



EXOSOMES SAVED MY LIFE...

By Joy C. Federico

Based on a True Story

This book is dedicated to my mother, Jane Umphrey, alive and well in Shrewsbury, MA, and to my father, Glen Umphrey, who passed in 2013. My parents have always not only been there for me, but truly believed in me.

About the Author

Joy Federico was born in Worcester, Massachusetts, and is the youngest of 4 children. She is happily married and living in Pelham, New Hampshire with her loving husband, her best friend, Jon, and her 2 children, Nick and Bella. She has a Bachelor of Science degree in Biology from Providence College and has a love of everything Nature gives us from medicinal mushrooms to stem cells. She published a cookbook called, “Memorable Meals” in 2006 and loves to cook and find ways of making meals healthier for her family. Joy is considered very knowledgeable as a Regenerative Medicine Consultant and proudly represents Platinum Biologics, educating and selling umbilical cord-derived biologics to physicians around the globe.

Preface

Come with me on a journey as I battle the worst illness of my life and ponder life, death, and what is beyond. If you have ever been tormented with grief, despair, loss, or just felt completely alone, you will want to read this inspirational story of a woman’s fight for her life and how the science she has loved saves her. You will be captivated, learning about the science of stem cells and exosomes and the incredible healing power of our own bodies. Never before has there been a better book that bridges the gap between science and inspiration.

Chapter 1 - The beginning of the worst battle of my life

“No, please, not again!” I know I have to get up and start unplugging myself from all the monitors and devices I’m strapped to. This gurney is so uncomfortable. But I have to pee and more diarrhea is coming.

So I start unplugging the heart monitor, then the IV monitor that tells the nurses when my IV is running low and needs to be changed. I can now escape my gurney prison and drag my IV bag across the floor to the bathroom, where my gut explodes once again. I drag myself out of lying down, trying to ignore the cramping in my gut. This is agony; but I try not to think about it.

Praying is the only thing that seems to help, so I start asking God and His angels to help continue to give me strength. I made it in time. Thank God. I really don’t want to be shitting myself or making a disgusting mess of my bed. Who knows when the nurse will be able to come in to change it.

Ever since COVID hit, the hospitals have been so short staffed. I know it isn’t the nurses’ fault. The hospital just doesn’t pay enough and they don’t have enough people to take care of all the sick and injured. But I feel bitter that I am so sick and because they have no rooms available in the Admitted section; I am still in the middle of the ER. The one nurse on duty is triaging a whole floor of patients; I’m sure some with gun shot wounds and appendicitis and God knows what.

It is Friday, September 29th, about 3am and I am at Holy Family hospital in Methuen, Massachusetts. I left Urgent Care at 6pm with the Nurse Practitioner urging me to go straight to the ER. She feared I had C-DIFF, which I learned later is a pretty scary bacterial infection that gives severe diarrhea and colitis. The tests were negative for that and COVID-19, the flu and strep. She said I needed immediate lab testing and even gave me a stool collection kit when she sent me out the door to drive myself to the hospital, saying if they didn’t admit me to bring the stool sample back to Urgent Care tomorrow. Everything is truly shit right now, literally and figuratively. But I’m not laughing.

The diarrhea and fevers have been relentless, having started on Monday, September 25th. I thought I got the virus going around my

house. My 16 year old daughter, Bella, who is going on 24, had diarrhea the Thursday before and called me to get dismissed from school. She said she was afraid she'd sneeze and embarrass herself in class, and that was not a good option obviously. The nurse agreed she should just go home. She had diarrhea and felt crappy (yes, pun intended this time, I need a little humor) so I sent her to bed. Sleep is the best thing. The next day, she felt a bit better and was over it by the following day.

Bella must have gotten it from my husband, Barry, who had diarrhea about 5 days before she came down with it. Both of them were over it in a day or so, so I didn't think too much about it. But I noticed I got a fever that first day on Monday and asked them if either of them had had one. Nope. Great! Oh well, it should be gone in a day or two like every other cold and virus I've ever had. No big deal.

But it didn't get better in a day or 5; it kept getting worse. I was aggravated because my one working thermometer died on Tuesday, and so I couldn't take my temperature to monitor how high my fever got. I actually got mad at Bella, who I later reminded myself is only 16 and works a ton of hours at a high end restaurant about 30 minutes from my house 3-5 nights a week. I asked her to stop at a 24 hour pharmacy after she got out of work to get me a thermometer and some Tylenol.

All I had in the house was ibuprofen. I never take either of them since I know from my research that neither of them would be approved today if they were to be put before the FDA. My mother developed an ulcer from taking ibuprofen so often over the years and my PA friend warned me never to take Tylenol if I had had any alcohol since it would destroy my liver. But I knew I needed both right now. This fever was relentless.

But Bella was exhausted after work and actually told me, "Bruh!" When I asked her to stop at the pharmacy. For those of you who don't understand current teenage slang, this means, "Really, Mom?! I do not want to do that!" She continued to say that there aren't any pharmacies open anywhere near me and I'm super tired from work. So I told her to just come home. But I knew I was so sick...

As I flush the toilet, wash my hands, and drag my IV across the room back to my gurney, I feel so wiped out. I know my fever spiked to 104-105 on Wednesday and Thursday night when I was still home, but I had no thermometer to measure it. I could get no sleep. Either the fever and body aches kept me awake or the diarrhea that hit me at least twice an hour all night. I would just start watching the clock, praying for daylight. Just a few more hours, then I can take ibuprofen again, and maybe get a

little sleep. But no, sleep was stolen in tiny naps between the bouts of diarrhea that just kept coming and coming.

Finally at about 6am on Saturday, my second day in the hospital, a physician came in to tell me the results of all the blood work they did at the lab the night before. He was tall and serious, with an accent that told me he was from Africa, maybe where my orphans I have been taking care of are from. He spoke to me with confidence and somewhat stoic professionalism.

He said that he spoke with the gastroenterologist about me and my lab results and I had an unidentified virus that was causing the diarrhea. He said it gave me colitis, and that there wasn't much the hospital could do for me, so he was going to discharge me that morning. This scared me. I was so sick. Shouldn't I be in the hospital?

So he left me with my fear, which started to get worse the more I thought about it.

I've fought anxiety and depression all my life and knew I was working myself up into panic attack zone. I couldn't help it. I just kept thinking, I was so sick. If the hospital sends me home, I'm going to be more scared there. It wasn't getting any better and I've never had a fever that got so high every night and kept getting worse every day, not better.

I texted Barry, worried and starting to cry. He had just arrived in Florida the night before, having committed to a "business trip" with his guy friends. I wasn't resentful. We depended on his work and this trip was necessary, the job kept food on our table and kept pecking away at my son, Nick's tuition at UNH and helped us save for Bella to go to college only a couple years away.

Barry reassured me that everything would be ok. Nothing ever took me down for long. I was stronger than any stupid virus and he was sure I was over the worst of it.

I was sobbing in a full fledged panic attack by now because I hadn't seen a nurse in hours now and I hadn't had my antidepressants yet like I always do first thing in the morning. The nurse was very late in getting me my ibuprofen and my fever spiked again. I knew it was bad and I wanted them to check it and get me more water. I couldn't get enough water, even with the IV in me. I was so thirsty.

Finally, a new nurse came to see me. It was a new shift. She apologized for the delay. I knew she was juggling the whole floor of the ER, and I was just grateful I had my own room with my own bathroom. I learned pretty quickly how to unplug myself from all the tubes and wires so I could dash to the bathroom, what seemed like every 20 minutes. I

was frustrated and feeling neglected and in a full fledged panic attack. I may have yelled a bit at the nurse in my frustration. I asked her when I was getting discharged and she said she didn't know. She didn't see any discharge orders yet from the physician on duty.

So she left me with more water and my tears of worry. I tried to calm down and rest, but had to unplug myself again and explode some more in the bathroom. I trudged back to my gurney and gulped more water down. So thirsty.

At about 11am, a new physician, a nurse practitioner she explained, came in to check on me, doing her morning rounds. She was tall, attractive and very professional. She repeated something that the other doctor said when he spoke to me earlier that morning; that I had an unidentified virus, colitis and a low grade fever. This time, I had had more time to think about what the other doctor had said. I stopped her and asked if I could ask a question.

I said, "My understanding is that a low grade fever is between 99.5 and 101. Is that correct?" She said yes, and I then said that the fever they recorded just last night when the ibuprofen wore off spiked to 102.9 and I was certain I had very high fevers every night that week. Those weren't low grade! She agreed and took a moment to review my chart closer. She started asking me more questions about what I was experiencing, then she declared that there was no way she was discharging me until at least tomorrow. She would assess things again then. I sighed with relief and thanked her. I told her about my anxiety and how I was sorry I was so emotional. I also told her I need to take my antidepressants and she said she would put in an order for them. She reassured me that they were there for me and my anxiety started to ease.

That Saturday afternoon at Holy Family, Bella and my best friend, Jon, who was staying with us, came to visit and brought me my antidepressants, which I special order. I found out the hard way that pharmacies have the right to change manufacturers of your generic medication any time they want and don't need to disclose this to patients. Well, generics only need to be 80% as effective as the name brand, and all of them achieve that percentage using different formulas. Every time they switched manufacturers on me, I went through withdrawals and was highly emotional and quick to have panic attacks. I normally always take my antidepressants when I first wake in the morning and if I don't, I definitely experience strong side effects. Emotional rage then tears is not uncommon if I miss a day or take them late.

I thanked Bella and Jon for bringing them to me and advised the nurse that I had my medication. The nurse told me not to take it until the hospital pharmacy inspected it and scanned it into their system. I enjoyed Jon and Bella's visit, telling them I felt a bit better. I always felt better during the day. That's how these really virulent microorganisms get us. I remember when my first husband and father of my children, Philip, and later my son, Nick, got pneumonia. They felt surprisingly good during the day, then the fever would come at night. The next day, they thought they were over it and did probably more than they should. Then the fever would come back even worse. Every day and night it would lull you into doing more than you should and crush you with a higher and longer fever later that night. But since their pneumonia was a bacterial infection, antibiotics will kill it and get you healthy again with rest and following doctor's orders. What I had was a virus, and they don't have anything in the hospital that kills viruses.

They had me do more testing, starting with a CT scan of my abdomen and then a chest X-ray after I was admitted that first Friday night. They told me I had colitis and that the good news was that all of the tests that they did told them that they had ruled out all of the real "scary stuff". I was still a bit worried.

My husband, Barry, and I both had the delta version of COVID-19 back in mid October/early November of 2019. Barry and his guy friends were antsy from being in lockdown for so many months and went on a guys weekend to the Hard Rock in Ft. Lauderdale. Of course they did everything unadvisable and wrong, but Barry was convinced that only the people who worried about these things got sick with COVID. How wrong he was and he is very rarely wrong!!!

That was the first really scary sickness that I've encountered. And it was one of the worst weeks of my life. On October 19, 2019, as Barry was flying home from the boys' weekend, feeling sick with all of his buddies, I received an unexpected call from my brother telling me to sit down; he had terrible news. My 33 year old beautiful niece, Elizabeth, had killed herself earlier that day. The police had found her in an empty parking lot in Manchester, NH, with photographs and the ashes of her baby girl, Gianna Grace, scattered all around her in her car. We had tragically and unexpectedly lost Gianna in mid August of 2018, when she spiked a 108 degree fever out of nowhere when they were enjoying 4th of July weekend with my mother at my family's Cape house.

Gianna was born in 2016 with 2 very rare genetic defects, which were scary from the start. She couldn't breathe well and had to have a

tracheotomy when just 3 weeks old. She had a series of operations for the twisted stomach she had, amongst a bunch of other issues, so many I can't recall all the details. But Elizabeth was so proud and in love with her baby girl, as we all were. She transformed from a somewhat spoiled child into the best mother I have ever encountered in my whole life.

Elizabeth took Gianna to the hospital and never wavered in her confidence that her daughter would be ok. She seemed to be in Children's hospital in Boston more than she was out that whole first year of Gianna's life.

Poor Elizabeth carried the biggest crosses of anyone I know. I would never wish upon anyone what Elizabeth had to go through. Her father, my oldest brother, Mark, suffered with adult-onset epilepsy, which un-manned him by taking away his ability to drive, making him space out with 50-70 mini seizures a day, enduring countless experimental drugs and brain implants, many of which gave him hives and black mood side effects. It finally started to make him impotent, and if you knew my brother, was terrible. He was so sexy and handsome and fun. He was so in love with his wife of 30 years, even though her actions over the years made the rest of us circumspect. We lost Mark in 2009, and that was but one of many of Elizabeth's terrible losses.

Back to Barry and COVID-19... he tested positive for the virus and had to quarantine, not being able to leave our house. I left while he was en route home to drive to my mother's house, where Elizabeth was living, so we could be together to start grieving and making arrangements. A friend of mine picked up my kids and drove them down. It was terrible having to go through such a loss without my rock, my husband, but he couldn't be there.

Barry battled COVID alone that first week, not revealing to me how sick he really was because he thought I had enough on my plate. But I worried about him. As soon as the funeral was over, I couldn't get home to him fast enough. I didn't care about the risk of my getting sick. I just needed to be there with him and take care of him. My Nick, who was a junior in high school at the time, told me that he wouldn't let me drive back by myself so he would stay with me. I told him he would have to quarantine too, and he said he would be fine with that. He wouldn't leave my side.

Nothing takes Barry down, but delta COVID-19 did its very best to do exactly that. He had a fever for 16 days straight and really struggled to breathe. He told me later that he stayed up all night, concentrating on

taking every breath without allowing himself to cough. He knew if he started coughing, he wouldn't be able to stop. I made him go to the doctor to get a chest X-ray and they confirmed he had viral pneumonia in addition to the COVID. But it was the pneumonia that is was killing people. The COVID virus just crushed your immune system so that the pneumonia could come in and get you. Our primary care told me to take him immediately to the ER. I asked her which one since there are so many hospitals around us. She said to take him straight into the best hospital in Boston, Mass General. So Nick, who wouldn't leave my side, and I forced Barry to go to the hospital. He said he would be fine at home, but I worried, "what if he had a stroke? Or he needed oxygen?" I couldn't help with either of those things at home!

So I said a tearful goodbye at the doors to the ER to my beloved, and drove straight into the parking garage. I proceeded to cry in Nick's arms for the next 3 hours, fearing I saw Barry for the last time. Thank God Nick stayed with me. He was such a great comfort and calmed me down enough to drive us home. Normally, it was Bella who was always by my side but apparently it was Nick's time to be there for me.

As it turned out, Barry was over the worst of it by the time we got him to the hospital.. One of his physicians who was analyzing his MRI, said, "you were REALLY sick like 3 days ago, weren't you?" He agreed that was the worst day, and she chuckled saying that most people go to the hospital then, not after they are getting better. He made sure he told me this and teasingly scolded me again for making him go to the hospital. I said, your blood pressure was so high the nurses couldn't believe you didn't have a screaming headache or a stroke. He calmly told me that his Blood Pressure was so high because I MADE him go to the hospital! We still laugh about this.

I did get the delta version of COVID, too, but it hit me only for one night of body aches and a bit of a cold. That was it. We both got vaccinated and boosters, but we also both got it again about a year later. I believe it was the omichron version and it wasn't bad at all. The whole COVID experience made me think I had a supersonic immune system and I was somewhat infallible. Well, this unidentified virus decided it was going to teach me a lesson or two...

Chapter 2 - Remembering Mark



I feel the need to tell you more about my oldest brother because all the loss I have had in my life has shaped me greatly and I call upon him, my Dad, his daughter and granddaughter to help me through difficult times.

Mark commit suicide on September 28, 2009, on a cold night I will never forget. My first husband, Philip and I were home with our son, Nicholas, who was 5 at the time, and Bella was 2. We were the first ones his immediate family called. Our neighbor came over right away to watch our children, and Phil and I fled over to Lowell, about 15 minutes away, in complete shock.

The police were there along with Mark's wife and his 26 year old son, also called Mark. Apparently my brother was found dead in his office at around 6pm when he didn't show up at the gym to meet his wife. He had left a suicide note upstairs in their home office, which was found later when the police and his wife searched. It was the most terrible night of my entire life.

My parents were just told the news and were driving up from Shrewsbury, MA, about 45 minutes away with my other brother, Jim. We were all simply in shock. But seeing my parents crying and holding each other, weeping over the loss of their first born son, was enough to break the flood gates open for all of us.

Understandably, Mark's wife was very. Upset, and became angry and defensive of everything that was his, not wanting the police to touch or take anything. Phil was so good and took the police aside and spoke to them with a calm, logical head. He asked if they were sure it was Mark; maybe they had made a mistake. They asked if he had an American flag running through a skull on his bicep and I burst into a fresh set of tears, knowing it truly was my Mark. He loved that tattoo and really rocked it with his lean, muscled body that he made do 500 situps and 100 pushups every morning.

