** The coronavirus economic stabilization law includes a suspension of monthly payments for federal student loans, including Direct Loans, for six months through September 30, 2020. Interest does not accrue during that period. (Borrowers can continue to pay if they want.) Most federal student loan borrowers who suffer financial hardship beyond the six-month period have the option of asking their lenders for "forbearance," which allows them to suspend or reduce payments for up to an additional 12 months, although interest continues to accrue.

*If you have previous education loans, which are funded by banks and other financial institutions and typically charge higher rates than federal loans, consider refinancing. Interest rates on fixed-rate private loans may drop to as low as 1.9% compared with 3.5% a year ago. **Helpful:** Go to Credible.com to compare the best private student loan rates for refinancing.*

**Mark Kantrowitz** has been an expert on planning and paying for college for 30 years and is publisher of SavingForCollege.com



**Jacob Teitelbaum, MD**

## Stopping Inflammation Is More Important Than Ever

### 9 Ways to Reverse Chronic Illness, Prevent Infection and More



**M**edical experts have known for years that many serious medical conditions tie back to chronic inflammation. That includes the most significant and dangerous conditions in modern life, such as cardiovascular disease, cancer, asthma, diabetes and autoimmune diseases including rheumatoid arthritis, lupus and inflammatory bowel disease. Chronic inflammation also makes you more vulnerable to acute viruses, such as the common cold, flu and the new COVID-19 that has taken over the globe.

Isn't it time that you actually do something to bring your body back into balance? You don't need medication to do that! Here are the most important lifestyle changes you can make to help you feel great for years to come...

**It's all about the food.** Nutrient-filled foods help your body work at its best while "junk" foods make your body angry and inflamed, just as bad fuel gums up the engine of your car. Start by increasing your intake of colorful produce, seafood and nuts, which contain antioxidants and other nutrients that keep inflammation in check. Even a handful of blueberries on your morning cereal and three to four servings of salmon or tuna each week can have a dramatic effect. The Mediterranean diet, which focuses on colorful fresh vegetables and fruit, healthy oils and nuts, is an ideal model for reducing inflammation.

On the other hand, get rid of refined carbs including sugar and white flour. Having sweets, fruit juices and soft

drinks, with their high levels of sugar (even natural sugar) and high-fructose corn syrup, are like throwing gas on a fire when it comes to creating inflammation in your body. Also nix trans fats such as those found in Crisco, margarine and processed foods, all of which can contribute to inflammation.

Vegan and vegetarian diets are great choices for reducing inflammation, but if you're having meat, opt for grass-fed beef, which is higher in omega-3s, instead of inflammation-fueling grain-fed beef. **Warning:** Preparation methods are also important. Fast-food fried fish has lost most of its omega-3s. Some good news? Certain dairy products, such as yogurt, are associated with decreased inflammation.

**Watch the alcohol.** A landmark *Lancet* study found that both nondrinkers and heavy drinkers had higher levels of *C-reactive protein*, an inflammation marker associated with cardiovascular disease, than people who drank moderately. (Moderate drinking is no more than one drink per day for women and no more than two drinks per day for men.) Red wine offers the most potential benefits. Although people who >>

**Bottom Line Personal** interviewed Jacob Teitelbaum, MD, board-certified internist, holistic physician and nationally known expert in the fields of chronic fatigue syndrome, fibromyalgia, sleep and pain. Based in Hawaii, he is author of numerous books, including the forthcoming update of *Real Cause, Real Cure* (BottomLineStore.com), *The Complete Guide to Beating Sugar Addiction* and *The Fatigue and Fibromyalgia Solution*, as well as the phone app *Cures A-Z*. Vitality101.com





## investmentideas

### Even Bigger

**Amazon.com (AMZN)** is so dominant in online retail that many investors do not realize how much further it can grow. As big as it is, revenue can grow 20% a year for the next three to five years. Online penetration of retail sales still



is only in the single digits. Recently, Amazon announced plans to hire an additional 100,000 employees because of increased online shopping due to coronavirus. Also, Amazon's cloud services are a huge success. Revenue was \$281 billion last year and likely will be \$335 billion this year and \$392 billion in 2021.

