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Time is ticking

In many families, a thorough tick search is part of any hike, camping trip or other trip to the woods. For people who live in rural areas, especially those who work outdoors, looking for ticks is often part of everyday life. It's easy to think of these little spiders as something to look out for in relatively wild terrain, but ticks aren't limited to the wilderness. They are adaptive and durable, and you can find them in distinctly urban areas such as parks in New York. A typical reaction to finding a tick is often disgust. This is partly because ticks are parasites. Although people see them most often on themselves and their pets, ticks also attack wildlife, livestock, birds and reptiles. On top of that, some ticks, especially women, swell dramatically when they swallow a lot of blood. An engorged tick, or one that is full of blood, can have a bizarre, even grotesque look. Advertising In addition to their feeding behavior and appearance, ticks are vectors of disease. They can transmit diseases from one animal to another. In fact, ticks are the primary vector of the disease in pets. When it comes to human diseases, only one parasite spreads more diseases - the mosquito. Ticks can spread a wide range of disease-causing organisms, including bacteria, viruses and protozoa. The ticks themselves are as diverse as the diseases they transmit. They live all over the world, and there are up to 850 total species, divided into roughly two categories - hard and soft. The hard tick has a shield-like plate called a scutum that covers part of the back. If you look at the hard tick from top to bottom, you can also see its capitulation, which looks like a head. Soft pliers, on the other hand, do not have a scutum, and only parts of it you can see when you look at it from above are its back and legs. Regardless of whether they are hard or soft, all kinds of ticks have a few things in common. Everything about them, from their swollen appearance to their ability to spread disease, comes from their need for blood. In this article, we will explore how ticks get blood from their human hosts as well as how to live, travel and reproduce. Ticks are small spiders (in the same family as spiders) that feed on the same species of animals as fleas - mammals and birds [source: Illinois Department of Public Health]. Most species are smaller than the head of the match, with round bodies and six or eight legs. Their sharp almonds pierce the skin, and then a feeding tube called the hypostome is inserted and the food begins. Unlike the venches, tick bodies spread when they feed, so they don't stay small. Once the tick is attached, it stays until it is completely full of blood. This may take several days. Pets and people pick up ticks when they are in the woods because ticks like hanging in meadows, and tall grasses. They also live near water sources so they can glom on mammals that come to drink. Their bite is usually painless, so you probably won't know that you picked up a tick until you spot it on your body [source: Illinois Department of Public Health]. If your pet got a tick, the bug may move on you when it got its filler, or if your pet manages to scratch it. It is important to remove the tick as soon as you notice it because it can spread serious diseases (see sidebar on this page) [source: MedlinePlus]. There are many old wives' stories for the best way to remove a tick, including rubbing it with vaseline or holding a match to his body. These can actually make the problem worse because they will tick to inject more of its saliva into the skin. Instead, grasp the body of the tick as close as possible to the skin with tweezers and pull firmly. Wash the area with soap and water bites, and treat any itching with over-the-counter medication [source: Illinois Department of Public Health]. If you can not remove the tick, it is time to go to the doctor. You should also see a doctor if you have a round rash around the bite or start feeling weak or sick after removal. To avoid getting ticks in the first place, wear long pants and long sleeved clothes in heavily wooded areas and use tick repellent. Also, perform a tick check when you come inside, and take a shower immediately. Are you ready to learn more about external skin parasites? Next, mine the public school system: lice. As 2016 stumbles toward the end, Si Jinping has reason to feel a smuggler about the gulf between where scholars thought China might be at this point and where it actually is. With two and a half months to go, the second largest economy stands relatively high: growing nearly 6.5%, formally winning reserve-currency status and last month hosting the Group of 20 summit, where it seemed more like a stalwart among growth engines than a weak link it did in 2015. Xi has outmaneuvered critics, slashed Premier Li Keqiang's influence, run rough across the South China Sea, had his way with the global media and looked statesman-like as Donald Trump poured gasoline on America's moral high ground. There's only one problem with this veneer economy beating the odds: mushrooming debt. Certainly, China's buildup of debt has long been a fascination between economists and investors. But the recent inclination among many Wall Street firms, as they did with Japan 30 years ago, is downplaying debt risks. You can see that although the International Monetary Fund voices concerns and the Bank for International Settlements warns China's credit for GDP gap is sinister both in Southeast Asia