His wife wouldn't let anyone but my parents and their immediate family read his suicide note or have any of his ashes when he was eventually cremated. That loss changed all of our lives forever. I never thought I would lose my siblings. I mostly worried about my Dad since he was 51 when he had me, and was 89 years old when Mark died. But my Dad proved to be so strong and was with us for another 4 years before he peacefully passed into heaven's open arms.

Death always scared me. I was so fearful of my Dad dying for so many years. I was afraid he wouldn't be there to walk me down the aisle or see my children born, but he was. He was the most optimistic, happy go lucky person I have ever known. To say he was kind and generous was an understatement.

I remember many ordinary days where Dad's generosity was there to teach me life's lessons in what was really important. I recall one day when I was in my early 20's where he asked me to go for a ride with him up the street to a neighbor's house. So I went shotgun and sat in the car as he went up and rang the doorbell with a gift in hand.

I watched as an elderly woman opened the door with suspicion. I could hear him introducing himself as a neighbor who, when walking by her house, was moved by the beauty of the flowers in her garden. He loved photography and really had a natural eye for it, especially with flowers and capturing Nature's beauty and grandeur. I heard him telling her about how he felt compelled to blow one of the photographs of her garden up and how he loved his hobby of matting and framing his pictures. I could see her back up a step and say that she wasn't

interested in buying anything from him. He said that he simply wanted to give it to her for her to enjoy. No strings. Just a gift.

Her body language changed in an instant and she opened the door and warmly invited him in. He pointed at me in the car and waved me over, introducing me as his daughter. I felt so proud of him. She welcomed us both into her home and sat with us, holding and admiring the gift with tears in her eyes. My father and I sat with her and visited a bit, then eventually stood up and said my mother was waiting for us. We wished her well and she stood at the door, hugging the gift, watching us drive away. I knew then and many moments after that that I wanted to be just like my Dad.

Mark was his first born and my parents were so proud of him and all 4 of their children. They stood by us through thick and thin, through times we were defiant and even verbally abusive to them; simply saying that they loved all of their children and would put up with whatever they needed to because they understood how life and brain disorders like epilepsy and anxiety/depression can twist us into monsters at times. They forgave us and loved us fiercely. We were all so blessed, but Mark in his brain that was overshadowed at times with black moods, truly didn't think they loved him as much as the rest of us. He became bitter at times, accusing my parents that they didn't respect or give him my Dad's company like they should. He just didn't see it, with any of us, in how much we loved and adored him and his family.

What I remember of my brother is that he was the best hugger. When I say bear hug, you have to imagine someone who was incredibly lean and muscular wrapping you up and squeezing you so you could feel his love radiating into you. He always made a deep almost humming rumble that told you he wanted you to feel his love. Mark was always my protector brother. Jim was the normal brother who loved to tease and torture me. You can imagine who I adored as a child...and who drove me crazy.

Since Mark was older and always loved lifting weights and working out, he always won the occasional skirmishes and wrestling fights that erupted when my brothers' tempers flared. And one of the things that I loved most about Mark is that when I became an adult, he always treated me like one; unlike my other siblings who always saw me as their little sister. Mark used to tease me about sex and adult things, and he invited me to join him and his wife for dinners out, which were expensive and lavish and I loved it. That was when I started viewing him as everything I

wanted in a husband: smart, funny, generous, romantic, sexy, and so much fun!

But because of the epilepsy, he grew to have more and more dark moods and lashed out at my parents more and more. He somehow felt entitled. He was the oldest, and as my Mom will recollect, was the smartest and most handsome of all of us. We all agreed with her, too, not begrudging him because we felt just as loved and knew he was special. He followed in my father's footsteps and became a professional engineer. He and all of us worked at my father's company when we were younger, doing jobs that we could handle at this 30 employee commercial HVAC company in central Massachusetts. It was sad to see how bitter and angry he became because of his unjust feelings of entitlement. He felt after many years of his youth working for my father, that he was due the inheritance of the entire company. But my parents were consummately fair with their children, and explained that Mark was entitled to SOME, but not all of the company; they had 3 other children, too.

A great memory of mine was when Mark was separated, he had invited me over to his apartment, which he rented right around the corner from their house so he could be close to his treasured children and his wife, who he was still completely in love with. He made me a delicious dinner, just me and him, that I remember with fondness. Mark loved to eat and good food was something he savored. My Mom told my brothers at a young age that she was not only going to teach her girls to cook, but both of them too, since they loved to eat! All of us became great cooks, my sister even becoming an incredible professional chef, who has published a number of cookbooks, her own story about the struggles of being a female chef, and instructional videos on YouTube.

But my favorite memory of Mark also included my other brother, Jim. Jimmy had connections as a commercial real estate broker and could get pretty much any concert tickets we wanted and he really came through. Not only did he get us 3 great tickets to see U2 at Great Woods' open arena in Mansfield, MA, but enough tickets for all my college roommates, too. It was a cloudy but beautiful day where we all rocked out to U2, singing their songs at the top of our lungs and dancing and laughing. It was the only time in my life I felt like an equal with my brothers as an adult, not their little sister over 10 years younger. Jim and I both agree that will always be one of life's best memories for us.

I can't describe how terrible and life changing it was when we lost Mark. Not only do you feel shock, a never ending pit in your stomach, and such terrible loss, but you feel guilt with suicide, too. I couldn't stop the

voices in my head, “You should have KNOWN, Joy. You have suffered with anxiety and depression all your life! Why didn’t you see that he was in such a dark desperate place??!!” It also scared me about death. Was he just gone? Was death the end?

There were a few things that helped: the American Foundation for Suicide Prevention (AFSP), a session many years later with a psychic medium and, most of all, time. About 5 months after he died, I heard an ad on the radio for the AFSP having an overnight Walk to raise money for awareness and research on suicide. I was immediately inspired and got more information on the Walk, then shared it with my family, his wife and their family. We named our team, “Mark’s Honor Guard” and proudly raised money in his name and walked together over 18 miles from dusk until dawn on a cool day in the Spring in 2010. That Walk was healing in so many ways. It felt good to honor my brother and talk about him, remembering all the good times we had, not focusing on the tragedy that had changed us all.

What surprised me is that my loss was somehow humbled and lessened in this venture. We were given white wax paper bags that we could decorate in honor of our lost loved one. These were collected and placed on the stone stairs at the beginning (and end) of our Walk. A flameless candle was placed in each bag, which transformed them into lanterns of light and remembrance. I will never forget reading and looking at all the lanterns and people around them. Many of those lanterns were remembering children, kids who were 12 and 13 years old who ended their lives so prematurely. Mark was 51 when he died and he had lived a full and complete life. He married the love of his life, had 2 beautiful smart children, had a beautiful home, traveled the world, owned and ran a business, had many friends and adventures. These parents I was walking with lost their children, and I couldn’t even imagine their pain and loss. I became grateful that Mark had truly lived and focused less on the life he left behind. I hope others who have lost someone to suicide will find some comfort in my words and will find a way to raise money and honor their loved one; because doing something positive in their memory really does help you heal. You will never heal completely, nor would you want to, but remembering them in a positive way is so much better than drowning yourself in grief.

Our departed loved ones don’t want us to live in sadness because that isn’t really living. And that brings me to years later when my husband now, Barry, gave me a special birthday gift. He said that his gift to me that year couldn’t be wrapped up in paper, but he hoped I liked it. He knew

that Elizabeth had seen a psychic medium in our area to try to connect with Gianna before she died. She did connect. The medium told her Gianna was not impaired in any way and she was running and giggling and was pure joy. Somehow this did not comfort Elizabeth as I thought it should, but I think made her miss her daughter all the more. I believe Elizabeth actually began planning her suicide and her reunion with her treasured daughter after she met with the medium. She seemed to change after that and always had such an ambience of sadness and longing around her. Of course, that is to be expected of anyone who has lost a child. I cannot imagine anything worse to endure.

Meeting with Gary McKinstry, the same psychic medium Elizabeth had seen I, was a pure gift to me though. And even though Barry got me this gift out of the goodness of his heart, knowing that I missed and longed for my father every day, he didn't really believe in mediums; he thought they were a hoax. But Barry is a full fledged believer today because Gary told us things that were to happen that we didn't think could possibly happen, but did come true years later, just like he said.

If you have never been to a medium, it is a very interesting experience. Gary sat us down in a private enclosure that resembled a shed/office but also a sunroom. He explained that he was gifted with being a kind of interpreter for the spirits of the dead. He said that our bodies die, but our spirits live on and made me understand that they exist in a kind of different dimension from us. I was nervous and excited and really hoped my father would come through. I had something pressing that I needed to ask him.

But my Dad did not come through first. Gary explained that a handsome man with no shirt, jeans and bare feet was pressing him to come through. I knew right away that it was my brother, Mark. The first thing Mark wanted me to know is that it wasn't my fault and he emphasized that there was nothing I could have done. He was so sorry. And the most impactful thing he said was that he just didn't understand... he never understood how much he was loved.

That right there changed everything for me. I knew right then that Mark's spirit was really there and talking to me through Gary. Everything clicked all at once for me. I understood that when we die, we have a reckoning. Since I was raised Roman Catholic, one can think of it as going up to St. Peter's pearly gates and having to review your life and all of your decisions and choices like a movie of one's life story. Mark understood when he had his reckoning that he had been wrong in his thinking that he wasn't loved as much as other people. He was loved fiercely and his loss

changed all of his loved ones' lives forever. We missed him and treasured the time we had with him. He finally understood and I felt incredible relief and peace from this experience.

My father did eventually come through, but Gary had to find him, because my father was truly at peace, apparently in a place that described our Cape house, which he proudly built in 1953. I tearfully gathered my courage and asked the pressing question that nagged at my mind: was my Dad proud of me? My Dad answered just like he would have in real life, he chuckled and said, "What a dumb question, Joy! OF COURSE I am proud of you! I have always been proud of you and I always will be." Glen Umphrey was always the optimist and he taught me so many good lessons in my life. One of the hardest was when he was declining in health at 93. He told me in his borrowed hospital bed at my parents' house that he was dying and he was ok with it. I told him, "NO! Dad, I can't bear to lose you." But he said calmly that it was his time to go and that I needed to accept it. I told him I just couldn't and he said that I was stronger than I knew and I would be okay.

I picked up my cello when I knew he was going down hill and I started to relearn how to play again. My parents were so proud when I played the cello. I played in the Junior Worcester Symphony orchestra when I was in grade school and really loved it. I quit abruptly when my world started to crash around me with bullying and ostracism when I was in Junior High with all the new teens and confused hormones in Worcester, MA. But that is another story...

I got online and ordered a DVD to help me relearn how to tune my cello and reminders on how to read music. I started practicing my Dad's favorite song of all time. He was a classical music lover and a devout Protestant, loving all the music and singing at his church. He walked me down the aisle to marry my first husband, Phil, with this song and I wanted to honor him with playing it at his funeral. I practiced and practiced, most of the time with tears clouding my vision so I couldn't see the notes. But I persevered and practiced more.

My instrumental eulogy was not as eloquent as my brother, Jim's, when he spoke about how incredible and impactful my father was to all of us on that cold January morning in the beginning of 2013; but I truly did my best. And I know my feelings for my father came through. I placed my bow firmly on the strings and played as loudly and clearly as I could, making Beethoven's 9th, "Ode to Joy" resound against the inside of the cathedral, filling everyone there with the heartfelt love and respect I had for my father. I played not perfectly, but beautifully and passionately. I didn't

cry during the performance but put my feelings into my music. I wanted so much to honor him and make him smile with love and happiness at my song for him. I am proud to this day of that loving eulogy I gave my Dad, but I have not picked up my cello since. Maybe someday...

I had asked my good friend, Jon, to sing at Dad's funeral, too. Jon had been my friend and hairdresser since my early 20's and our friendship had gone through marriages, divorce, friendships and betrayals, and many ups and downs in our lives. I was so happy that he used his beautiful tenor voice to honor my Dad with "Amazing Grace" and I did cry throughout his whole heartfelt performance.

Losing loved ones is one of the most difficult things we have to go through in this life. It makes us confront our fear of death. My family and I have suffered a lot of loss; but we choose to live on and honor our lost loved ones with our living. I truly believe that Mark, my Dad, Elizabeth, and sweet Gianna are with me all the time. They often give me signs. Dad comes to me all over the world as a bright red male cardinal. He has sung for me in Hawaii, in Aruba, down the Cape, and always lets me know he is with me. Sometimes I can't see him, but I hear his song and know he is there.

From right to left: me (28), my Dad (Glen Umphrey), my brothers, Jim and Mark in 1999



Since I was little, Dad used to tell me about when he grew up on a poor potato farm in northern Maine. He would point out clouds that

looked like a plowed field in the sky and tell me that the farmers would say that meant, “not long wet and not long dry.” I never quite knew what that meant, but whenever we see those cloud formations to this day, I know my Dad is telling me he is with me. We call them “Grampy clouds” fondly. I saw them when I was traveling in Italy, in Belize, on cruises all over the world, at home heading to my kids’ ball games, and I always seem to see them when Barry and I go out deep sea fishing. Dad and I always loved to fish together. I see the clouds or hear the cardinal especially in times when I am afraid. I also think that Dad and Barry’s father collaborated up in heaven and brought us together to fall in love. Signs and gifts are there from our loved ones; you just have to have faith and believe.



Chapter 3 - Elizabeth & Gianna



One of the hardest lessons on death came in October of 2020, during the middle of the pandemic. We lost our sweet Elizabeth, my first niece, who was one of the most beautiful people I knew with so much potential. I don’t know why life put her through the toughest tests of anyone I know, but it did.

Elizabeth was just 23 when she lost her father. She had just graduated from Holy Cross and struggled with depression like I did all through college. She attempted suicide her sophomore year by overdosing on some medication. Thankfully, someone found her and they pumped her stomach and got her into counseling.

I was somewhat estranged from Elizabeth during these years. I had repeatedly invited her to go out shopping for the day with me or do

something special with just me and her, wanting to be closer to her. But she always came up with an excuse, which may have been influenced by her mother, who was always jealous of me and bullied me for years. Elizabeth seemed to follow her lead when she was young and was really disrespectful to me at times, speaking down to me even though I was her elder and her aunt. She had many aunts and uncles, but I was the closest in age to her, only 15 years old when she was born. Since Mark was 13 years older than me and off to college when I was just 5, I was a spectator more than an active participant in his life back then.

I had a difficult relationship with Mark's wife over the years. At 9 years old and my oldest brother completely smitten with her, I mistakingly trusted her and believed she was my new sister. People can disappoint you in life. The one thing I have learned in my marriage and relationships is that you don't know what goes on behind closed doors. Many relationships look ideal and perfect, but are rotten on the inside. I don't know what went on in the private home of my brother, but I do know that something there was not right because after Elizabeth had Gianna and lived with her mother for a year, she wanted to move out and have nothing to do with her. So she felt she had lost both her parents in a way, which must have been so hard.

Elizabeth and her brother were always so smart and funny and fun to be with and I really enjoyed spending time with both of them. Elizabeth was a rare beauty, too. With my brother's hazel brown eyes, petite toned body, beautiful dark curls and a contagious smile, she easily could capture your heart.

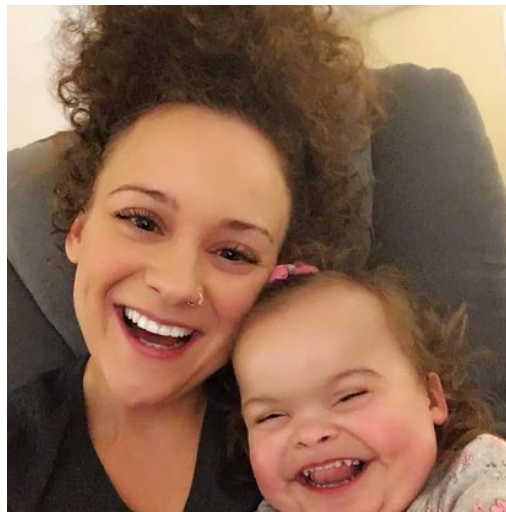
I was so happy for her when she found love. She married in 2014 and was happy for a little while. She became pregnant and everyone was overjoyed. Little did we know what Elizabeth battled behind closed doors. She confided that her husband had major substance abuse problems and proceeded to steal all the money from their bank account just a week before she gave birth so he could buy more Oxycontin. That was obviously the last straw for Elizabeth and after Gianna was born, with genetic problems and issues where she clearly could use her husband's moral support, she divorced him and he was justifiably removed from our lives. You would think that all these things would break Elizabeth, but this was just the beginning of her transformation into the most beautiful, strong, loving mother I have ever known.

