MICROBIAL CREDIT SCORE PLUS

PART OF A MICROBIAL 'TOOL BOX'

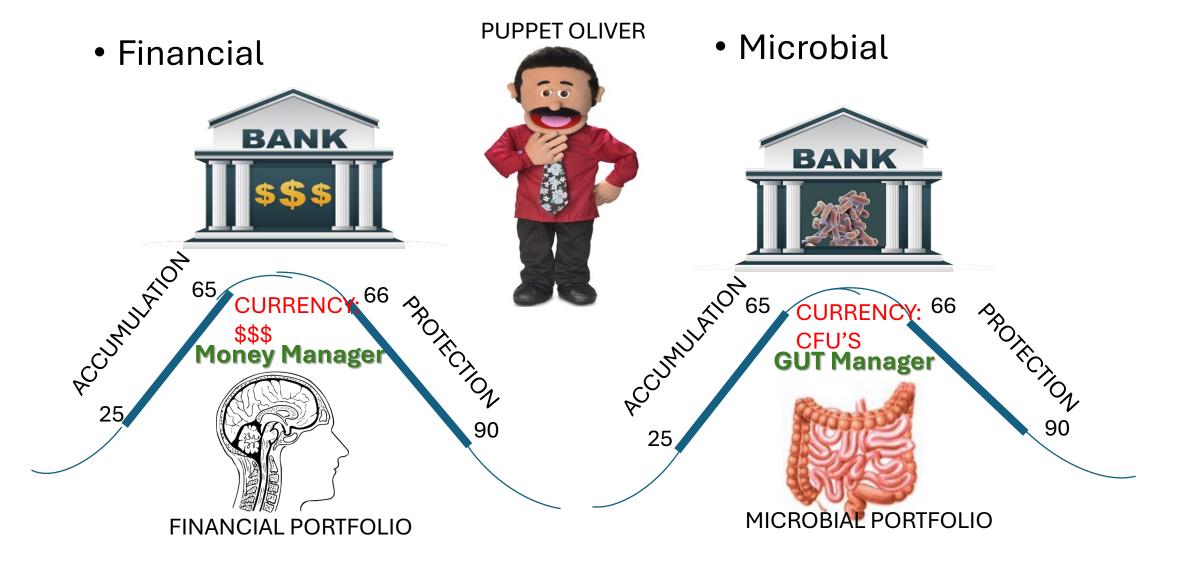
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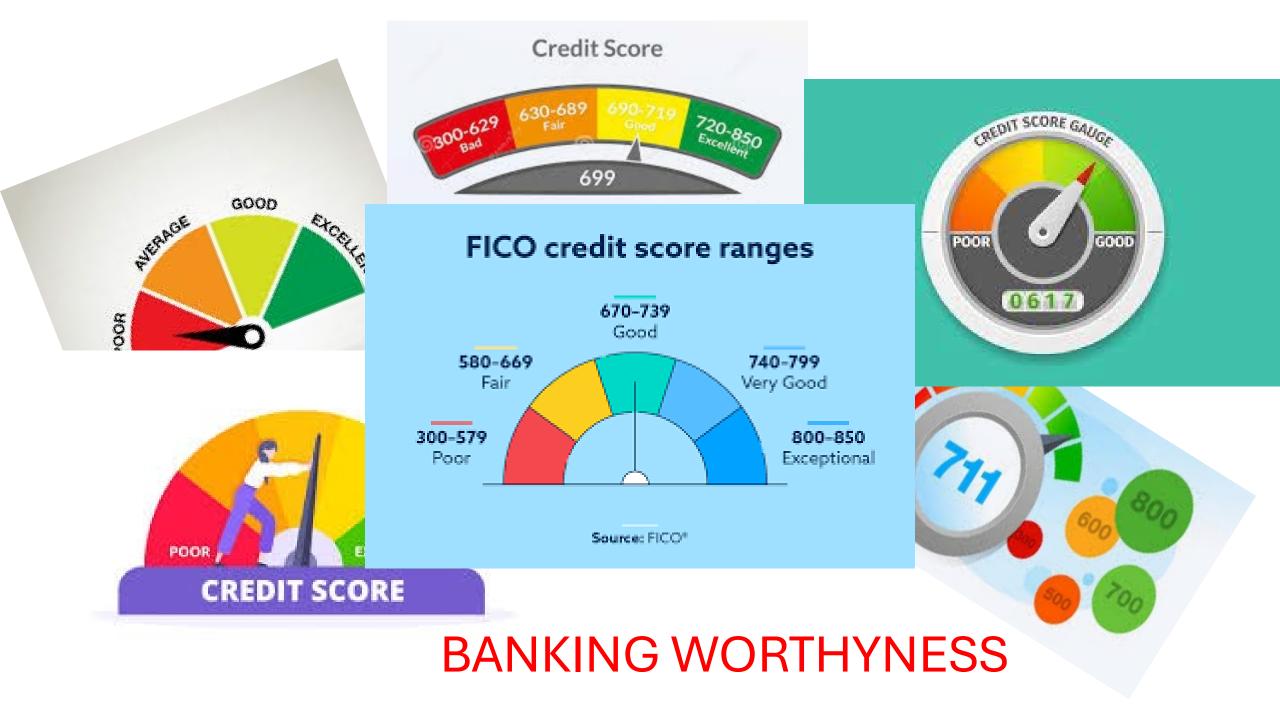
JOHN G THOMAS PHD PROFESSOR EMERITUS