in 1997 and the U.S. in 2008. Economist Sean Jutahkiti of Neuberger Berman encapsulated an optimistic view in Barron's recent Asia numbers. There guarantees and provisions put in place to mitigate the effects of rising NON-PERFORMING LOANS. Banks, he adds, tend to focus on collateral when lending, so we're not talking Thailand 19 years ago. Also, China has a high savings rate, Jutahkiti says, which supports current account surpluses, allowing officials to deploy local sources of funding when and where they are needed. Bottom line, cash-rich China - armed with, among other tools, \$3.3 trillion of currency reserves - has the means to avert disaster. Yet bulls tend to see China continue to grow north of 6%. That's just not possible. Any effort to cap China's debt buildup and halt an epic \$30 trillion credit increase since 2008 means significantly slower growth. Strong as it is, Xi's team doesn't have the magical powers to grow rapidly while significantly scaling back on fuel driving it. Nor can it rely on exports over the next few years, as the U.S. grows modestly, Japan rolled out deflation, Europe stumbled from crisis to crisis and quantitative-easing programs come to an end. The SOE sits on about 90% of the company's debt. Here's the problem: far from taking austerity measures, these opaque, politically-connected giants are still gorging on debt to help Xi keep gross domestic product above 6%. This problem of economic logic means that even good news about China's debt trajectory can be really bad. This is also the case with two new reports from Standard & Poor's. The bulls can sift through roughly 40 pages of analysis and walk away with sanguine's conclusion. We believe Chinese banks have sufficient financial strength to absorb over the next year or two potential losses that could result from the still high rate of debt growth, writes a team of S&P Global analysts led by Terry Khan. In our basic case, credit growth would moderate by a third by 2020. In another report, however, S&P analyst Christopher Lee and his team examine the top 200 companies on the mainland. In china, SOEs account for 70 % of the sample. And the SOE sits on about 90% of the company's debt. Here's the problem: far from taking austerity measures, these opaque, politically-connected giants are still gorging on debt to help Xi keep gross domestic product above 6%. The leverage of larger Chinese companies is likely to increase by the end of 2016, with limited prospects for improvement in 2017, lee's team writes. The gap between credit metrics between SOEs and private sector enterprises continues to widen. The risk of a decline in credit metrics of top Chinese companies continues to stagnate in demand and prices, even though companies control leverage and reduce capital expenditure. Those risks of decline were very much on display in Hangzhou last month, where Xi basked in the G20's glow. Much of the chatter was Brexit, Bank of Japan impotence and general panic over a possible Trump White House (The G20 member of Australia, the state parliament in New South Wales only unanimously voted to label Trump a vile slug unfit for public office). China, by contrast, has taken care to show how far it has come since the dark days of 2015, when equities fell, the yuan was in freefall and speculators short-circuited public debt. Largely forgotten, though, is that Beijing stopped bleeding with a number of political turnstiles - debt, credit, support for property prices, increased margins - not by treating its underlying ailments. It hosted the G20 looking calm, fresh and on the way. But beneath that veneer of stability, the debt time bomb ticks away. As Beijing delays clearing all industrialized economies eventually to face, the problems that short sellers warned in 2015 will be even worse come 2017. Email: william.pesek@barrons.com @WilliamPesek Comments? Email us at asia.editors@barrons.com Like Barron's Asia on Facebook Follow Barron's Asia on Twitter Photo: ShutterstockThere are some maintenance and repair issues that homeowners simply hate to deal with- either because they take time or cost money, or they just don't seem, well, urgent. But some of these problems can become ticking time bombs, ready to explode if they are not defused early when they are more like firecrackers than bombs. Here are some of the top structural and mechanical time bombs in your home that experts say have the potential to blow up and are worth squelching now—before the big boom. BasicsWhy it's explosive: houses settle down. But not all settling down is the same. Many times people will ignore cracks in the brick veneer on the outside of the house even if they get to be half-inch or more. says Bill Loden, incoming president of the American Society of Home Inspectors (ASHI). Although that brick is often just the skin of a house, crack that large can signal much deeper problems with the moving foundation, Loden says. Caught early, repair can cost several thousand dollars. Caught too late, the card could run \$20,000 to \$50,000. Snuff fuse: Some cracks in your house are basically cosmetic, the result of natural settling. When is crack something more? If you see a crack big enough to make a No 2 pencil, you're looking at the problem, says Loden, owner of the Huntsville, Alabama-based Insight Building Inspection. Other signs of problems: tilting the chimney or windows and doors that stick or jam, which can be caused by a moving foundation that is twisting their frames. If you suspect foundation problems, hire a civil engineer to evaluate