

BANKING ON YOUR MICROBIAL WEALTH: COMMON GROUND FOR SENIOR CITIZEN EDUCATION

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#6019

INTRODUCTION:

Microbial education presents special problems in this age of electronics, social and visual media, none more daunting than that for our Life Long Learners, age 55 and older.

Yet, it is critical in the present politics of Health Care.

OBJECTIVES:

Here, we wanted to use “common ground” in microbial education and its significance for Senior Citizens, by creating a parallel strategy for traditional financial planning and banking;

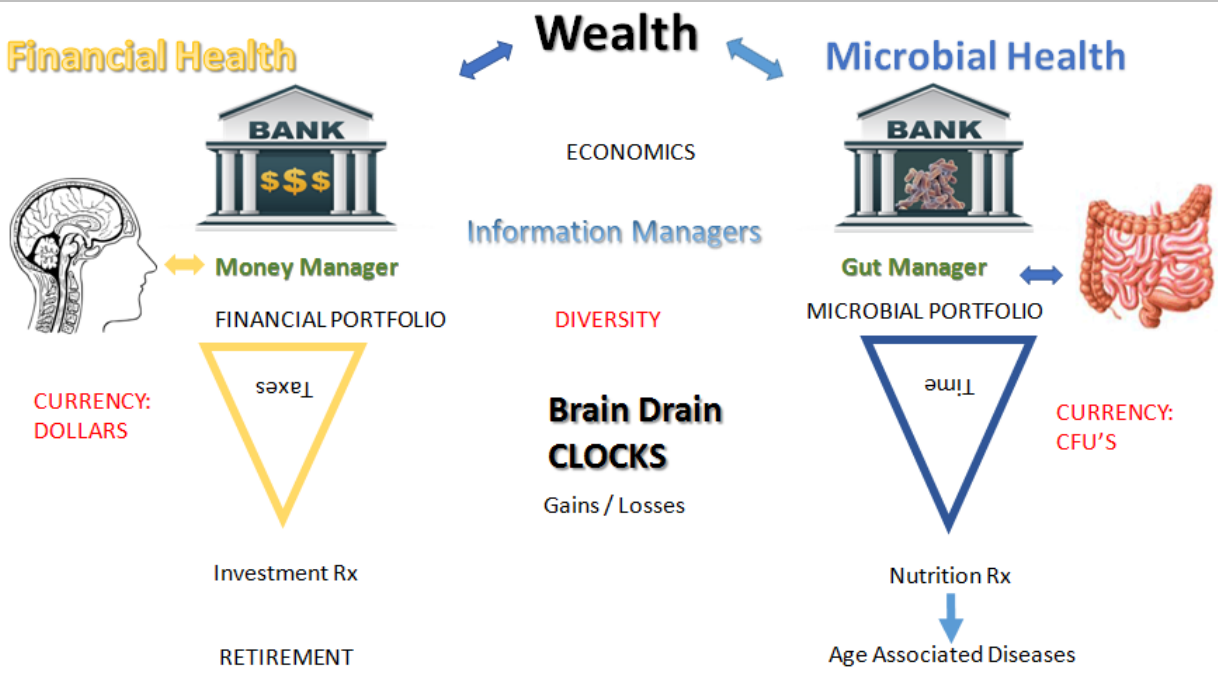
We recognized Microbial Wealth could be defined by a Microbial Portfolio, our Microbiota, with gains and losses of total microbial counts, managed by a GUT wealth manager (*Saccharomyces bulardii*).

MATERIAL AND METHODS:

Our financial concepts, vocabulary, organization and flow charts were magnified in meetings with 1) a professional money manager, 2) a tax accountant, 3) a CPA and 4) a bank VP.

4 wealth management companies with published wealth management guidelines included: Charles Schwab, JP Morgan Chase, Vanguard Group, and Edward Jones.

Currency for Monetary bank was the US\$, Microbial Bank, CFU's (Colony Forming Units).



RESULTS:

3 Parallel quantitative, visual graphs for the Monetary Bank (\$) and Microbial Bank (CFU's) were organized into 3 wealth disruptive categories, color coded for instructional purposes: C, Green, Routine, B, Yellow, Unintended and A, Red, Catastrophic on the Y axis.

For Green, wealth losses were expected, multiple days, ranging, 1-3%.

For Yellow, wealth losses were 15-20%, 2-8 times, and Red, wealth losses were 70-80%, 2 times.

The X axis was a sliding scale of 20 years, notable at 50-70 year.

For the Monetary Bank the Y scale for each graph ranged from \$1,000- \$1,000,000 and Microbial Bank, CFU's from 10x1 to 10x8..

Yellow category was our primary focus, addressing impacts of multiple living challenges of senior Citizens.

CONCLUSION:

The parallel for wealth management and corresponding human health benefits, using microbes and money was extraordinary.

We designed a strategy that focused on Senior Citizens, given their susceptibility to disruption in each, recognizing critical thinking is important with proper education

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