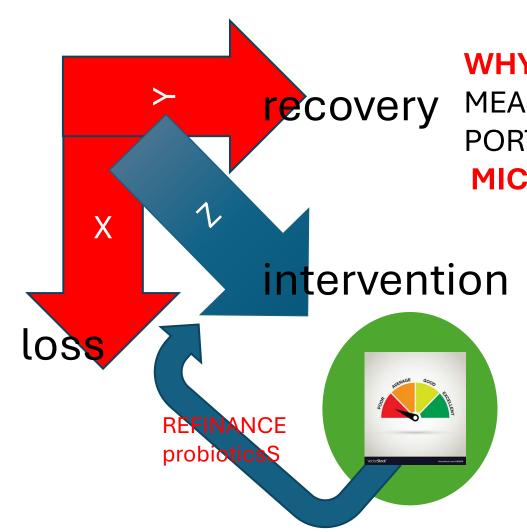
UNDRSTANDING YOUR MICROBIOTA: KEY TO YOUR MICROBIAL CREDIT SCORE

- 1. Your Microbiota, YOUR Microbial co-Partner, is conceived at birth, lasts a lifetime and ultimately beyond. It is composed of microbes, fungi, viruses and protesta, and others
- 2. The function of the microbiota is to educate, protect and stimulate your human cells via genetic instructions, an ex-changing library of information. The microbiota represents an entire civilization, multi-linguistic, as old as the earth functioning with intelligent symbiosis with its host.
- 3. It is a life time contract with no divorce options, a marriage with '0' tolerance.
- 4. It tells a living, dynamic story of you, your lineage, your lifestyle, your pets, your activities and where you lived. Your decisions. YOUR DAILY impact values.
- 5. It is your personal signature, microbial print, your microbial 'Sir Name'. Changing with age OR LIFE CYCLES, 25-90 years of age.
- 6. Don't trash it. You need it!

COMPARATIVE LIFE CYCLES (25-90 Yrs) OF YOUR FINANCIAL AND MICROBIAL WEALTH







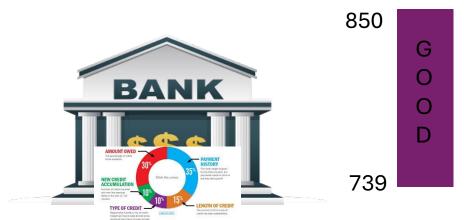
WHY??? BANKING CONTINUATION

MEASURING YOUR MICROBIAL PORTFOLIO

MICROBIAL CREDIT SCORE, PLUS

GOALS: 1. TO DEVELOPE A MICROBIOLOGY TOOL WITH MULTIPLE APPLICATIONS, 2. PARALLELING BANKING STRATEGIES, 3. HIGHLIGHTING A GRADED LIFE STYLE MEDICAL HISTORY