It didn't matter to Elizabeth that Gianna had problems, she was immediately the love of her life. It really was a beautiful thing to see.

Elizabeth had started her journey into the radiant, tirelessly-faithful mother that I came to admire so much.

Elizabeth was very smart and well educated, having earned a Bachelor's degree at Holy Cross then a Masters degree at Boston University. She was a consummate researcher and was passionately dedicated to her new daughter. She spoke to Gianna's physicians about her research, challenging them to try different approaches. She became an expert on everything to do with her daughter and her health issues. She explained to us that Gianna would not grow and develop as quickly as other children. As far as the operations, she tackled those one at a time and was always optimistic, never even seeming to worry; although all of us did.

But Gianna was strong and fierce of spirit, like her mother. She came through the tracheotomy at 3 weeks old with no issues. But that



was sad for all of us, knowing we would never hear her sweet voice or laughter. But thank God for modern technology and medicine because we were wrong. When Gianna was 2, Elizabeth and her physicians got some type of prosthetic machine which allowed her to vocalize and boy, did she! You have to understand that this child was truly special. I've known and held a lot of babies, although not a lot of special needs' children. But Gianna simply lit up every room with her bright energy and contagious smile. She somehow had an ability at a very young age to make you feel comfortable with her. You could actually feel her pure love and happiness at just being alive and with her adoring mother. I believe Gianna was one of God's favorites, and He only let us borrow her for a while.

Elizabeth had to learn how to clear Gianna's trach tubes, clean them properly and get rid of phlegm that would accumulate in her throat. She learned from some amazing nurses how to take incredible care of her. In fact, Elizabeth became best friends with some of these nurses and they are still a treasured part of our family. They were right there beside Elizabeth when she endured the ups and downs of her life. I am so grateful she had these incredibly supportive and loving friends.

One of my favorite memories of Elizabeth and Gianna was when they came all dressed up to a Halloween party Barry and I had in 2018. Gianna was dressed cute as a button and Elizabeth looking beautiful and sexy. The two of them always lit up a room. My neighbors, John and Kathy, came over and my kids and everyone played this game called Halloween charades I had bought. I can still hear Elizabeth scream with laughter. Loud laughs began with my Dad's and was carried through our genes and personalities to Mark, Jimmy and me, then definitely to Elizabeth, who screamed with such delight that everyone was contagiously effected. I miss her laugh and think of her when something gets me to laugh that way.

She recorded me on her phone doing some stupid charade that made her howl and howl with laughter. We had such a good time that night. It is one of my favorite memories of our sweet Elizabeth, so happy and in love with her Gianna.

Elizabeth always comes to me now as a dragonfly and Gianna as a butterfly. Elizabeth was not afraid to travel the world, having gone twice to Africa to volunteer in medical settings to help women and children get vaccinations and medical attention they needed. She bungee-jumped off Victoria Falls and they video recorded it so we could see her gracefully dive off the cliff with her screams echoing everywhere. I thought she was crazy but she was simply adventurous and fun.

When Barry and I were on a cruise a few years ago with our kids, we did a super exciting excursion in Belize. We had to take an hour and a half bus ride, then hiked a mile into the jungle on a well marked path with guides. We asked if there were any wild animals and he said of course, jaguars, all sorts of animals. Yikes! When we finally got to the river and cave entrance, my anxiety started to place questions in my mind, like, "What the hell are you doing, Joy? You are claustrophobic in tunnels and things underground! And you are going in that multi-mile long cave structure in the river????!!!" I was suddenly gripping my inner tube very tightly, eyeing the cave with skepticism.

My kids and Barry were getting their helmets with headlamps on and getting their tubes in the water. I was hanging a bit back on the edge, still staring at the dark, ominous cave opening. Then, all of a sudden, a huge beautiful green dragonfly flew from the jungle and hovered right in front of my eyes. Then, it landed gracefully on the top of my tube and looked at me. Yes, this little bug seemed to be staring right at me and I knew at that instant that it was Elizabeth. It stayed there looking at me for about 30 seconds, then turned and flew right down and into the cave.

This was a very obvious sign to me that I understood right away to mean that Elizabeth was telling me that this was an adventure and nothing to be afraid of. Indulge in the adventure and the wonder of it all! Let go of the fear, Joy! We proceeded to let our guide bungee cord all of our tubes together with my family and our friends. He walked, swam and pulled us through the underground caves in Belize so we could see where the ancient Mayans had drawn on the walls. Our guide explained that they were thought to have special ceremonies in these caves, and I believed. I also thought to myself, “Who was the crazy person who first went exploring these underground caves, never knowing if there was a way out?!!”

It was pitch black in there, and we were all very grateful for our headlamps. I could only imagine how dark it was in the cold river with zero light, being swept along into God knows where.

I can’t explain it any better than this... as soon as Elizabeth came to me, my fear and anxiety had evaporated. I was more excited with butterflies in my stomach than I was nervous and afraid. I was so grateful that she came to me to partake in this adventure with us. It was one of greatest experiences of my life, too, because I overcame my fear and simply enjoyed the wonder of it. I felt proud, too, to be able to enjoy it so with my children; showing them that there was nothing to fear here either.

Chapter 4 - Back to the hospital...

Thinking about my loved ones was something I did often when I was somewhat delirious with fever and exhausted from lack of sleep. I knew that they were with me but I couldn’t feel them. I knew God and His angels were with me, too, but I couldn’t feel them either. All I felt was my bellyache and all I could smell was sickness everywhere. I was so scared. I think now that I couldn’t feel them because I was in a battle for my life

and God gave us free will. We have to live or die because of OUR choices. I just continued to pray for the strength to beat this virus.

I had had a strange overwhelming feeling that Barry was going to die earlier that week when I was feverish at home, before I went to the hospital in Methuen, when I was thinking this was just an ordinary bug that I would get over in a day or two. I cried and told him I was afraid he was going to die on that cruise he was going on later that week. He assured me that he had no plans on dying and that everything would be fine. Barry was always the one who got strange feelings of ESP-like things that always seemed to come true. This time, I was getting a bit of ESP, but it wasn't about him, it was about me and death, or so I thought then, but that is another story for another time... I didn't know it at the time, but I knew it when I was so sick, lying there sleepless and exhausted in my hospital bed. I was battling death and my choices would determine who would win.

All the wires and tubes made me feel claustrophobic, strangling me, tying me down, suffocating me. But I learned quickly how to detach myself from most of them and be able to get myself to the toilet for another bout of sickness. It seemed never ending, and it was.

That first weekend I spent at Holy Family hospital started my fear and growing knowledge that this was no ordinary virus that got me. It was unidentified, which is no joke; and I started to question all these medical professionals telling me they had ruled out all the real scary stuff. I knew in my heart that this was a battle God had been preparing me for for years. Nothing had ever lasted so long or been so relentless.

The fevers were the worst! I just couldn't sleep. I was so hot and achy and felt like I was dosed up on caffeine, not feeling sleepy but wired somehow. And the thirst was unquenchable. At home, I found out later I went through over a case of 24 bottled waters every day, plus glasses of water, and was still thirsty.

When I was admitted to the hospital, they told me I was dehydrated and had me on IV hydration the entire time. When the nice Nurse Practitioner came to check on me on Sunday morning, she asked how I was doing and I said a bit better. I felt better, probably because I was finally hydrated.

And I was a bit hungry, the first time in almost a week. The last meal I had was on Tuesday night, the 26th. I had a half of grilled cheese and tomato and a half of a BLT, satisfying my cravings of both. Since then, I could barely get 1 Ritz cracker down so my stomach wouldn't be empty when I took the ibuprofen. Barry teased me that I took "mouse nibbles" of

the cracker. I had zero appetite and had to force myself to take tiny nibbles of the cracker, swish it around with a mouthful of water, trying to make it as close to liquid as I could. But that was when I was home the week before, battling those high fevers. The fever the Saturday night in the hospital seemed to be much better, and I thought it broke in a pool of sweaty sheets early Sunday morning. I told the NP this and she then said that it was my decision whether to stay in the hospital or go home. My immediate thought was I should stay another night, just to make sure I was on the mend and completely hydrated. I felt safe in that little private room, and the nurses and aids were getting more snippets of time to check on me.

Things changed that afternoon after I told my family what the NP had said and what my thoughts about staying in the hospital were. Bella texted me that she and Jon were actually kind of hurt that I preferred to stay in a cold hospital with strangers than letting them, who loved me, take care of me.

This changed my thinking and I didn't want them to feel hurt that way, so I announced I was fine and going to go home. I don't think this was a mistake now, but I did later that night when the fever surprisingly came back in full force again.

Earlier that Sunday while I was still in the hospital, they brought me my liquid diet tray of "food". I was hungry and knew I had to get some fuel in my body. They brought me hot strong black tea, which I don't really like. I prefer herbal teas and not too strong. But I knew that tea was healing and good for me, and the heat felt good in my gut. I also got some diluted apple-cranberry juice down and some jello. But anything that was not room temperature was not acceptable to my gut, as I learned the hard way, and vomited up the black tea and everything else I had that morning. This included my ibuprofen and my antidepressants I took an hour before I ate my breakfast.

I didn't know if any or all of my antidepressants got into my system before vomiting. I was taking a fairly high dose at the time, and thought I should just wait and see. Well, when I got home and the fever came back to full strength, it was clear I didn't get nearly enough of my antidepressants into me. I proceeded to yell at Bella and my friend, Jon, calling them selfish for guilt-tripping me into coming home when I was still so sick.

I wasn't thinking rationally and was really mean and harsh, making my daughter so upset she stormed out of the house, sobbing with distress. But Jon said nothing and stood by my side, reassuring me that if

I needed anything he was there like he was when he sang Ave Maria for my father at his funeral many years before. He got me my medicine and I took more of my antidepressants, immediately feeling bad that I was so mean. Getting upset was the worst thing I could do, too, because I didn't have the energy to waste. I needed every bit of strength to fight this battle. At least I was home in my own bed, but I missed my Barry and wished he were home with me.

Barry and I had discussed his coming home, but both agreed that he needed to stick it out there for our friend, Gene's sake. Gene is called a "junkit", and he works for various cruise lines to get gamblers on board to spend lots of money. He makes his money when the gamblers he gets on the cruises lose money, which is usually inevitable as the house always wins. Barry and I do not consider ourselves real "gamblers" because we don't play to win, but play for the comps and perks. We always play slots and play minimum bet, but we enjoy playing and drinking for hours. It's fun! Although sometimes it can feel like work, believe it or not. Every night we are expected to be in the casino... and if we don't play enough, no more free cruises and comps.

This particular cruise was special because Gene invited Barry personally, saying it was important to him because it was his birthday. Barry and I had planned a cruise for us and our kids for January this coming year, and we knew if he bailed on this cruise, my dreams of having that sweet exclusive time with my family would be gone. So, we said we would assess how I was doing in a couple of days. We were both sure I would be over this illness by then...

Chapter 5 - The week home

That Sunday night, with another high fever, I was scared again. It wasn't gone like I thought earlier that day. When I was discharged, I felt like I had conquered it. I was waiting for Bella and Jon to pick me up and told them I would wait outside in the warm sunshine for them. It felt surreal.

I leaned up against a stone pillar and closed my eyes, cherishing the warm sun on my face and body. I felt like I had been put through the wringer, but I was okay. I listened to the sounds around me like it was the best music in the world. Keeping my eyes closed, I could hear various birds singing and I knew there must be the Methuen high school behind

the woods separating the hospital from the rest of the world. I could hear occasional eruptions of cheers, knowing there was a football game going on and people enjoying their Sunday watching their kids. The world went on. Life went on with or without me, which was something I knew but never really felt before.

When I was home, I felt so bad when I thought about how I was so mean to Bella and Jon. I'm not good without my anti-depressants or when I'm sick. My sweet Bella and Jon had cleaned and disinfected the entire house, had flowers and balloons waiting for me. But I wasn't really angry at them, I was angry that this damn virus still had me in its clutches. When would it end???

The next day Barry told me something that scared me even more. He said that he had finally left his room to get something to eat. He didn't want to leave his computer in fear that I might need him. The only thing he could offer was his words of encouragement and moral support; and he wasn't going to let me down. I found out later that he kept the light on all week in his room so he wouldn't sleep for more than an hour, constantly checking to see if I needed him. He never saw the boat, only emerging from his room to do his required slot machine play and trying to find something to eat, as room service seemed non-existent on this particular cruise ship.

One of the times he emerged, he started speaking to people about me and my illness. A couple he met told him that their son was super sick with what sounded like the same thing. And he battled this "virus from hell" for an entire month. A month!!! This scared me like nothing else. I knew there was NO WAY I could battle these fevers and diarrhea every hour 24 hours a day for a MONTH! All I could think to do was pray and I did.

As I was lying in bed in a reprieve from the fevers on Monday morning, I got a phone call from one of my friends in New York City, who is also my customer. I am a regenerative medicine consultant and sell Stem Cells and Exosomes as well as lab services to physicians and med spas. My friend, Alam, turned out to be another angel in disguise, but I definitely didn't think that at first.

Alam is a partner at Regenerate New York and had some patients that were booked that week for exosomal therapy. Exosomes are the nano-sized extracellular vesicles that stem cells emit. Stem cells use exosomes to communicate with other stem cells. And stem cells are responsible for all the repairing and regenerating of our cells in our body. If you have an injury, your body creates inflammation, and stem cells

naturally home into inflammation. They chemically signal other local stem cells to get to work and start repairing the damaged/injured tissue. I will tell you more about the science of all this, but not just yet.

I was at first a bit annoyed that I had no one but me to help Alam with his order and his need for these patients. I worked for myself and am independent. I taught myself everything about regenerative medicine and medicinal herbs. I am a consummate student, loving to learn, especially about science. I was a Biology major at Providence College in Rhode Island and loved learning about how life works. I also feel that we should always be humble as scientists (and physicians), because there is so much that we still don't know.

Since there was no one to help me or know how to place the orders that Regenerate NY needed, I dragged myself out of bed and decided I needed to call in some favors to help me. The first call I made was to my friend in Miami, Trish, who worked for the Exosome/Stem Cell company from which I sold my regenerative medicine products. This was my first order with this particular company as I had been using another one for the past 2 years that turned out to not have the business acumen or professionalism that I required of all my vendors. I trusted Trish as she was like me, an independent salesperson. We looked out for each other and shared what we experienced with various vendors so both of us wouldn't have to learn the hard way who was unscrupulous or unethical.

Trish and I had met at a Regenerative Medicine conference about 6 years before in Miami. She is blonde, about my age and very pretty. She is a very good salesperson, ethical, professional and very well educated on her products and the industry. When I called Trish that morning, she couldn't take my call as she was stuck in a meeting, so she texted me she would call me when she was free.

When we spoke, I told her I was super sick with some unidentified virus and I needed her help. I was too weak to go searching through my paperwork to find out the proper procedures I needed to go through to place this first exosome order with the company she worked for. She listened with sympathy and told me not to worry, she would be happy to help me. I proceeded to get my order form filled out and signed by Alam and forwarded over to Trish. She then took it and ran with it.

She also took the time to share with me that she had been dealing with Gastrointestinal (GI) issues for a while and her concierge doctor who cared for her was treating her with exosomes and adjusting her diet carefully.

All of a sudden, a gigantic light bulb went off in my brain... OF COURSE!!! Exosomes! Why didn't I think of it before???!!! My brain must really be fried from all these fevers and food deprivation! I have been studying regenerative medicine for over 6 years now, always fascinated with the emerging knowledge of this science. Thank you, Alam and Trish, for being God's helpers to give me the light bulb I needed to save my life!

Chapter 6 - The beginning of my career path

Now I'm going to take you back 6 years to when I first started learning about regenerative medicine.

I was just laid off from my toxicology lab job where I set up physician offices with my lab to do drug testing. There are two main types of drug testing, one for businesses to make sure employees are not doing drugs they shouldn't and one for physicians to make sure patients are being compliant with what their doctors are prescribing them.

I have worked in both areas of drug testing, first starting in 2006 working for some labs as an independent contractor, selling their toxicology services to physicians. I called upon Pain Management specialists and Addiction facilities mostly, although I had a number of Community Health Centers too. I really enjoyed calling on physicians and knew that this was much more my thing than selling communications, which was where I started my career.

After working for these 2 gentlemen in drug testing for the physicians for about 2 years, I realized they didn't know how to make good negotiations with vendors and make any money. So, with my parents' emotional and financial support backing me, I started my own drug testing company, Reliable Drug Testing.

I reached out to Quest and Lab Corp, the two giants in laboratory testing and ended up contracting with them. They needed a physical presence in south shore Massachusetts. I proceeded to secure and rent a business condo in downtown Plymouth, MA. I was

literally “a stone’s throw” from Plymouth Rock. (I’m sorry, my son and I simply love bad puns!)