your house, Loden says. ROOFWhy it's explosive: Most people don't pay any attention to their roof until they realize that water is coming through the ceiling! says Bill Jacques, President of the American Society of Home Inspectors (ASHI) and owner of the U.S. Inspection Service in Charleston, S.C. But if you see drips in your living room, the problem is already a long way off. A new roof could cost you about \$8,000 to \$10,000, says Jacques. Snuff insurance: Some people say, 'I've got 20-year shingles, it's going to take 20 years.' Well, no, it's not, says Jacques. I would only recommend that about every five years they have a roof checked. One of the narrative signs of wearing a roof is the thick sand pooling at the base of the gutter downspouts; sand is most likely granules shingles washing off. If you see a lot, then it's a good idea for someone to climb higher. If you can safely get to the roof (be careful!) and the surface feels slippery, this is another sign that shingles material is coming off, Jacques says. You can find evidence of other problems under the roof. Water usually enters the attic first. Hire an inspector, or look for stains around the chimney and stack vents, or around other ventilation pipes that leave the house. These are places where metal flickering can fail, says Jacques. Also, look around the attic for wet and/or damaged insulation. Discovering problems early could mean the difference between repair and replacement—or a few hundred dollars, rather than thousands. Photo: actionseptictankservice.com SEPTIC SYSTEMWhy It's explosive: Homeowners who have septic tanks don't always like to think about them, Loden says. That's a mistake. The septic tank will work until the day it ends, he quips. Generally speaking, a septic tank breaks down solids and liquefies them. The liquid then goes out into the lines and is dispersed to the surrounding ground. But other materials also reach septic tank-from sanitary napkins and cigarette butts to foods such as coffee deposits and grease (especially if you have garbage). Over time, baffles that stop larger solids from going into line can get blocked. If this happens, the system can back up to your house. This is not a light 'check engine'; this is an 'engine failure' light, says Loden. That's when you end up with a yard persuasion. Snuff insurance policy: If you have a septic tank, have a tank pumped every five-years, and if you have garbage disposal, you might want to do it every three years, says Loden. In the Loden area of the south, the price is between \$300 and \$500, he says. It's really relatively cheap to have it pumped. A lot of those guys are going to pump and control him at the same time. It's especially cheap compared to the cost of digging into the yard to fix your system, which can run thousands of dollars. OLD ELECTRICAL SYSTEMSWhy it's explosive: Homes built after World War II like houses built earlier, it didn't have the same power requirements that we do now, says Loden. Homes built today can't have more than 12 linear feet of space between electrical outlets. The aim of this provision was to minimise the use of extension cords that can cause fires. The electrical systems of older houses, especially those equipped with a number of appliances and equipment, simply do not cope with modern electrical demands. Sockets can actually wear out, and switches, too. Breakers become less reliable with age. The result could be a fire. Snuff fuse: Probably every 20 years, a home should have a thorough check of its electrical system, Loden says. Houses built before 1980 should definitely look at, and another turning point in my region-Deep South-is 1965. There were many improvements in the 1960s, he says. You could call an electrician, although Loden warns that an electrician can see it as a sales call. Like any store, they're there to fix it. Another alternative: Consider calling an experienced home inspector. Crawl space Why it's explosive: Few homeowners ever pay attention to their crawling space, which often dank, dirt-floored areas beneath many homes. And why should they? says Jacques of ASHI. But you should, because crawling space is a sort of window into the belly of your home and all its inner workings, he says. It could reveal all kinds of problems before they get bigger: You might have a leak in the bathroom under the chest of drawers or in the supply line that could be weakening the floor, says Jacques, and you'd never know that until the day the sag appears in the floor and you need major repairs. Termite damage can usually be seen there before it appears elsewhere. Many crawling spaces carry heating and air conditioning pipes that run throughout the house. But when repairmen clamber around in this cramped space, over time they can cause some damage to the insulation or pipes. So you might be pumping your nice cold air into the crawling space itself, says Jacques. Snuff fuse: Jacques recommends that the homeowner regularly spend a few minutes with a flashlight looking inside the crawling area as a precaution. He also recommends occasionally hiring a home inspector to do a more thorough review of the space. The inspector can look for leaks in plumbing and find faulty or damaged pipes and disturbing wiring. Likewise, although often there is no license to check termites, the inspector usually knows enough to point out suspected problems and recommend treatment or repair. (Find an ASHI-certified home inspector in your area here.) here.)

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