GOALS. 1. SPECIFICALLY, AS A
TEACHING TOOL CALCULATE A
MICROBIAL CREDIT SCORE AND 2.
HISTORY: A MICROBIAL HISTOGRAM TO
MEASURE LIFE STYLE IMPACT ON YOUR
MICROBIOTA

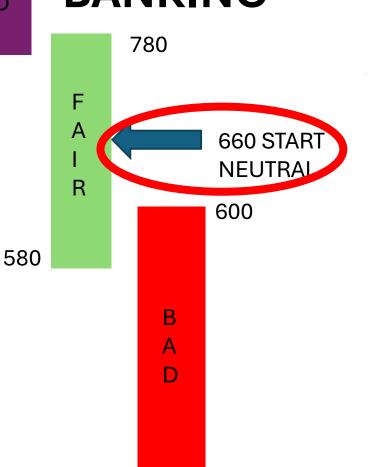


FINANCIAL CURENCY: \$\$\$\$\$\$

ACCOUNTAINABILITY

- 1. LONG TERM LOANS, NO END POINTS
- 2. INTERMEDIATE
- 3. SHORT TERM

MICROBIAL CREDIT SCORE SCALE: PARALLEL BANKING



330

MICROBIAL CURENCY: CFUs

LIVING ACTIONS

- 1. NUTRITION/DIET (30%)
- 2. BEHAVIOUR/LIFE STYLE (50%)
- 3. HEALTH (20%)

- 1. REVIEWED MULTIPLE PUBLICATIONS, GRADED AND TABULATED
- 2. 19 POSITIVE AND 19 NEGATIVE IMPACT STUDIES
 3. GROUPED INTO 3 ARBITRARY CATAGORIES:
 MICROBIOLOGY IMPACT VALUES (BELOW)
 4. LISTED BY POSITIVE (LEFT) AND NEGATIVE IMPACT (RIGHT)



- 1. NUTITION/DIET. "YOU ARE NOT WHAT YOU EAT, YOU ARE WHAT YOUR BUGS EAT"...GUT
- 2. BEHAVIOUR/LIFE STYLE. "PAY ME NOW, OR PAY ME LATTER"??????
- 3. HEALTH/HISTORY. "YOU ARE A GLOBAL HISTORY LESSON"

DEMOGRAPHIC INFORMATON. Creating a global picture of health factors measured by MCS, PLUS



- GENDER
- AGE
- HEIGHT AND WEIGHT
- ETHNICITY
- WEALTH: POOR MODEST SUBSTANTIAL RETIRED
- EDUCATION LEVEL:

- GENERAL HEALTH STATUS: GOOD, FAIR, POOR
- AVAILABLE HEALTH CARE
- GLOBAL LOCATION BY ZIP/POSTALCODE/FED EX
- WHO REGION. ONE OF 6
- WATER AVAILABILITY

WHAT: INSTRUCTIONS FOR CREATING A MICROBIAL CREDIT SCORE:

 EVALUATE ALL LIVING ACTIONS FROM THE 3 IMPACT VALUES: NUTRITION, LIFE STYLE AND HEALTH.

- SELECT POINTS PROVIDED TO EACH ACTION, RANGING FROM +/-40 (almost always),+/-30 (frequent),+/-20 (moderate), +/-10 (slight), TO 0 (almost never)
- USE OUR NUMBERS BASED ON PULICATIONS, OR YOUR OWN, OR NOT USE THE CATAORY AT ALL. 0
- NEW OR PERSONALIMPACT VALUES MAY BE APPROPRIATE, NUMBERED 10-40. WEIGHT MEDICATIONS OR SPORTS GAMBLING

SUMMARIZE POINT TOTAL FOR EACH IMPACT VALUE: ALL POSITIVES, ALL NAGATIVES. CALCULATE % FOR EACH IMPACT VALUE, 30%, NUTRITION, 45% LIFE SYLE AND 25%, HEALTH, RESPECTIVELY. SUBTRACT OR ADD FINAL NUMBER TO NEUTRAL 660, FAIR.