I got certified, then hired and trained collectors to work at my clinic while I proceeded to try to get more business in the door. Quest and LabCorp threw me a measly \$10 collection fee for each of their people they sent to my clinic. This was not nearly enough volume to pay the bills. So, I cold called, one of my specialties that I actually enjoy.

I ended up seeing a need for something no one else was meeting in the industry. The best prospects were trucking and logistics companies that were governed by the Department of Transportation (DOT) and their drug testing requirements. These companies were required by law to test at least 50% of their drivers randomly throughout the year for alcohol and drugs.

What I found was that the drivers who wanted to still do the occasional drugs and maybe have a few too many drinks before a shift were finding ways to get around the system. Their company would tell them they had to go get tested and they would go back to their truck, maybe go home and grab someone else’s urine, grab something that would adulterate their urine and make the lab’s specimen invalid so they would have to test again. This would buy them time to get whatever it was out of their system. I thought about this and came up with a great way to keep them honest and I sold it very effectively to the new clients I signed on. I felt passionate about protecting my children from anyone intoxicated when they were riding on the school bus and protecting me and other drivers from someone still drunk driving an 18 wheeler.

I approached these DOT-regulated companies’ safety officers and told them about these loopholes drivers were sneaking through to keep driving even when potentially under the influence of drugs and/or alcohol. I then offered to give them truly random testing, where the drivers would not be able to skirt around. I would arrange to come in to the company, set up shop in their conference room, and they would send the drivers directly in to me for urine collection and breath alcohol testing before their shift started. This required me to arrive at these trucking companies at around 2:30 in the morning and collect dehydrated trucker’s pee for 2-3 hours. Let me just say that I

cannot STAND the smell of urine now after collecting those specimens for 5 plus years in the middle of the night.

I ended up making some money with Reliable Drug Testing, but living 99 miles away from my clinic proved to be its downfall. One of my collectors said she did bookkeeping work and could do that for me too. I was happy to relinquish it to her so I could focus on selling, what I truly love. But she turned out to be a thief and really had no knowledge of bookkeeping. I ended up having to get private lessons on Quickbooks to get my taxes done and lost money from her thievery. So, I eventually ended up closing my drug testing business and was looking for something that would truly interest me. That's when I found Stem Cell Reps, a new company where they offered me an opportunity to self-learn and sell for various new regenerative medicine labs that were emerging in 2016 and 2017. I was so excited to learn about stem cells!

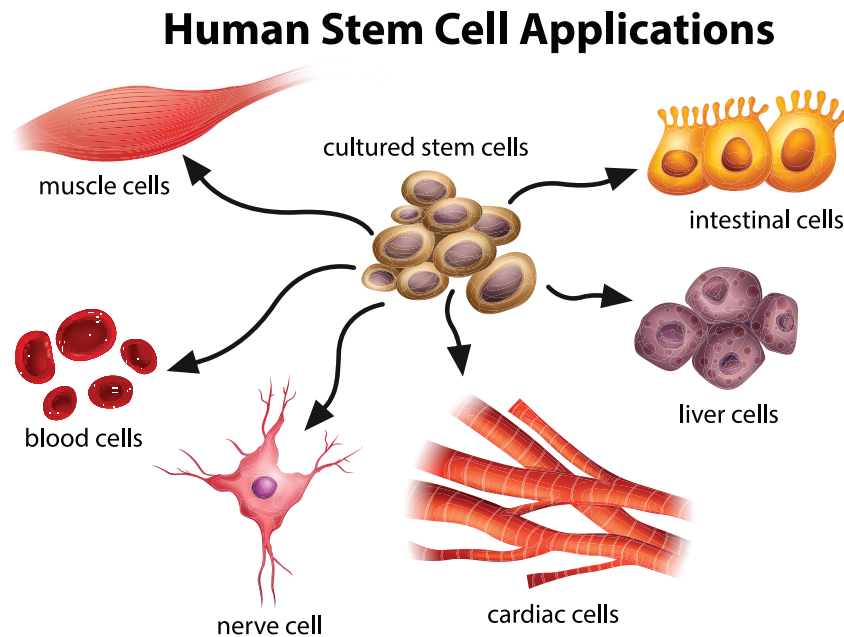
Chapter 7 - The journey with Stem Cells

Stem cells are fascinating! We all actually come from 1 stem cell when the sperm and the egg first form a zygote. This cell is a stem cell, which means that it can turn into other kinds of cells. This is called differentiation. Its' ability to be able to create other cells is called its' proliferative ability or proliferation. There are also different types of stem cells. Sometimes they proliferate and make more stem cells and sometimes they differentiate into different types of cells, like muscle, cartilage, bone, ligament, cardiac cells, nerve cells, organ cells and even brain cells.

The two main categories of stem cells are autologous and allogeneic. Autologous means they are coming from your own body. And allogeneic means they are coming from someone else's body. Physicians have been using autologous stem cells for many decades now and they have been using some allogeneic sources without even knowing it, like when you get a blood transfusion.

I'm sure you have heard about bone marrow transplants. Bone marrow has a couple of different types of stem cells in it: hematopoietic and mesenchymal. Hematopoietic stem cells are responsible for creating

blood cells only; whereas mesenchymal stem cells create every other type of cells in our bodies except for blood and gametes (which are our reproductive cells).



From the previous image you can see cultured mesenchymal stem cells and what type of cells they can differentiate into. When you are injured and as we age, tissues get damaged and cells occasionally die or go crazy (like in cancer). Mesenchymal stem cells are what our bodies use to repair and regenerate these damaged cells/tissues.

As I have studied and learned from the best physicians across the US and around the world about mesenchymal stem cells and regenerative medicine, I found nothing but frustration here in New England. We pride ourselves locally that New England has the best medicine in the world. Everyone comes to our hospitals because they are renowned as the best. This I have learned is good and bad. Good for the obvious reasons if you are sick or injured and need the best care. But bad because our physicians are trained solely to be soldiers to fight symptoms in the war against injury and disease, and they have become arrogant and close minded.

The best physicians I know are still humble in the face of science. They are in awe of how much they still have to learn. This is definitely how I feel, too. We are constantly learning!

My mother used to tell me how much she wanted to breastfeed her children. She felt it was something she needed to do and wanted to do. But when my older siblings were born in late 1950's/early 60's, physicians forbid women from nursing their babies, warning them that breastfeeding wasn't good for babies. Formula was the much better choice. So my mother reluctantly followed their advice and did not stand up for her right to breastfeed until I was born in 1971. By that time, physicians and scientists had come around to the knowledge that breastmilk was, in fact, superior to synthetically made formulas. They just didn't understand all the things going on behind the scenes in the microcosm of our bodies.

Physicians and scientists have also been wrong about chiropractic, acupuncture, herbal medicine and other treatments that Eastern medicine cultures have been practicing for millennia. In my opinion, it is pure arrogance and greed that makes man think he is smarter than thousands of years of living proof. The greed comes from the pharmaceutical companies that I believe want to keep us sick so we can continue to need their medications that help us with the symptoms. They don't want us to heal since they don't make money when we are healthy.

So my interest in regenerative medicine had been born and I was going to nurture it and grow my knowledge to the best of my ability. I had found my passion! I always believed that Mark inspired me onto this path somehow. I know with 100% certainty that regenerative medicine could have saved my brother. It may not have directly at first, as we are still being cautious while we are learning about this evolving science. But he would have had HOPE. And hope is better than any medicine big Pharma can sell us.

When you learn about double-blind studies in science, there is something called the placebo effect, that I am sure you have heard of. It happens when patients don't know if they are taking the medication they are testing or if they are taking the sugar pill (placebo) which does nothing. There are always people who are taking the placebo who improve like the ones taking the medication. This I believe is because of the power of hope and positive thinking. Mark would have had at least hope until we learned all that we do today about how things like cannabis and regenerative medicine could help him with his epilepsy and subsequent impotence.

I thought of Mark when I was scared at home with those fevers that kept me up all night and asked him to help me and give me hope and courage. I also knew deep down in my soul that I needed regenerative medicine to save me from this virus. That was the answer...and I wasn't going to stop fighting until I somehow got exosomes in me.

Exosomes do not have DNA or a nucleus. They are not considered cells but extracellular vesicles. Inside most eukaryotic cells, endosomes are created. They are membrane enclosed, nano-sized vesicles that contain growth factors, mRNA, miRNA, cytokines, nucleic acids and proteins.

Cells have 2 components: nucleus and cytoplasm. DNA only exists in the nucleus of cells. Extracellular vesicles are originally formed in the cytoplasm, and therefore contain no DNA.

As far as stem cells go, they are primarily found in great quantities in bone marrow, adipose (fat) tissue, dental pulp of adult teeth, and perinatal (after-birth) tissue. Many clinical studies have been done over a number of decades. Some studies even referencing physicians finding in the 1930's that if they gave a patient a blood transfusion from another adult, the patient may have a bad reaction and die. But whenever they used blood from birth tissue, there was never a bad reaction. They didn't understand the science of why this happened, but they knew what worked and what didn't.

What we know now is that our blood carries cells that are considered "adult" even when we are newborn and also in the birth tissue, called the placenta and umbilical cord, after a woman gives birth. But these adult cells do differ from each other. As we all know, every person has different blood types, so if you are to have a blood transfusion from another living person, the physicians need to make sure you have the same blood type.

The placenta and umbilical cord that develop when a woman gets pregnant serve as a temporary organ or a bridge between the mother and her unborn baby, called a fetus. This bridge allows for communication between mother and fetus and the cells that do this are stem cells. They act like conductors in an orchestra. They communicate needs of the fetus back to the mother's cells, which let her brain know what the fetus needs to be at optimal health. The fetus's stem cells also have been known (through many studies over the years) to travel over the "bridge" to help the mother fight cancer and infections. I think it is so cool that as a mother, I still have stem cells from both of my children inside of me. Even if you miscarry or have an abortion, scientists believe that the mother will carry some stem cells from each of the pregnancies she has experienced.

I also read an article recently that supports this synergy between mother and child. When a mother breastfeeds her baby, the baby creates a vacuum as he/she sucks. The baby also exerts back wash, which enters the mother's nipple. Her cells then identify anything that might be wrong

with her baby and the stem cells snap into action. They may detect an infection, and tell the mother's brain to produce more antibodies to help the baby fight off infections and improve immune system response, and these antibodies travel safely over the umbilical cord to the fetus. So cool!!!

Mesenchymal stem cells (MSCs) DO have DNA, and therefore, the FDA, which regulates foods, drugs, and medical devices, is still a bit hesitant about approving MSCs. Unlike pharmaceutical drugs, nature-derived medicine is slower to get approved by the FDA for several reasons. But Umbilical Cord derived stem cells are also immune-privileged, which means they do not trigger an immune response. This is because they have HLA-1 markers that identify them to other cells as human but they do not have HLA-2 markers that identify Joy from Mary. People ask me all the time, if regenerative medicine works so well and has zero major adverse effects, why aren't we hearing all about it on the news?

First, it is very political. Big Pharma has a lot of money and even more power and influence, especially in the United States. Many believe like I do that the FDA is in bed with big Pharma and the two are purposely hampering the progress of nature-based regenerative medicine. Big Pharma makes money when we are sick, so they develop medicines to treat our symptoms. Please note that there are still no drugs to kill viruses or get rid of the common cold. I do not believe that ALL pharmaceutical companies are solely money driven or corrupt, but I do think that money does corrupt and power corrupts even more.

Second, since Mesenchymal stem cells are "free" since they are donated and available since people are still having plenty of kids; they do not have multimillion dollar companies ready to spend millions of dollars for clinical research studies that typically take 7-9 years in order to get FDA approval for each indication. Quoting a 2021 article in the National Institute for Health's National Center for Biotechnology Information (<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7921162/>), "It was once believed that the primary mechanisms of action for MSCs was contact-dependent signaling and engraftment into tissues, based on their potential for differentiation (Ankrum et al., [2014](#)). In the past few years, it has become more widely accepted that MSCs' primary mechanism of action is through a paracrine effect. Through the paracrine effect, MSCs can secrete biologically active molecules, such as cytokines, chemokines, growth factors, extracellular matrix, and extracellular vesicles (EVs) (Liang et al., [2014](#))."

So, to put this into English, scientists have found that MSCs do not become part of your body, but instead use chemical signaling to wake up your own stem cells and get them to work repairing and regenerating tissue. It is thought that allogeneic stem cells and/or their exosomes stay in your system anywhere between 1 and 6 months. The exception that I understand to this is when a mother or her child receive stem cells from each other. Those stem cells seem to stay with us all our lives. I think this may account some for the super strong bond between mothers and their children. Scientists still can't quantify or understand all the mechanisms and cellular components of love, either. Faith is still the believing in something that you can't see, feel or touch, but know it is there and a very real thing. I have tremendous faith in stem cells, their exosomes and all the other good building blocks that Wharton's Jelly (umbilical cord) tissue provides!

There are a number of laboratories and research facilities that are studying mesenchymal and hematopoietic stem cells. As I am writing this in 2024, I have officially worked for about 6 different labs/distributors. And the reason I left one and went to another was either because I found out the hard way the company (1) lacked ethics, (2) lied about what was in their products or (3) received a warning letter from the FDA about the safety of their product(s).

When I was sick, I had just started selling for a lab where my friend Trish was. I had met the owner/chief scientist at a conference years back and thought well of him. I especially loved going to the medical conferences for anti-aging or regenerative medicine because the experts were up talking in detail about the science and their patients' experiences with it. I recall quite clearly being very moved about the story of a male patient who had become paralyzed and was shown in various videos in a wheelchair, then I saw him announced as he walked across the stage. That told me right there that this was a game changer. What we thought were the limits of medicine before were changing and I wanted to be a part of that!

At one of the first conferences I attended, I remember feeling some shame afterwards about my making assumptions about plastic surgeons and their patients. I always felt that plastic surgeons catered to the vain, people who cared a bit too much about how they looked, wanting to appear young forever. But I learned from countless presentations from plastic surgeons around the world that they were passionate about helping people who had been tragically burned from gas grills blowing up in their faces, or from an animal attack that ripped someone's face off. These

poor victims felt like monsters and were so ashamed of the way they looked they wouldn't leave their houses. That made me turn around my thinking completely.

I saw so many before and after photos of these victims of horrific accidents or attacks. It made me proud that these physicians were so dedicated to helping these people feel human again and ready to get some quality of their lives back. The families of these victims suffered almost as much since their loved ones no longer wanted to engage in life, and that is almost as terrible as losing them altogether.

I witnessed some amazing things at these Regenerative medicine conferences all over the country. I saw a number of patients who were paralyzed with spinal injuries who walked again. That male patient I referred to before I remember clearly was his mid thirties who had severed his spinal cord in an injury. His story was up on the big screen in the conference with his physician going through all the details of the injury and what was done to try to help him. That was when I first learned about exosomes. Back in 2017/2018, exosomes were just emerging as something other than mesenchymal stem cells to be used in regenerative medicine.

The physician who spoke so knowledgeably about exosomal therapy was captivating. I didn't really understand half the science he was talking about, but I was so moved by his presentation and seeing his patient walk again. I wanted to learn as much as I could and I was fortunate to have so many excellent teachers.

I was hired by a female MD, who owned a Biologics company, where she had devised a proprietary formula of mesenchymal stem cells sourced from Wharton's Jelly in birth tissue. Wharton's Jelly is considered the best source or gold standard of mesenchymal stem cells today. And they are so great because scientifically speaking, they have HLA-1 markers, identifying them to other cells as human (not pig, etc.), but they didn't have HLA-2 markers. I learned that HLA-2 markers identify Joy from Bill. I don't know if they or other protein markers are responsible fully for our blood types and why we have to be careful when getting blood transfusions from donors. In the umbilical cord and placenta, all these cells are considered immune privileged and no blood type matching is necessary. This immediately made me think of those scientists in the 1930's who saw no rejections or bad reactions from patients who had umbilical cord blood transfusions.

This physician I worked for was originally from China and is extremely smart and clever in how she escaped that communist, stifling

environment of her youth. She put herself through college then through medical school and became a very smart and talented physician, also a consummate student. She hired me as her VP of Sales and Marketing and said she wanted to train me in the science so thoroughly that I would be another her. And she did. I was constantly asking questions and role playing with her and she was definitely harsh sometimes in her criticism. But I was a sponge and wanted to learn as much as I could. If I used the wrong word in explaining something, being scolded and told that was wrong and stupid, was something my pride could swallow.

When she had me go to training out in L.A. in early 2018, she said I could stay at her house, which I thought was endearing. But she was less hospitable than I thought... she lived in some Hollywood celebrities' mansion which was beautiful and enchanting.