**Fiscal year:** December. **Earnings per share:** 2021 est./\$53...2020 est./\$41...2019/\$33.75.

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### Towering Presence

**American Tower Corporation (AMT)** is the world's largest wireless-infrastructure real estate investment trust. It owns about 180,000 communications sites worldwide. Although consolidation of carriers can mean fewer companies using



towers, the firms' equipment needs continue growing fast—and with 5G speeds

now on the horizon, tower use should grow solidly for the next decade. Revenue was \$7.5 billion last year and likely will be \$8.1 billion this year and \$8.7 billion in 2021.

**Fiscal year:** December. **Cash earnings per share:** 2021 est./\$9.71...2020 est./\$8.65...2019/\$7.90. **Dividend:** \$4.27/share/yr. (recent yield: 1.82%).

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**Bottom Line Personal's** experts have beaten their benchmarks over five years or longer. We ask each contributor to choose one stock that he/she thinks has significant appreciation potential over the next 12 to 24 months.

➤ have one or two drinks a day live longer than teetotalers, there are numerous other ways to get these benefits without the alcohol. So have it if you can enjoy it in moderation.

**Increase your omega-3 intake.** Most people don't get enough omega-3 fatty acids, the anti-inflammatory polyunsaturated fats that have been shown to help prevent or treat cardiovascular disease, Alzheimer's disease, arthritis, cancer and more. Your body cannot produce its own omega-3 fatty acids, so it all must come from your diet. Oily fish such as salmon, tuna, sardines, herring and mackerel all are good choices—or consider taking a daily fish oil supplement. **Tip:** When you're choosing a fish oil supplement, look for one that is all omega-3. Most fish oils contain other oils that you don't need. **One I like:** \*Veg-tomega from Terry Naturally. Algae-sourced omega-3s can be effective if one is vegetarian.



**Take some curcumin.** A chemical found in the golden-hued curry spice turmeric, curcumin is a noted anti-inflammatory. However, unless you eat curry a few times a day, you likely won't get enough of the compound, and it is notoriously hard for your body to absorb and reap the benefits of curcumin if it's not taken in combination with a fat. Curcumin supplements that add back some of the turmeric oil are much easier for your body to use and digest. **One I like:** CuraMed from Terry Naturally.

**Nutritionally optimize your own immune function.** The key nutrients for your immune system are zinc (15 mg a day), vitamin A (2,500 international units/IU a day), vitamin D (1,000 IU a day) and vitamin C (200 mg to 500 mg a day). But don't subscribe to a "more is better" approach. For example, doses of vitamin A over 8,000 IU a day can trigger birth defects. **Note:** Use the retinol version of vitamin A (the type found in fish oil) for optimal results. **Two**

\*Dr. Teitelbaum receives consulting fees for some of the supplements mentioned in this article and donates the money to charity.

**multivitamin supplements I like:** ViraPro from Terry Naturally, and the Energy Revitalization System vitamin powder from Enzymatic Therapy—both offer optimal amounts of zinc, selenium and vitamins A, C, D and E.

### Reduce your body's chemical load.

Chemicals in your environment can trigger your immune system and cause inflammation. When you have the option, choose natural household products that can do the job—or at least reduce your use of chemicals. **Examples:** If you need to use insecticide to deal with a bug problem in your home, try to spray it just on the outside of your home or buy a natural one. Choose natural cleaners instead of chemical-laden ones. Skip the air freshener, dryer sheets and scented candles.

### Get out in the sunshine.

The vitamin D your body produces from a little time in the sun also has been shown to help boost immunity. Pair it with a little moderate exercise—such as a walk or a bike ride in the park—and you'll get even more benefits.

**Get good sleep.** We all know we should be getting seven to nine hours of sleep every night, but how many of us actually do? People who consistently get too little sleep have increased inflammation activity in their bodies. This is no surprise—even in short-term studies, researchers found higher levels of inflammation markers such as white blood cells. Try to get the amount of sleep that leaves you feeling your best.

**Tune out the stressors.** Stress plays an important role in developing chronic inflammation. When you feel safe, your immune system is at ease, and that eases inflammation. But if your body is feeling threatened constantly, your immune system goes into overdrive. Try to tune out things that make you feel fearful—such as the news, for instance—and focus on the things that make you feel happy and safe. **Helpful:** Meditation, yoga and breathing exercises all can help you feel less stressed. **BLP**