 COMPARE TO MICROBOLOGY CREDIT SCORE GRAPH PROVIDED AND DETERMINE COLOR CODE AND RANGE: GOOD (850-739), FAIR (780-580), BAD (600-330).

HOW. MICROBIOTA IMPACT VALUES 1. NUTRITION/ DIET (30%)

1. DIET: AMERICAN (MEAT AND
FAT BASED), (+10) VS PLANT
BASED, VEĞAN (+30)

- 2. PROBIOTICS. SUPPLEMENTAL OR NATURAL, FERMENTED FOODS (+30,+20)
- 3. FIBER, SOLUBLE (+20,+10,0)
- 4. HYDRATION, WATER (+20,+10,0)
- 5. VEGTABLES (+30) VS (-10)

POINTS

5. PROCESSED, MEATS(-20,-30)

6. FAST FOODS/DIET DRINKS (-20,-30))

7. SWEETNERS. NATURAL OR ARTIFICAL(-20)

8. SALT INTAKE (-20)

 POINT SCALE RANGE, MINUS OR POSITIVE: 4,40-31, 3,30-21, 2,20-11, 1,10-1.0=0

TOTAL

POINTS

TOTAL

MICROBIOTA IMPACT VALUES 2. BEHAVIOUR/LIFE STYLES (45%)

POINTS

- 1. WEIGHT/OBESITY (+40,30 TO 20,30)
- 2. PHYSICAL ACIVITY/MOVEMENT (+30 TO -30)
- 3. REGULAR EXERCISE (+30 TO -20)
- 4. ALCHOL USE (-20 T0-40)
- 5. DRUG USE (-20 TO -40)
- 6. SMOKING AND DURATION (-20 TO -40)
- 7. AGE (+20 to -1 TO-30)
- 8. NURSING HOME, ASSISTED LIVING (-10 T0 -30)

9. ACCOMADATIONS: HOME (+10), APARTMENT (-10), PETS (+1)

10. UNKNOWN. GEOGRAPHY: TEMP, WATER AVAILABILITY, DIET AND NUTRITION

11. RURAL/COUNTRY (+20) VS SUBURB (0) VS CITY (-20)

 IMPACT VALUES: MINUS OR POSITIVE. 40 TO 0 ON 10 PT. RANGE

RANGE TOTAL

POINTS

TOTAL

MICROBIOTA IMPACT VALUES (25%)

3. HEALTH/HISTORY

- 1. BIRTH TYPE: C/ (0) OR NATURAL (+20)
- 2. BREAST FEEDING (+20) VS ARTIFICAL (0)
- 3. ORAL HEALTH: REGULAR DENTAL VISITS(+30,+20) VS NONE (-20)
- 4. GUT HEALTH, GOOD (+40,+30) VS BAD. DYSBIOSIS,IBD (-20,-40)
- 5. FAMILY HEALTH HISTORY (+20 TO -20)

- POINT
- 6. RECENT
 HOSPITILAZATIONS: SURGERY, POINTS
 IMPLANTS (-10,-20)
- 7. MEDICATIONS: ANTIBIOTICS, ANTI DEPRESSANTS (- 20,-30)
- 8. MEDICAL HISTORY: CA AND RX (-20,-30)
- 9. COVID 19, REPEAT POSITIVE, LONG TERM (-20,-30)
- 10. NON COMMUNICABLE DISEASES AND SYNDROMES (-20,-30). NEUROLOGIC