When she told me that all 5 of her bedrooms were filled with furniture for sitting rooms, etc., she told me that I would need to sleep on the floor. Really?? I asked if I could just sleep on the couch in the living room, but she said, no, she liked to work there at night sometimes and needed that for her use. So, I slept on the floor of a huge mansion, which was not the best impression of my new boss.

But I learned so much from this physician and entrepreneur that I sucked it up for a number of months. Another time at a convention in Miami, I slept in a cot in a 5 star hotel outside of her private bedroom in the living room of the suite she had rented for herself. I endured her belittling and harsh criticisms of me and my work along with the less than stellar sleeping accommodations as I soaked up as much knowledge as I could about the science of stem cells.

I even built beautiful KeyNote (aka PowerPoint) presentations where she could simply click and a new image or point to be discussed would pop up on the screen. I put some of these educational and marketing presentations timed exquisitely to music for a greater emotional impact with her patients. She didn't know how to do these things and asked me to show her how to do them, which I was happy to share. When she took full credit for these later and told me I wasn't worth the measly salary she was paying me, I was less enthusiastic about my sharing anything with her. I brought in over \$150,000 worth of new clients and business in the 7 months I worked for her, but she and I butt heads and parted ways with some bad feeling on both sides.

But I now had a very strong foundation of knowledge and experience in the Regenerative Medicine field, and I soon became well known for this. Since this was a small and emerging field, everyone knows everyone else

in this industry. I made a lot of good connections, one of which was with the PhD who started the biologics company in Florida where I was selling when I got sick.

In 2017, this talented PhD had introduced himself and explained that he was a research scientist whose job for the past 20+ years was working at the University of Miami, studying the mechanisms of mesenchymal stem cells. He attended all the same conferences as I did and I smiled warmly as we recognized each other at these events. I met his lovely wife and learned they had small children. I had this in common with them and shared that I was about to get married again, this time to the love of my life, Barry. We texted and emailed some after the conferences, and then I kind of forgot about him until Trish started working for him in 2022.

I also met Trish at one of these first conferences. Like I said, she is a pretty blonde who is an avid runner and takes good care of herself. She is about my age, maybe a year or two older. She had been working in regenerative medicine, selling stem cells and aesthetics products for a couple of years when I met her. We became fast friends and confidants.

Since we were both independent consultants on our own representing biologics labs, we found out the hard way that it was the Wild West out there in Regenerative medicine. There were many unscrupulous players and companies that told us lies and exaggerations, feeding them hook, line and sinker to us who marketed and sold their products for them. Trish and I decided we would work together behind the scenes, sharing the good and bad experiences we had with these companies so we both wouldn't have to learn the hard way. We didn't talk all the time, but always felt like no time had passed when we did consult and catch up with each other.

Through the pandemic, we all had to shift gears as salespeople. Doctors simply were not seeing anyone but the patients they absolutely had to, so definitely no more lunches to educate and talk about this evolving science. So, we both sold for labs doing COVID testing and companies selling PPE (personal protective equipment) like masks, gloves and other gear. But both of us clearly loved regenerative medicine and kept up with our networking and contacts.

Trish ended up working for this Florida based lab started by the PhD we both knew in 2022, I believe. She really grew to like and respect the founder and chief science officer. He was a researcher first and we knew no one who had more experience in studying the mechanisms and inner workings of mesenchymal stem cells than he did. So Trish gave up her independence and got a salaried high level position there. She told me

she and her physicians had had great experience and results with these products. I was selling for another company that was recommended to me by one of my physicians at the time and told her I was happy where I was. But things happen and true colors are shown. I eventually found that the exosome company I was selling for was short-sighted and I didn't like the business acumen that they were developing, so I left them and told Trish I wanted to come on board with her lab. The one constant in Regenerative medicine is that it is constantly evolving with new exciting products and offerings always emerging out of a highly competitive environment. Since I left that other company, the FDA issued them a warning letter and they are now closed down, so I know my instincts were right and I made the right move.

It was early 2023 when I signed contracts with this lab to become a distributor for them. I would purchase their products at wholesale rates and resell them to my physicians, staying in line with a price range that was agreed upon in the contracts. I loved this arrangement since it gives me ultimate control over price, and gives me potential to hire other salespeople under me and still make a profit.

I learned about their products with great interest. This lab had 2 main categories of products: those sourced from amniotic fluid and those sourced from Wharton's Jelly in perinatal tissue. Both of these sources were getting very well reputed for being excellent regenerative sources. In all of the thousands of clinical studies I have read, there hasn't been one major adverse effect with birth tissue-derived biologics. There have been some instances where physician negligence or poor delivery technique had some bad consequences, but I believe that was on the physicians, not on the regenerative stem cells and exosomes themselves. There is always a risk of injected site redness or possible infection when you break the skin to inject. I consider these special cells and their communicators to be gifts from God because they have minimal negative side effects and I have seen so many positive results to help people who had no hope with traditional medicine. In science, medicine and life, there are no promises, so suing a physician for doing their very best is as unethical as stealing, in my opinion.

I do also have to tell you about another lesson learned in this industry, with Liveyon, where I initially met Trish. We were unaware of things they were doing behind the scenes, and the CEO is now, I understand in prison for some of the decisions he made. Liveyon was sourcing the birth tissue outside of the US and shipping it here. This was dangerous because flights get delayed, and these tissues need to be kept

at very low temperatures. This apparently happened and the tissue was infected with E. coli, which made several patients sick and several died. Lesson learned. Make sure all the products I represent are sourced very carefully IN the US and I want full disclosure on all the testing done for safety, not only by the lab I am selling for but I require that they also pay an independent lab to test everything again to make sure the products are safe.

I asked Trish a lot of questions, and she was always there, eager to help me get up to speed. I didn't know she was eventually going to be one of the many angels who God put in the right place at the right time to help me survive this scary virus. I am very grateful for her friendship and expertise. She is a good friend.

One of the most important qualities I admire in people is humility, especially with physicians. I have unfortunately encountered much more arrogance than humility though in my career. But there are lots of great physicians out there that want to help patients. I think many have lost their passion because insurance has been dictating medicine. What is great about regenerative medicine is that physicians are back to truly practicing medicine; they decide what is the best treatment protocol for you since insurance is not involved.

My success in sales on exosomes and stem cells has been slow because New England is very conservative about new ideas in medicine, but the clients I have are very loyal and excited about the science and results. This is main stream medicine in California, the entire west coast, Texas and Florida. The west coast loves regenerative medicine for it's anti-aging qualities. Texas is using it for aesthetics and joints. And Florida, with its high elderly population, has stem cell clinics popping up on every corner because it is helping old joints get stronger.

I have been collecting clinical studies on regenerative medicine over the years and have developed a large digital library, which I call upon frequently. Exosomes are of great interest in the scientific and medical communities because they are not cells, but are involved in cell to cell communication. They are created inside the cell and are triggered by signals from other stem cells and by microorganism attacks. What is very interesting is that the cargo that exosomes hold varies greatly by the conditions in which they are made, and this is what we now believe is most important, the growth factor complexes inside. But there are a few things that are standard about them, for one, their size. They range between 30-150nm, which is a similar range of viruses. In comparison,

bacteria are generally 2–3 μM in length, and an average human cell is 10–30 μM . To give you an scale of the size if you are not an expert on the metric system, a 3 μM bacteria is 3000nm. The SARS-CoV-2 virus is only about 100 nanometers in diameter. The holes in your standard cloth or surgical mask are much larger than the size of a coronavirus.

The size of these nanoparticles is one way that the modern laboratories are filtering exosomes for medical products to sell to physicians for various treatments. Most use complex filtration to eliminate anything but the exosome nanoparticles. They also test everything for bacterial, viral and other microorganism contamination.

When birth tissue is used as the source for exosomes or stem cells, it all starts with the pregnant mother. When she is about 6 months pregnant, she is asked whether she wants to keep (freeze) her birth tissue and cord blood or whether she would like to donate it. If she chooses to donate it, a highly selective process is started that typically eliminates 94% of donated birth tissue and only keeps what is deemed the safest and healthiest potential of tissue.

First, the pregnant woman must fill out a comprehensive questionnaire that details not only her family medical and sexual history, but also that of her mate. She is asked all sorts of qualifying questions one would expect like if she has ever smoked cigarettes, taken illegal substances, or had any sexually transmitted diseases. But then she is also asked if she has ever taken an NSAID (non-steroidal anti-inflammatory drug) or ever had a tattoo. Since most people I know have taken an ibuprofen before, I had to ask where they are finding mothers who have never taken an NSAID. They are out there and why wouldn't we select the safest sources of birth tissue for regenerative medicine.

So after this selection process we are down to only about 5-6% of donated birth tissue being a potential for regenerative medicine products. Once she is qualified to donate from the questionnaire, the mother, her OB/GYN physician and the lab coordinate and plan the date of the C-section. Since a natural birth could happen at any time, a C-section is preferred so that the lab technician can arrange to be there at the time of birth.

At the birth, the lab technician collects the "after-birth", which is the placenta and the umbilical cord, which are still filled with cord blood. Nature innately knows that this is an incredibly healthy resource, which is one of the reasons why we believe many animals eat this perinatal tissue after they give birth. We don't really know why most mammals eat their

placenta after giving birth but the running theory is that they remove the evidence of blood that would attract predators.

In China, mothers have engaged in placenta consumption for thousands of years. It was meant to help them regain their energy, stamina and boost milk supply. Others have stated that it helps reduce post partum depression.

There actually is some science to eating the placenta... it contains oxytocin, a hormone that reduces pain and increases bonding with baby, it also contains thyroid stimulating hormones, interferon and prolactin, which can boost the immune system, energy, recovery and milk supply. The jury is out on whether humans should consume their afterbirth tissue or not. For me, I think it is a gift from God, but not for consumption but for the harvesting of all these raw materials and growth factors that can help heal people from injury, disease and defy aging.

One of the richest sources of mesenchymal stem cells is the Wharton's jelly (WJ), that supports the veins and artery in the umbilical cord. WJ is the major source of MSCs from the umbilical cord due to the large number of MSCs that may reach up to 4,700,000 MSCs/cm of the umbilical cord (Subramanian et al., 2015). Cord blood has been shown not to have as many MSCs as the Wharton's Jelly. There are other sources of MSCs too, but the reason why those collected from the Wharton's Jelly are being considered as the gold standard for clinical regenerative medicine are that they have not been exposed to environmental factors as any adult cells are, they share some of the good characteristics of embryonic stem cells like great proliferability (rapid increase in numbers) and there are no ethical concerns because afterbirth tissue is considered biological waste.

According to the 2023 article in Frontiers in Cell Development Biology, "because of the embryonic nature of WJ-MSCs, the expression of the pluripotency markers, NANOG, Oct 3/4 and Sox2, is higher than that of the adult MSCs (Nekanti et al., 2010; Higuchi et al., 2012), and also implies less exposure to environmental toxins and associated genetic modulation which, may in part, explain their superiority over the adult MSCs (Fong et al., 2011). In comparison to adult MSCs, WJ-MSCs have a higher proliferation rate, longevity, differentiation potential, immune-privilege, and lower immunogenicity properties (Kim et al., 2013). Together, these advantages enable the use of WJ-MSCs as therapeutic agents in regenerative medicine. Notably, several clinical trials have been established to investigate the safety and efficacy of treatment with allogeneic WJ-MSCs (Uder et al., 2018; Carlsson et al., 2023).

More studies over longer periods of time are necessary before any claims can be made about the healing power of WJ-MSCs or their exosomes, but the preliminary data and studies that have been done thus far show promising results. I have read hundreds of clinical studies and have not found one major adverse effect that was directly due to the nature of WJ-MSCs. There is always the potential for injection site infection since if you are not eating the placenta, you are typically injecting the skin to get them into your body. There is also always the risk of human/physician error. For instance, in Florida, I know there was a case of a physician treating a woman for macular degeneration and he injected both eyes at once. Now I am not a physician or a scientific expert, but I would not do any experimental, unproven medical treatment on both of my eyes or ears or wherever at once. That is just dumb. Try it out on one eye, see how that goes, then if there is a problem that was unforeseen, then you still have the other eye.

Most labs I know source from healthy, consenting mothers and the tissue is collected by a lab technician following FDA and CDC guidelines. All clinical-grade tissues are consented, screened and cleared before release for use in research and clinical trials. This means it is tested for everything from Zika virus to STDs to Lyme disease, then it is sent to an independent 3rd party laboratory where it is tested for everything again to make sure the results are consistent and this source is free of any contaminating microorganisms or other potential problems.

Then, after it is cleared by the independent CLIA certified lab, it is quarantined. Only after the tissue has undergone this careful testing does it then have the potential to be used as a medical-grade product. I have worked with several regenerative labs over the years and most perform similar screening standards, but because this is an unregulated industry, it is difficult to really know who is to be trusted. I have learned this the hard way, along with other sales reps I have worked with over the years. This is why I consult with other sales reps like Trish and do my best to vet the companies I represent.

Companies want us to sell their products, so their marketing tells us what processes they use and how the product is created, but they are not always honest about everything. So, now I am a bit smarter and hold the vendors I work with to the highest standards. I require regular characterization reports, which are confirmed by independent labs. These characterization reports basically tell us all the “ingredients” in the product. There needs to be consistency in the characterization reports. And, the other requirement I have is that they are fully compliant with the FDA and

AATB (American Academy of Tissue Banks) with proof of passing various FDA inspections, and they need to be current and consistent.

One of the tricky things the FDA requires is that the original tissue must be minimally manipulated. What that means is that these labs cannot use chemicals or anything that would potentially change the nature of the source tissue. So, this is where exceptional science will shine through. Only the most advanced technology can produce clinical-grade biologics using minimal manipulation without damage to the tissues or contamination to the final product. The expert labs I have chosen to work with have had proprietary technology and techniques that have passed several levels of FDA inspection.

Many people are simply trying to make a buck in this wild west of regenerative medicine. So it is difficult to know whom to trust. I have a saying that you don't know who you are truly working for until you are in bed with them. That has held true because it has always taken months of working for a company to really know if they are being truthful and if they stand behind their products.

So, now let me tell you about another interesting thing I have learned while exploring regenerative and other alternative medicine theories. As we all know, there is no cure for the common cold. Part of the reason is that viruses morph and change so often. It is such a great survival tactic, and also frustrates the scientific and medical communities (and us who continue to suffer with colds and the flu). We saw this happen with SARS-COV-2 virus. Barry and I got the delta version, which was especially virulent. Then it morphed into alpha and omicron versions and probably more...

To be blunt, viruses are scary. They are highly adaptive and are great examples of survivors. They are tiny foes, but foes just the same. And I couldn't believe how powerful was the foe I was fighting inside of me. I had Covid and for me, it was nothing worse than a typical cold, but my husband almost died from it.

My astute friend, Prabhat Soni, MD, who has 8 medical boards of certification, helped save a 53 year old New Jersey man's life from COVID-19. You can check out the article here: <https://kdvr.com/news/hopeful-news-with-successful-stem-cell-treatment-for-covid-19/>. Dr. Soni has not only practiced regenerative medicine for over a decade, but also serves as Medical Director for GIOSTAR, a company that produced a stem cell product that is given the credit of saving Pablo Rigual's life. In April of 2020, Rigual was intubated in the intensive care unit and put on a ventilator. He spent 36 days in a coma with both his kidneys and liver

starting to fail. Doctors said his condition worsened using the standard of care and convalescent plasma treatment. The Food and Drug Administration approved a compassionate care emergency use of the stem cells to treat Rigual, the first patient in the US to receive the drug. The Chief Medical Advisor for the company that produced the stem cell product stated, “This was a patient who had all the worst risk factors including being Hispanic, having obesity, hypertension, diabetes and failed every treatment possible...He got three doses. He was the sickest of the sick and still responded to just three doses.”

His family believed Mr. Rigual would have certainly died without the stem cell therapy. My friend was chosen to administer the stem cells because of his vast experience and years in developing the protocol he used in treating this very sick patient. Doctors said dose one of 100 million stem cells came on day eight of the ventilator, dose two on day 15 and the third on day 21.

Dr. Soni said, “Actually, he was in multiple organ failure. It was highly likely that he would’ve died without stem cell therapy.”

Chapter 8 - Exosomes

So after reading hundreds of clinical studies and not seeing any major adverse effects, going to multiple regenerative medicine conferences and seeing patients that gave stem cells and their exosomes credit for their healing from various injuries, accidents and diseases, I felt confident that my knowledge of mesenchymal stem cells/exosomes that were sourced from birth tissue/amniotic fluid, would save me from this virus from hell.