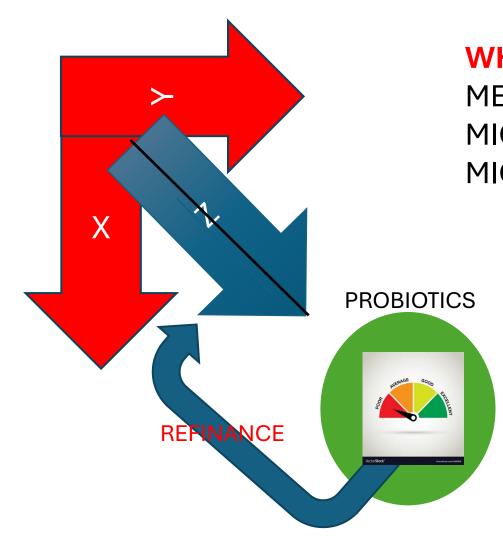
TOTAL

MICROBIOTA IMPACT VALUES: NEW AND RESERCH FOCUS MEDICATIONS OR LIFE STYLE, RX YOU MAY WISH TO ADD. MICROBIOTA FIRST

MEDICINE

- LANTIBIOTICS: NISIN, STANDARD FOOD/BEER PRESERVATIVE WITH ANTIBOTIC ACTON AGAINST COMMENSAL AND PATHOGENIC ACTERIA
- NEW CLASS OF WEIGHT LOSS MEDICATIONS (DUAL AGONIST) FOR RX OF OBESITY AND DIABETE: ZEPBOUND, MOUNJARO VS WEGOVY AND OZEMPIC
- GAMBLING/SPORTS BETTING
- DENTAL MEDICATIONS/RX

- COMMONDRUGS THAT CAN INTERACT WITH MICROBIOME:
- CANCER RX, OPIOIDS, LAXATIVES, ORAL STEROIDS, PROTON PUMP INHIBITORS, NSAIDS, DIGOXIN
- USE OF WEIGHT LOSS MEDICATIONS HAS INCREASED 600% IN USA
- DIETERT. #12, SAFETY DETERMINATIONS OF DRUGS AND ENVIROMENTAL CHEMICALS ON HUMAN MICROBIOME



WHY??? BANKING

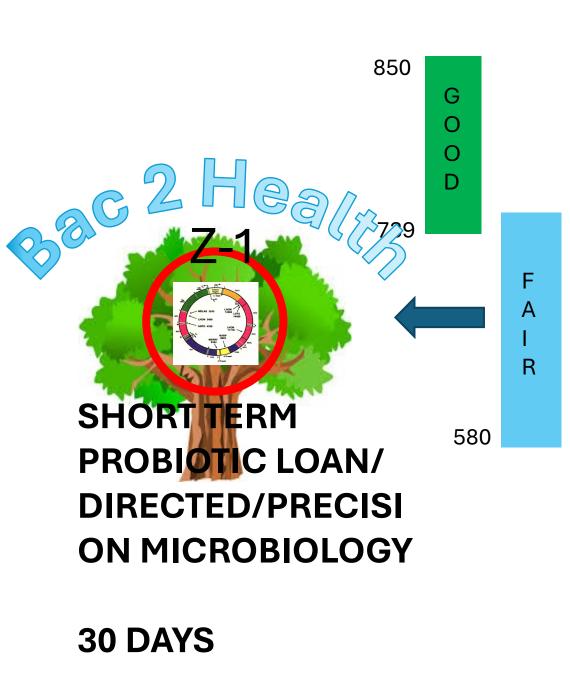
MEASURING YOUR MICROBIAL PORTFOLIO FOR MICROBIAL LOANS/WORTH: LEVERAGING YOUR MICROBIOTA: **PROBIOTICS**.

CONCLUSION: 1. WE DEVELOPED A MICROBIOLOGY TOOL

- 2. APPLICABLE TO A VARIETY OF SCENARIOS.
- 3. SHARING A COMMON THEME IN BANKING. 4.WHILE ILLUMINATING THE IMPACT OF LIFE STYLE ON YOUR MICROBIOTA

WE DID THIS, CREATING WITH TIME, A MICROBIAL HISTOGRAM, TO ILLUSTRATE LIFE STYLE IMPACT ON YOUR MICROBIAL PORTFOLIO, A PARTNER IN WELL LIVING, 25-90.

IT WAS A TOOL TO FACILITATE THE APPROPRIATE INTERVENTIION OF PROBIOTICS, Z-1 VS Z-2



APPLICATION OF MICROBIAL CREDIT SCORE TO PROBIOYIC SELECTION WWW.GLOBALBUGS.COM