I know that the FDA considers exosomes safer than stem cells primarily because they have no nucleus and contain no DNA, so this is where I am leaning for me. I called Dr. Soni and spoke with him about my fight with this terrible virus and he agreed that the exosomes I was considering would be a good choice. According to Frontier (<https://www.frontiersin.org/articles/10.3389/fcimb.2022.850744/full>), “recent studies indicate that exosomes derived from UCMSCs (U-exo) have a

significant role in immune modulation, tissue regeneration and antimicrobial defense by directly modulating immune response and enhancing the proliferative potential of tissues (Hollweck et al., 2012; Monguio-Tortajada et al., 2017; Lv et al., 2020; Liu et al., 2021; Palma et al., 2021). However, the role of U-exo on respiratory viral infection and pathogenesis has not been fully investigated.” I know there is a risk because they haven’t been fully studied, but I didn’t want to die and all any of the doctors around here could do was keep me hydrated and treat my diarrhea and fever, not help my immune system beat the virus. As an educated woman, I believe I should have the right to CHOOSE an experimental treatment option for myself as long as I take full responsibility for the choice and the outcome. I think many would agree with me that if the choice was death or a chance, they would want to take the chance.

But our society is driven by fear... Fear of getting sued, fear of not being in control, fear of people trying to scam you or manipulate you.... But I don’t want to be ruled by fear any more. Anxiety crippled me for years and I never really enjoyed life. My sweet Barry has taught me to live in the moment and screw anxiety and fear! What I found over the next few days was that fear still dominated with the medical community in New England.

I have seen the decline of our healthcare over the past 15 years. Physicians and nurses have become stripped of their ability to practice medicine instead being dictated by the health insurances of what to do and what to prescribe. When I told several of my physician friends in the area that I wanted them to inject the exosomes into me, all were too afraid of liability to help me. Even if I wrote out and signed a detailed patient disclosure, assuring them I would not sue them, they were too afraid to help me. All I wanted was for them to give me an intramuscular injection or an IV. I called several concierge IV hydration clinics and none of them would allow me to add the exosomes to their hydration formulas. I was so enraged and frustrated!

This was MY LIFE I was fighting for and it was MY risk. I was willing to abscond them from any responsibility or liability, in writing, video recorded, everything I could think of to reassure them I would not sue them for trying to help me. But insurance companies and our voracious legal system has corrupted our healthcare to such an extent that healers are no longer allowed to heal. Insurance companies decide what is best for you now. Everyone proved to be too afraid to help me. So, I started studying IM injection techniques online and watching YouTube videos. I didn’t know if I could inject myself, but I wasn’t go to die from lack of

trying! On that Monday early in October of 2023, I called Trish and ordered 2cc of exosomes that were within my budget and started praying again.

This is when my angel of a friend Jon comes in. Since Barry was away, my wonderful friend, Jon, has been taking care of me night and day when I was home suffering with this terrible virus. He would get up multiple times a night when I would text him I needed more water. He didn't cook any food for days because I said that the smells of anything made me incredibly nauseous. He changed my bedsheets and freshened my bed every morning because I would soak through them every night with my fevers raging from 103-105. He made me bone broth with healing herbs (along with Bella's help) I told him I wanted and mixed probiotic yogurt with honey to try to get some nourishment in me. He cleaned the vomit and diarrhea remnants in the bathroom and sterilized the whole house with cleaning products, then again with bleach.

And now, he reminded me of something I should have realized but in my fever-clouded brain didn't think of. Jon did steroids for 20 years and he said he could do the IM injection for me. He had done them on himself daily for many many years, which nearly killed him. It was like God was putting everyone in place to help me when I needed it. Jon said he obviously would get in trouble if anyone knew he injected me, but he would take the risk for my friendship and me. He trusted me and my judgment about the exosomes and regenerative medicine and he wasn't going to let me go down without helping me in my fight. I can't tell you how grateful I was and am to this day for his trust and his willingness to help me when I needed it most.

I just read through all my texts back and forth with Barry to refresh my memory on all the details and it took me right back to this Monday, October 2nd after being in the hospital all weekend, then thinking because I was hydrated from the IVs and feeling better that I was over it. I was so wrong! The virus was not gone. Later that afternoon, everything came back... the fevers, the diarrhea. I just couldn't believe that I was still so sick and wasn't getting better.

But talking to Alam and Trish earlier that day and beginning to make plans for getting exosomes into me gave me strength and hope. It's amazing how powerful hope is. But of course, I always felt better during the day. Around 3pm, I started to get uneasy, dreading the coming of night and what it might bring. I asked several doctors why it was that illness was always so much worse as soon as the sun went down until it came back up. They explained that it had to do with our natural circadian

rhythms, but it seemed mystical to me. This is why for so many millennia people feared what would come in the night.

I always liked night before. I've never suffered with insomnia really except a couple of rare nights. And the only time I actually was afraid at night was when I was a teenager and binge reading a lot of Stephen King novels. That man definitely has a scary imagination! I decided long ago that I didn't like feeling afraid so why torment myself with books and movies that made me fearful? Now I choose romance and Western books, movies that focus more on drama and comedy, leaving those horror flicks for other people. That's not the type of entertainment I enjoy, so why do it?

In reviewing my notes, I forgot to mention a very very important person that helped me greatly when I was in the hospital that weekend, my friend, Dr. Uma. She is a Harvard MD that has recently launched herself into the concierge medicine world in Boston. Dr. Uma and I became friends through another physician friend of mine, who introduced us a number of years ago. She and I connected as friends and respected each other, both as women of science and learning.

In my fever-laden mind, I hadn't thought to contact her and ask her for her help. Part of the problem I had faced through this illness is that I had had a fall out with my Primary Care because my Nurse Practitioner had left and I had some bad experiences with the new staff, so I had no physician who was handling my medical/health care. But I had Dr. Uma.

Dr. Uma had done a preliminary medical evaluation and history of me in the summer, and she knew me as her friend, too. I called her while I was in the hospital because I was still in the Emergency Room, when I obviously should have been admitted. I felt completely neglected because the one Registered Nurse (RN) on the floor was busy triaging all the incoming patients AND trying her best to take care of me as well. They explained they just didn't have the staff or the rooms to admit me upstairs. I actually had to take ibuprofen out of my purse at least once because the nurse hadn't checked on me in hours and my fever got really bad because I wasn't taking it on schedule. I told Dr. Uma about this and how very sick and worried I was.

She immediately took action, called the physician on call in the ER, and told them she was my physician. She placed the medication orders so the nurses had me on their schedule finally, and she also told me that she was confident I would be feeling much better soon. She said that viruses peak as most virulent usually between 4 and 7 days after infection. And, she was right that the "average" virus lasts about 7 days. Since my

virus started a week ago Monday, I was thinking that the worst was over... but “average” doesn’t mean “every” and this virus was far from ordinary!

Dr. Uma gave me hope and she made me feel that I had an excellent, experienced medical doctor who was on my side and would help me get through this. On that Monday I was hoping Dr. Uma was right, but as night descended on me, the fever came back and I started documenting everything, as a good scientist should. By taking my temperature, writing down when I had diarrhea, and what I was taking and eating and drinking, it made me feel more in control, even though I wasn’t.

But Dr. Uma was wrong. This wasn’t like any other virus, it didn’t go away. When daylight returned on the first Monday of October, the fever seemed to break again. I went outside to get some fresh air and sit in the sun and was dripping sweat. It was surprisingly warm out for October 2nd and my pool looked inviting. I love to swim and my pool is one of my favorite things about our house here in New Hampshire. Because of where it is located, it doesn’t get a lot of sun and would be terribly cold if we didn’t have a heater for it. But the heater is only on when we plan to use it, so it looked and felt cool and inviting.

I started to think that maybe I should get in the water for a while. My gut was so swollen. I hadn’t eaten anything really but bone broth and liquids in 8 days now and had only lost 2 lbs. I felt like I was 6 months pregnant my whole abdomen was so swollen. And I thought, what is best for swelling? Ice or cool water, so into the pool I slowly went. I stood by the edge and walked myself down so my belly was fully submerged but decided to stop there. The cold water did feel good on my stomach, but not so good that I wanted to freeze my breasts off. I stood there and chatted some with Jon, closed my eyes and soaked in the sunshine on my face, and tried to think healing thoughts for my poor GI tract. Nonstop diarrhea certainly wreaks havoc!

When I got out from the pool, I felt really refreshed and actually a bit hungry so Jon mixed up some plain probiotic yogurt with some honey and salt, which tasted unbelievably good. That definitely tells you how sick I was... because plain yogurt is pretty terrible. Jon said it was the first time in over a week that I seemed like myself, but that was about 5pm, and night was coming again. I kept hoping that the fever just wouldn’t come back this time, and it didn’t, at least not right away. I actually felt good enough to stay downstairs on the couch.

Jon and I watched Star Trek Into the Darkness, one of my favorites, and I stayed up with him until about 10pm. It was great feeling a tiny bit of normalcy. After the movie, I went back upstairs to bed and wrote to Barry

that I hadn't had any diarrhea for several hours now and I felt like maybe I had kicked this thing. Then at about 4am, I wrote him and confessed that I was up every hour with more diarrhea and completely suffering with this terrible fever again. How could my body produce this much shit when I have hardly had anything to eat?? My only consoling thought was at least I would lose some weight! But even the scale continued to disappoint.

I told Barry Tuesday morning at 6:45am that I had had 10 bouts of diarrhea during the night and my fever ebbed only for an hour or two after I took the ibuprofen. Since Tylenol hardly worked at all on the fever, I decided to take things into my own hands and just take the ibuprofen. Maybe I would get an ulcer or some other problem from taking all this ibuprofen, but it was better than dying!

It was only during the daylight that I might sneak in some sleep. That fever and the relentless diarrhea just wouldn't allow me to sleep. Barry was there with me, at least in spirit, because every time I wrote him in the night, he was there, reassuring me, telling me he loved me and I would beat this thing. What a wonderful husband he is! He's on a cruise in the Caribbean and doesn't leave his room so he can be there if I need him.

I know some women would laugh that I say he is a wonderful husband. They would judge him to be terrible because he didn't come home, but we talked about that. If he tried to get home, he would not be able to talk to me for at least a day or two and I needed his emotional support much more than I needed his physical presence. I couldn't have stood him in the bed with me either because I was so hot and restless and couldn't stand anything the least bit warm near me. I kept kicking out my pug, Lily, and my big giant black cat, Boba. They were too hot and made the fever feel worse. Barry is a big guy and is always super hot in bed...both ways, wink wink!

I believe God sent him on this trip because it was best for me. I am certain that if he were here, he would make me go back to the hospital, and then how would I get the exosomes into me?

Chapter 9 - Time

Time. Time is so enigmatic. Sometimes it flies, sometimes it drags. But it is always moving forward.

Have you ever taken a trip when time feels so slowed down? It feels like it is taking forever to get to your destination. Or how it seems like forever until your planned wedding day. You plan, you invite, you plan more, time drags. Then, when that glorious day finally arrives, it goes by in a blink of an eye! How does time do that??

I have always loved movies and books with time travel. I don't know why I feel it is so intriguing and captivating to me, but I just love tales of journeys through time. I think maybe it is because one likes to think we have a chance to see and experience the history that we read about in books... that maybe we could even change things. I don't know. But I have always loved stories that involve time travel.

Barry and I were talking the other day about class reunions. We went to his in Bristol, RI, and it was so fun. Everyone reminisced and also laughed and commented that Barry was still the same... crazy and fun and it was amazing he was still alive!

I told him I never had any real desire to go to any of my high school reunions, and he said, of course not, you went to an all girls' school! Yes, I did and I have fond memories of high school, but I know what the reunion would be all about... Who was more "successful"? That is very much how society seems to judge, with a focus on success, and we all know that that means if we have advanced academic degrees, if we are famous, if we are rich, but are those really the trademarks of success?

What is true success? What is it to be truly rich? Is it how much money we have in the bank? How good looking your partner is? How accomplished you are in your career? What kind of car are you driving?

Upon great reflection, I dare say "NO"! Riches, Fame, Degrees, do these things bring fullness to life? They certainly and most definitely can make life easier. But Steve Jobs comes to mind in something I read as he was approaching his death. He acknowledged that all of his riches and accomplishments were invaluable in the end compared to time. What he wouldn't give for one more moment with loved ones.

Barry said to me, who wouldn't want to be you, Joy? In the last 9 years we have been together, we have gone around the world to Costa Rica, Hawaii twice, dozens of cruises, to Europe and across the US, we have been such adventurers! One can look at us and say, their house is super small, they have zero savings in their bank accounts, they live paycheck to paycheck... but we have chosen to really LIVE! He has gotten me to have a new perspective. I am rich! I am successful! Because I try to make each moment count. Time will keep on marching, but I am going to savor every moment, whether it's to build a snowman in

the back yard with my kids when they were 7 and 10 or playing hookie for an afternoon to go to a movie at the theater with my daughter who will be off to college next year or to taking a vacation when we have no money in reserves. There are no guarantees of time for anyone, rich or poor, and I want to live every moment the best I can.

I was grateful when the exosomes (biologics) arrived and Jon got 2cc of them into me, which equated to about 750 billion exosomes. They come cryopreserved and one has to thaw them before injecting. These little ninjas would help boost up my immune system. Exosomes and stem cells are immunomodulatory. Now, at least my body had some help. I knew nothing would happen immediately, it would take time. But at least I had hope.

While the fever started once again as the sun slowly touched the horizon, I agonized over time. Would I make it through another night of this? How could each minute last so long until dawn? Could I actually be dying?

Each minute was so slow. My fever was back again as soon as darkness approached, so I took Tylenol...watched the clock tick, the second hand go by as if in slow motion...just a bit longer and I could take ibuprofen again. Tylenol only lessened the fever, really just taking the edge off of it and the relief only lasted about an hour, then the fever was torturing me again. I was so hot and so uncomfortable.

I closed my eyes and tried to activate those little ninjas in my mind. I tried to imagine them fighting the virus, cell by cell and rallying my body to fight and kill what was killing me. I wanted to power those exosomes up by cheering them on as I prayed.

I texted Jon again in the middle of the night that I needed more water, more water, please bring me another 4 waters. In order to keep the ibuprofen down, I knew I needed something to eat but the thought of food was so repulsing. The body aches and the fever kept me awake night after night. And I wasn't getting any better. I was getting worse.

I messaged Barry throughout the night, his notes of love and encouragement being the tether that was keeping me going, persevering through this agony. My body felt like it was starting to give up, not responding to the commands of my brain. My will to fight and to live was still strong but my body just wasn't responding. It was becoming difficult to even have the energy to turn over in bed, to get up for another bout of diarrhea. And I was constantly thirsty. I just couldn't quench my thirst, so Jon kept delivering more bottled waters up to me and I kept drinking them, hoping with the new dawn, I would finally start to get better versus worse.

Are you a person who can take teasing and laugh at yourself? I am, probably because I come from a long line of teasers, starting with my Dad. On my wedding day to Philip, he picked a flower out of the garden and said that the florist canceled and here was my bouquet. Always the tease! And my brother, Jim, was the worst! His kids love to hear the story over and over again about how he would tease me and one time pinned my elbows down on the ground and tickled me when I was about 5 or 6 until I threw up. They thought that was hilarious! But I think the favorite teasing story of myself was down the Cape when I was about 7 years old or so. Jim was 17 and put the water on to the garden hose then called me over in the front yard and conspiratorially said, "Joy, I think there is some little animal stuck in the hose!" As I put my eyeball right up to the open hose to look in, he unkinked the hose behind his back and let the water burst into my open eye. Some might think this was mean but he really was just a jokester and loved to tease me because I was gullible and fell for it every time. When our neighbor, Mrs. Duggan was dying and we went to visit her, she told us that she was there and saw the whole hose holding incident and couldn't help herself but to laugh and laugh. She said I had a devil for a brother, but Jim turned out to be someone I can always depend upon to love me and help me when I've needed it.

Of course, I marry a tease, in fact, 2 of them! Phil was always teasing, poking a bit of fun at how clumsy or accident prone I am. After we divorced, Phil told me one time that he never really appreciated that quality in me, that he could tease me and I would just laugh at myself. He said that being a tease is a big part of his sense of humor and many of the women he was dating didn't get it and did not respond well to it.

Barry also loves to tease me. In my opinion, people only tease the people they truly love. If someone that doesn't know you or doesn't like you "teases" you, that is just mean insulting behavior. There is a big difference. That night I was having a really hard battle with a Ritz cracker. Who would ever think that it would take Herculean effort and over an hour to nibble away at one measly cracker while sloshing every minuscule bit down with a half a bottle of water to try to trick the nausea to not realize it was food I was trying to get down, it was just water. Barry teased me that I ate that cracker like a mouse champion! I love how he can always make me laugh even when I felt like dying.

To help distract myself from how unbearably slow time was ticking by, how uncomfortable, how sick I felt, I messaged him about how he saved me. If I hadn't met Barry I don't know if I'd still be alive to tell this tale about my journey with exosomes.

I struggled with anxiety and depression since I was a teenager. I was bullied in middle school so badly that I had PTSD from my experiences there. Every night I had nightmares that were so vivid and real. My daughter says they were really night terrors and they have plagued me most of my life. I always felt like a helpless victim... until Barry.

He has helped save me in so many ways, but our love story and how we first met is my favorite.

It was 2015 and Phil and I had been married for 14 years, gone through 8 layoffs between the two of us, gone through all of our savings and my 401K because of all the job losses, and I was yet again battling depression. I don't want to get into the detail of why I was depressed but let's just say that I felt my marriage was unhealthy and unhappy. Phil and I were always better friends than we were husband and wife. But both of us have big hearts and tried to do what was right.

We were supposed to both go on a cruise with our 2 newly divorced friends, Sandy and Christie. But both Phil's mother and mine were going to be away that week, so we had no one to watch our 2 children, so I told our friends that we couldn't go. Phil then talked to me later saying that he thought I really needed a vacation and that he would stay home and care for the kids, but I should really go. Then later he said that he wanted me to have a great time and to even take a week off from marriage if it meant I'd have fun. We laughed at that because I am very loyal and would never be untrue to him. He said that he meant that I should just go and have fun.

On that trip I came to some epiphanies. As I was asking my friend's permission, telling them I was going to the bathroom or back to the room, I realized I was unrecognizable to myself. When had I become afraid of everything? I was afraid of flying or more specifically torpedoing toward the ground and crashing. I was afraid the cruise ship would sink and I'd drown. I was asking permission to go do the things adults do. Where was the girl who had traveled to study abroad in London alone? Who traveled across Europe by myself with no cell phone, just a backpack and plans to meet up at different cities with friends? Who was this scaredy cat who was afraid of every aspect of life?

On day 1, 5 minutes after I boarded the ship, I sat down at an outdoor bar by the pool and ordered a drink. Barry came over a minute later and said, "you are sitting in my seat." Well, if you know me, I am very polite normally, but I laughed at him, thinking he was teasing me and flirting with me. I thought it was a line, so I brazenly said, "well, it's MY seat now, isn't it?!" We laugh about that today because it really was his

seat. He had gotten up to hug his friend, Vic, whom he hadn't seen in years, and when he turned around, I had taken his seat, quite indignantly too.

Over the next day or so, his roommate hooked up with one of my roommates so their group had merged with ours. I remember one morning, Barry was putting on quite a show with mimosas, keeping each plastic cup and nestling each empty in on the next drink until he had to use both hands to keep it together... 28 in total! It was that morning that I started to feel a little envious of all the fun my friends were having, and me just telling everyone that I was married. So, I announced that my husband gave me a "hall pass" for the week, and suddenly Barry was at my side again, flirting.

He continued to flirt with me, even putting his hand on my leg clandestinely in the hot tub. His friend joked later and for years after that he thought I was going to punch Barry out for taking that liberty! So, after day 4 of flirting and getting where with me, Barry turned his attention to other women. And I found I didn't like that!

His roommate, Peter was clearly smitten for my roommate, Christie, as Barry and I witnessed them confessing their love for each other Day 2 of the cruise over dinner together. We rolled our eyes, and said we couldn't believe they just said that so soon! They are still happily together today as well, by the way.

Well, on Day 5, Peter joined us girls for a trip to the horseshoe beach on Bermuda. He said Barry didn't want to go. Then he proceeded to confide that at 6am this morning when he was leaving to go out for a run and to the gym, Barry was just getting back to the room and he was escorting a beautiful 23 year old, saying that the mini bar was full and laughing with her. The whole time we were on that beach, I was thinking about this and about Barry. How could HE get a 23 year old? He was balding and overweight AND over 50!

I know that that is snobbish and mean, but I thought it anyway. I couldn't stop thinking about it. When we got back to the ship, I remember searching the boat over with my eyes, trying to spot him. I was swimming in the pool and I finally caught sight of him up talking to what looked like the Captain. I watched and studied him, and was kind of shocked that he never caught my eye, never even looked at me. Now, I was intrigued. This man did not behave the way other men had around me. So, later I told him that I had changed my mind and that I would like to go out on a date with him. He said he had reservations at the exclusive steakhouse that night and he would love to take me.

Before we approached the deck where the restaurant was, he said he had to tell me something first. He brought me in close and said conspiratorially that he had tried to make the reservations to bring another woman he met earlier that day and was told they were completely full and there was NO WAY he could get a reservation this late in the game. People had made their reservations months ago and there was absolutely NOTHING she could do. Well, I have learned since then that Barry hates when people say obvious lies like that. If Beyonce and Jay Z walked in with no reservations, they would certainly find a table for them. What that hostess was saying is that he just wasn't important or famous enough and to suck it up that there would be no dining at that restaurant tonight for Barry.

So, Barry then confesses that this pissed him off and so he proceeded to tell the hostess how heartbroken he was because his wife died 3 years ago and he met a wonderful woman in the hot tub today and it was the first time he had felt anything in years. She wanted to go to this restaurant and Barry said he was praying he'd be lucky enough to somehow be able to take her here. He said the elderly couple waiting in line behind him at the hostess stand were practically in tears, and he completely melted the hostess. She then leaned in, grasped his hand and said, OF COURSE you WILL dine at this restaurant tonight. You just come up to me at around 7:30/8pm and I will take care of you.

I listened to this complete lie and declared that he deserved to go straight to hell... saying your wife died, that was terrible! Barry said that she lied first. She DID have tables if it was important enough, and this date with me was important to him. That was a new kind of logic than I was used to. This was going to be an interesting date!

Well, when I walked in that room and we started approaching the hostess stand, she saw Barry and immediately left the line of waiting people and practically ran across the room to me. She took my hand and said that I was a very lucky woman, that Barry was such a gentleman and that she had the best table in the restaurant waiting for us. She walked me right past the line of people and escorted us to the most romantic table there, right in the perfect nook of the restaurant. She gushed some more and wished us a wonderful evening. Shortly thereafter, the manager came over and said that the hostess had told him about us, he gave us a free bottle of champagne and he wanted to make sure we were getting everything we needed to have the best possible time. Barry winks at me as he was gushing and I choked back my laughter, enjoying this show he had put on for me.

Then, I am proud to say I surprised him. When we were in a more serious conversation, getting to know each other, I was suddenly inspired and said, "You are really intelligent, aren't you?" Barry's jaw hit the floor! He said, "Intelligent?! What have I done this week to make you think I am intelligent? I got kicked out of the casino night 1 for mooning the pit boss, fell off dancing on a table night 2, drank 28 mimosas then encouraged some 23 year olds to make out and climb up a pole..." I laughed and told him he was right, he didn't do anything that was remotely intelligent. But he was so funny! He was always making me laugh, and you need to be intelligent to be witty funny. He said that that was the beginning of falling in love with me for him. I looked deeper.

I remember feeling weird and somehow exposed when he reached out and wanted to hold my hand when we were walking down the corridors. I felt giddy like a girl on a first date. I was 44 and thinking last week how I didn't care if I lived or died. I had nothing to look forward to... maybe my kids getting married, but that was about it. I was so empty and depressed. I felt like a prisoner in my own home with nothing to live for.

I told Barry that I wouldn't have intercourse with him because that was cheating as far as I was concerned, even with the hall pass, and I wouldn't kiss him, very Pretty Woman of me! But both of those things seemed very intimate to me and I didn't want my emotions to get wrapped up in this. I could just have some fun like my friends. A little fooling around wasn't going to hurt anyone.

Well, Barry and I were like ravenous animals together and the rest of our group teased us when we excused ourselves to go back to my room for like the 8th time. One time when we were walking down the long corridor to my room, there was a maid who was on her hands and knees on the floor cleaning something there and Barry leaped over her, saying it was fun to leap over people. I was always laughing with him. He made me feel so happy and so full of life and so beautiful.

I teased him one night, saying that my roommates said I was way out of his league. Barry quipped, "Well why would I play in my league?!!! Duh!" He was just so funny! And I thought about how little Phil and I laughed these days; how we fought and argued most of the time. How polar opposite Barry was and how I actually liked ME when I was with him.

The last night of the cruise, he stayed in my room and just held me, spooning me, while I cried. He softly asked me why I was crying, why was I so upset? I told him that I was crying because I realize my marriage was over and I was grieving over it. But I realized on this cruise that my life

was not over. I still had an opportunity for happiness and love but that I had to choose it.

As we were saying good bye, Barry told me he didn't own a phone and never would. So I asked him how he communicated with people. It was beyond my imagination that someone would not own a cell phone. He said he was on Facebook Messenger and he wanted to stay in touch with me. Would I friend him? So I did and he got into his girlfriend's car and I got picked up by Phil along with our friends.

That night, as Phil was getting ready to join me in bed, I confessed to him that I thought I fell in love on this cruise. I didn't mean to! I said I was so sorry, but everything in me had changed and I wanted to be with Barry. He lived in Rhode Island about 2 hours away, but somehow I wanted to find a way to be with him.

Phil thought about all of this and said, "If it means losing you or sharing you, Joy, I will share you." Over the next year, I made dates with Barry and Phil watched our children. I told him I never wanted to hurt him, and that is 100% true. But I had to make a choice for my happiness, and I chose Barry.

Thoughts of him and his love notes to me comforted me but I missed his physical touch and reassurance. I kept my laptop next to me on the bed and looked forward to Barry's messages. My female kitty, Luna, seemed to adopt me as her charge when she had always been somewhat aloof around me. She seemed to know I couldn't stand anything warm or touching me, so she stayed curled up on the foot of the bed away from me, but knowing her company was of comfort to me.

Wednesday morning finally came, and I made it through another night. I was sure that today would be the day that I turned the corner, but it wasn't.

I was determined to fight this with everything I had, but I was also scared; I've never encountered anything like this before. I spoke to Barry about our money situation, which is always super tight and asked him if we could find enough to buy me another 2cc of the exosomes. He got me the money immediately.

I then called my friend, Dr. Soni, and asked for his advice. I had spoken to him on Monday, too, and asked him if he could authorize ordering of the exosomes for me, and he was happy to help. I was ready to ask him to fly here from NYC to get them into me via IV, but he was fully booked with patients and I felt that was a bit too much to ask of him. Jon injecting me into my butt cheek would be good enough. I just needed to get them into me. The exosomes are smart enough to know where they

need to go. They home into where the body needs them. Then, they start waking up everything to help the body kill the virus and start to heal. I knew they would help, and when I asked Dr. Soni about doing another double dose, he agreed that if I could afford them, to get as many into me as I could, so I called Trish and ordered more.

What we know about stem cells and exosomes is constantly evolving. In fact, the company I am selling for now, Platinum Biologics is filled with people like me that have been in the Regenerative Medicine industry for years and have learned from others' mistakes and successes. I have learned that all Biologics work, but it is the treatment protocols, the collaborating of patient outcomes and supporting the physicians with everything they need to help patients that is really important. Platinum is not only ethical, but shares my passion truly partner with physicians to help the patient. We actually guarantee patient outcomes; that's how much we believe in our products and the live protocols that our consulting company is constantly fine tuning.

It is very interesting the things that we have learned even just in 1 year since I started writing this book. When I first started in this industry, it was all about the mesenchymal stem cells. We thought that they were the most important factor and the more the better; but by collaborating results with hundreds of practicing physicians, we have found that lower doses more frequently yields better outcomes.

We have also learned that it is not only about how many stem cells and exosomes you are injecting, but the other components naturally in birth tissue are super important, too. The umbilical cord is an amazing thing! It is a temporary organ that the body creates as a special bridge between the mother and her growing fetus. It is uniquely composed of exactly the same things as our skin and every organ in our bodies: Collagen I, Collagen III and Hyaluronic acid. If you have ever been pregnant and had a child you know that that baby moves all around and the umbilical cord doesn't ever kink or block the blood flow. The Wharton's jelly inside naturally cushions the arteries and vein and has structure, but also allows for movement. There is no other tissue like it, and in my opinion and many others, it is ideal for helping the body to repair and regenerate. It is always from healthy full term births with consenting mothers who choose to donate the cord blood and tissue. There are no ethical concerns because it is considered biological waste. But it is full of the raw materials our bodies need to repair and regenerate tissue in our bodies. It is the future of medicine and I am so proud to be educating people about it today.

I was happy to get the order in for another strong dose of exosomes, but I thought about what else I could do that could help my body kill this virus and colloidal silver came to mind. At one of the medical conferences I attended years ago, I was introduced to Seth, whose family owned and made Argentyn 23, a colloidal silver product that is anti-microbial, not just antibacterial. This means that it kills bacteria, fungi, viruses, any microbe. They offer their product in different forms and concentrations so you can use it on cuts for first aid or ingest. You can use the nasal sprayer to spray it up your nose on onto the back of your throat, where most infections start. So I reached out to Seth via text and he of course remembered me and was happy to help. He told me that the kind in the nasal sprayer was a concentration that was safe to ingest. He told me that he would take 1-2 teaspoons undiluted by mouth, hold it under my tongue for 30 seconds, then swallow. He said to repeat as often as I needed to, every 15-30 minutes. He said that that dosing loads your lymphatic fluid with about 90% of the actively charged ultra pure silver and its myriad properties. I asked him if it would hurt the exosomes I was taking, and he said, no, it was pro-life and antiseptic; it shouldn't harm the exosomes. So I was grateful it didn't taste like anything and I tried to swallow down a gulp here and there as often as I could manage. I wanted to beat this thing and LIVE! I was only 52 years old and I would NOT die from this! Good thing I had just bought 3 bottles of Argentyn 23 for me and the kids as fall and the return to school always brings colds.

At 3:43pm, I messaged Barry that I needed him to come home right away. The high fever was back and my stomach ached like crazy and I was so scared. He told me to go to the hospital right away. I told him no, I couldn't because I needed to get those additional exosomes into me and once I was in the hospital, my chances of that were gone. I had to hold out. He asked what Dr. Uma and Dr. Soni said, and they thought I should also go to the hospital if I was feeling that bad.

But I couldn't. I wouldn't. I kept thinking about how they really couldn't do much for me but give me fluids, and I was neglected most of the time I was at the hospital because they were so understaffed. I had to hold on and the second batch of exosomes would be delivered tomorrow. I needed to get those into me before going to the hospital.

That afternoon, Phil said he was coming over to see me and check on me. I told Jon I had to get up out of bed and make myself look less sick. I knew if Phil saw me the way I was he would demand I go to the hospital and would probably call an ambulance so I wouldn't have any choice.

If my mother or Barry had seen me that day, they would have made me go, too, but thankfully Jon trusted my judgment and respected my decision to wait, get those exosomes into me, then see about the hospital.

I dragged myself out of bed and came downstairs when Phil came over. I did my best to pretend to feel better than I did. I knew that he and my other loved ones wanted to help me and wanted me to get better, and the hospital was their only thought. But I knew that there was nothing they could give me that would kill this demon of a virus and if I didn't give my body more help with the biologics, I could die from this. Once you are in the hospital, you are somewhat a prisoner there until the physicians release you.

Wednesday night proved to be the worst yet. Each minute unbearably long. Finding I didn't have the energy to even roll over when I got uncomfortable. Dragging myself out of bed when I felt another bout of diarrhea coming. It was orange now... that couldn't be good! But it was only a few more hours until daylight. With Barry's encouragement, I WOULD make it through. He looked into coming home, but it would take at least 36-48 hours and he doesn't have a cell phone, so we wouldn't be able to talk. That was much worse. He was my life line and his messages kept me going.

We agreed that once I get the exosomes into me, I would consider going back to the hospital. That seemed reasonable. I was just so scared and Jon was scared and Bella was so scared she couldn't even come over. My Mom was worried and had my whole family praying for me. When she asked my MD nephew about my situation, he told her to tell me to go to the hospital. Ugh! I would if they were open minded about biologics!!!

Barry said if he came home, I was going to the hospital right away, PERIOD. He said that there are no cameras in the bathroom. He would find a way to get exosomes in me if I needed them. So, I was actually glad that he wasn't home to make me go. I could hold out a little longer.

I watched the minutes to by... then, I was praising God that I made it through to daylight! The exosomes would arrive today and I would survive this!

Chapter 10 - Hospital again

Today was a new day and I was grateful to be alive, feeling terrible, but alive. The exosomes arrived in the morning and Jon brought them right up, thawed them out and injected them into me.

Poor Jon was beside himself with worry at this point. He came up and changed my sheets, drenched with sweat again. He picked up all the empty water bottles on the floor, and replenished my supply with full ones. He told me I was going through an entire case of bottled water every day! And I was still thirsty!

He tried to get me to eat something but food was still repulsive. My belly ached so much. When the fever came down to a low grade, I could finally get some rest. It was so difficult to sleep because I kept having to go to the bathroom, and the aches and discomfort of the high fever just wouldn't allow me to sleep. So I rested, thinking of my mother. She had told me many times when I was a child and having difficulty sleeping because of sickness of some sort that resting was just as good as sleeping. Just rest. Don't worry about not sleeping, your body would get what it needed. Trust it! So I trusted my body and napped when I could.

Viruses are really amazing because the really virulent ones trick you. I remember the same thing happening with Phil and Nick when they had pneumonia. The fever would go away during the day. They would feel much better and think they were over it. Then, it would come back at night with a vengeance. Every night it would get worse and sap a bit more of their strength. Feeling better during the day and thinking they were over it, it's easy to do a bit too much and then you suffer more every night. But it only lasted a maybe 3-5 days.

When Barry told me he was telling other people on the cruise about my illness, some people told him that they knew people that were sick with this terrible flu and it took him an entire month to get over it. I wouldn't last a month. My body was getting so weak.

I decided it was finally time to go back to the hospital, but a different one this time. Phil suggested I go to Lowell General Hospital this time. He felt confident I would get better care there. He called on some of the doctors there and I knew it had a good reputation in the area.

But my concern now was that I didn't have the strength to be able to go to the Emergency Room and sit there for hours. I needed to get right in. So I finally called an ambulance and they came and I felt relieved to entrust myself to their care. It was in the wee hours of Friday, October 6th, that my chariot took me right in and set me up with 2 IVs, one in each arm.

I got admitted and a room right away and I had my own bathroom, thank God. They of course did testing again and identified that I was

severely hypokalemic, which means my potassium levels were really low and that was dangerous. So in my left arm IV, they gave me Ringers lactate. It burned so badly, I couldn't stop myself from moaning out in pain and sobbing. Jon had come to visit me and was so distressed to see me like this. He went around to 3 different nurses and medical professionals, complaining that I was in terrible pain. Couldn't they do something to help me? They all told him the same thing, that I had to suffer through it. My body needed that salt badly and they knew it burned, but it was necessary. They said it would be done in about an hour and that perhaps he should go home. Poor Jon! He felt terrible but did as they suggested and went home. I was in good hands and we all had to trust them now.

I probably waited a bit too long to go back to the hospital. I wasn't thinking about electrolytes. I just kept drinking water because I was so thirsty and I don't like flavored waters. I did try to get some salt in me with the occasional solitary Ritz cracker or bone broth soup, but that obviously wasn't enough. Not only did they give me the Ringers' lactate but they gave me 2 Potassium horse pills to swallow every couple hours. My numbers must have been really bad. They kept pushing those horse pills on me for days. The one thing I don't really like about the way health care is today is that they don't really tell you what is going on. They just treat you with whatever they think is necessary. I think they should at least explain what is wrong with you so you can know what is going on with your own body and what they are doing to help. But since insurance has continued to take bigger and bigger percentages of medical and hospital payments, all of healthcare is understaffed and has to see too many patients, so no one gets personal attention that we did before ObamaCare. That's when I personally saw a huge change in our healthcare system and it's gone downhill every year. I am hopeful that with political change, things will start to improve again because healthcare once government became involved unfortunately became political and all about the money, not the care.

So being back in the hospital was good and bad. I felt relieved that they were monitoring everything and treating me to help my body the best they could. I had great nurses that were much more attentive than at the previous hospital because I was actually admitted this time. And, my Barry would be home tomorrow! I couldn't wait until he got home and I could hug him.

The virus decided this battle was not over yet, though. Friday night proved to be just as dark and dismal and unbearable as all the previous

nights. It was difficult not to despair. My body was so tired of fighting, of pooping yet again, of vomiting when I tried to force anything in my belly.

Having taken antidepressants for 25 years every day, my body and more importantly, my brain needed those drugs. And swallowing down anything other than water made me so nauseous that most of the time I couldn't keep them down. So I knew that I probably wasn't getting enough of that drug in my system either. So, that Friday night, despair started to win and darkness descended upon me.

I texted my kids and told them I thought I wasn't going to make it. That they needed to be strong and that together they would survive this. We have a great family and to lean on them. Bella was beside herself and Nick was his quiet self, trying to take in everything I was telling them. I told them that they were lucky to have 2 great fathers and that everything would be ok. I said I was sorry. I didn't want to leave them. I love them with everything I am, but I didn't think I was going to make it.

I told Barry where the life insurance papers were, gave him direction on where I kept passwords, what the password for my phone was. I told him he should take all of the insurance money and move back to his home town of Bristol. The kids could stay with their Dad. I didn't want to leave him or this world but the virus was winning. My body may die but I would live on!

I believe that our spirits or souls are eternal. They are a piece of something infinitely bigger that is God. I envision God as pure light, happiness and love. God is eternal. We are all like slivers of that light and when we die, we go back to join His light and love.

It's funny because Bella told me recently that I was like a beacon of light, and she sent me a photo of what she meant. It made me feel so wonderful that she thinks of me that way and sees me as her inspiration. I feel that we are all beacons of light or at least we have the potential to be. That light and goodness lives in us all. It is not God that tests us but it is life that is difficult. God believes in us and loves us all as His children.

When we die, I believe we have a reckoning, where we are flooded with understanding about where we failed in life. As we all know, life is not always easy. But it is only through the difficult times that we grow. We are here to learn lessons about what is really important. What I was going through over the past 2 weeks... was it an important lesson or it was the end?

I hadn't considered my own mortality for many years, but there have definitely been times in my life when I thought death would be easier than continuing to be in such anguish. Pain is a part of life for all of us. No one

has an easy, perfect life. I don't care if you are rich or poor, black or white or red or blue, life has its good times and its bad. Some people struggle with money problems, some health, some are extremely lonely, some have tragedy befall them, and almost everyone has been heartbroken at one point in life or another. God doesn't test us; life is the test.

We have free will and I believe our choices define us. I love the idea that we are all strings of color that are interwoven into a beautiful tapestry that only God can see until we die, then we gain a view of it and with that, understanding. We understand where we failed in our choices, but how the interaction with others during those times still somehow created something bigger than ourselves and beautiful.

I also believe that our souls can come back in different bodies over the ages. That is why some people feel like "old souls". I believe I am an old soul and Barry is one, too. But we still have a lot to learn, which is why we are back to battle through life's challenges.

Why is it that some people seem to have tragedy after tragedy hit them? I remember a book being popular when I was younger called, "Why do bad things happen to good people?" I think the more your soul comes back, the harder the tests are that life throws at you. Like an athlete that trains and continues to push themselves to new levels, our souls need these tests to push us to higher levels of consciousness. You need to feel and know pain in order to understand and feel empathetic when someone else is in pain. You need to feel sadness and despair so you can relate to someone who is suffering with those feelings.

We don't grow during the good, easy times. As my wise father would say about the ups and downs of sales, "it's easy to look good when nothing goes wrong. But you have a chance to really show your worth when things go wrong." Will you despair and give up? Will you dig down deep and find the will to have faith and fight through the adversity you are facing? Will you turn to others for help and support or will you hunker down inside yourself? Life tests us all.

I think what it comes down to is if you believe in something bigger than yourself... faith. Why is it that we all fight over who is right about God. Is it right to believe in Allah or Buddha or Mohammed or Jesus Christ? Well, one thing I have learned in life is that we all have our own opinions and no one person is going to make every person agree. Here is our free will again. World Wars, crusades, suicide bombers, all these destructive murderous calamities have roots in religion and whether we are superior to someone else.

Once again, I go back to humility. I think humility is one of the most important qualities we can have in life. After all, as Winston Churchill so wisely said, "Power corrupts. Absolute power corrupts absolutely." The best physicians I know are humble, and always feel they have more to learn. I know I always have more to learn! This is what I've always loved about science. We are always learning more about the world and universe around us. Not too long ago, we were banging 2 rocks together trying to create fire, and look at us today! But the greatest leaders and the greatest prophets have always been humble. They feel they are here to serve the people, not just themselves.

Atheists in my opinion have lost their sense of humility. How can you look at the world around you and not think that there is something bigger than you? That you are truly alone. Your life is pointless. When you die, that's it. There is nothing more. Don't they see the signs that are all around them that there is something more?

I KNOW my family members that have died are not gone forever, but are still with me somehow. I don't understand how, but I feel them; I see the signs they give me to reassure me their souls or spirits are not dead. I think of Star Trek and the episodes where aliens were living in different dimensions that we can't see, but they are there just the same. Why do we as human beings think we know it all, especially when we are always learning and innovating and creating the new?

Chapter 11 - Lightbulbs

What are lightbulbs that go off in our brains and inspire us with ideas? Are they messages from God, the Universe? Those little voices in our heads that whisper something is right or wrong... I think it is our Angels that are trying to guide us.

I was taught in Catholic school about the Bible, Jesus and other religions. But 8 years of Catholic school actually turned me away from the Church and Catholicism. All I saw was hypocrisy, from Brothers who were professors who taught Contemporary Morality, calling black people "bushwhackers from Africa" and saying there was no such thing as rape because a girl with her skirt up can run faster than a boy with his pants down. I kid you not, those were the exact words of a professor of mine. When I stood up and asked if we had to use these racist and sexist

examples on the test, I was kicked out of the class with a verbal, “Good riddance!” When I went straight to the Dean, my complaints were ignored and the professor was never reprimanded in any way. This is the higher education we are paying all this money for??? I was disgusted. And the fact that he was a leading member of the Church just made the situation even more sickening and hypocritical to me.

I believe that most people are good, but we all struggle with what to do at times. I had personally battled many times throughout my life with depression and despair. It’s difficult to explain these things to people that have never experienced them. It’s different from sadness or grief or disappointment. I think a good analogy is that it’s like you are in the ocean and a whirlpool starts pulling you under. You try as hard as you can to fight against the current, but it pulls you down. You gasp for air, get pulled down deeper. It’s so dark and you wonder if you should just give up and let it pull you under. It’s so exhausting to fight. I can see why some people choose to end their lives. They just want the peace of letting go and letting the water drown them.

I was in a different state of despair here than I have ever experienced before. I wasn’t depressed, my body was just exhausted and failing. My stomach ached and cramped and I just felt so weak. When I told my family I didn’t think I was going to make it, it was what I truly thought. It was like my spirit was letting go of my body. So, I got on Facebook and asked my friends and family to pray for me and my family. I needed their prayers. And I prayed myself, asking God to please save me, help my body to kill this virus and heal. Please help those exosomes to power up my immune system so I could get better. I kept praying and begging God and His angels to be with me and give me strength until I fell asleep.

Keep in mind that during this whole 2 weeks, I hardly caught more than cat naps for sleep. Everything starts to get surreal when you are sleep deprived. And things always seem much worse at night. Somehow, through the grace of God or because the exosomes were finally rallying enough of my stem cells and immune system to turn things around, I got some really good sleep, like 5 hours straight!!!

I woke on Saturday morning and felt stronger somehow. I also somehow felt peoples’ prayers and they gave me strength. It wasn’t like I was reading them on social media. I was feeling them in my soul. Their energy was boosting my own somehow. And I would see my Barry today! And Bella and Jon! They were all coming to visit me and I was determined to LIVE! Attitude is everything, right? Well, I wasn’t done fighting! I had

felt renewed and found I had more strength that wasn't there before. I was determined to fight! Fight! Fight!

I wasn't alone in this battle. God was with me. I knew His angels were with me. My Dad, my brother, Elizabeth and Gianna, my grandparents and aunts and uncles and all my ancestors... I knew they were with me and their presence and energy made me feel like I was tipping the scale. This illness wasn't going to beat me! I was a fighter! I definitely was NOT a quitter!

There are some people that have such a profound impact on your life, and one of those people was my Guidance Counselor in college, Dr. Crafts. I never told her this, but she is one of the most influential people in my whole life because of how she handled a situation when I came to her in tears my sophomore year of college.

I was a Biology major, which was also Pre-Med, and was obviously a very difficult major. I loved Bio, but Chemistry and Physics were tough. Sophomore year was the worst because I had a whole year of Organic Chemistry and Physics. I got all A's in Physics in high school, but college Physics is a totally different animal. You have to apply Calculus to things that happen in nature, and my brain just couldn't imagine formulas flying through the air for everything. I know I am not alone in this. Some people are gifted and they can see these formulas, but I felt dumb for the first time in my life. I just couldn't get it and kept failing the tests and felt I just couldn't do it. That is when I went to Dr. Crafts.

I told her while crying profusely that I just couldn't understand Physics and I didn't know what to do. So, Dr. Crafts studied me carefully and asked me, "Did you go to the Professor and ask for extra help?" I said no. "Did you ask any of your classmates if they could help you understand, maybe have a study group?" I said no.

She then said to me, quite matter of factly, "Oh... I didn't realize that Joy Umphrey was a quitter." My head whipped up and I said, "I'm not a quitter!" And she said, "well, it sounds like you are to me! You haven't gone for extra help, You haven't asked any of your classmates for help. Let me ask you, Joy, is this the first time in your life something didn't come easily to you?"

I pondered this and said yes, I've always done well in school. She said that life is full of challenges and we have to decide if we are going to try our best to conquer them or if we are going to give up and quit.

I ended up meeting with the Professor and my classmates. I persevered and got a C- in the class. Several of my friends had to switch

majors because they couldn't make it in those classes, but I pushed myself and I did survive. It made me so proud of myself.

I am so grateful to Dr. Crafts who knew me well enough to give me the push that I needed. How lucky was I to have such a great teacher! She cared enough to challenge me and she knew just how to motivate me. No one would ever call me a quitter!

So when my fever came back on that Saturday night in the hospital, I closed my eyes and told myself over and over again, "Joy Umphrey is not a quitter! Joy Umphrey is not a quitter! I will fight and fight and fight and I will beat this thing! I will do it for Barry! I will do it for Nick! I will do it for Bella! I will do it for my Mom! I will NOT have my sweet mother have to bury another child! I will fight for all of them every minute and I can DO it!"

At about 10pm, my fever broke in a huge sweat and I knew deep down inside that I did it! I beat the fucker!!! I was on the other side of this. I was going to be ok. I messaged Barry right away and told him I didn't want to jinx myself, but I thought it was over, the exosomes got my body to attack and kill that virus and the fight was won. I was VICTORIOUS!

I started saying prayers of thanks. I believe the best way to live is in gratitude. I was grateful for God and His angels being with me. I felt their comforting presence. I was grateful for everyone praying for me. Their prayers sustained me. I was grateful for all the love in my life, for Barry, for my sweet Nicholas and Bella, for my parents, my siblings, all of my family and friends. I was grateful for Trish and Alam and all my angels who unknowingly guided me through this ordeal. I was grateful for my love of science and my curiosity about stem cells, exosomes and regenerative medicine. I was grateful for the hard choices I had made in my career that led me down this path to knowing about Biologics. I was grateful for all the nights I spent reading clinical studies about exosomes and stem cells coming from the umbilical cord and how in all those hundreds and hundreds of studies, there were no major adverse effects. I was grateful for my confidence in myself and my gut instincts. I believe God's angels were helping to guide me to make the right decisions during this terrible ordeal. I was grateful for my life.

I have found in life that when you get through a really difficult time, the best rewards and blessings are on the other side. You just need to persevere and get through the bad times. It is worth it every time! Looking back on how terribly ill I was, I am proud of myself for finding my way to the other side of it. You can do it, too! Believe in yourself. You are also a part of the light! You are also a child of God! You have unique

things to give to this life and to others that only YOU can give. Don't let despair win! Don't be a quitter!

One of my rewards to getting through this, the biggest challenge of my life, was given to me by my mother. She said I needed rest and relaxation to recuperate, so she paid for a getaway for me and Barry to our favorite place in the world, Aruba. She booked it for the end of October, leaving on Halloween, and we would have some romance and good dinners and I would recover from the colitis that was the final aftermath of my illness.

The other blessing was deciding to work with Platinum Biologics, a company that has felt like home since I arrived here. I am back with a family of people that share my passion for this regenerative medicine industry. They share my strong ethics and values about the importance of family and the balance of work. I am so grateful that Trish introduced me to them because now, a year later, I have never been happier.

I believe with every fiber of my being that exosomes saved my life. There is no carbon copy of me as a laboratory control to compare, but I believe God saved me with exosomes for a reason. I am meant to share this information. One of the things I prayed for is that I could continue to help more people. I really enjoy helping my orphans and my adopted son, Kasawuli, in Uganda. I would like to help more people. Maybe this is my chance... to spread the word that regenerative medicine is more than just stem cells and exosomes, it is hope! God knows what other gems are in there from healthy donated umbilical cords; our understanding will continue to evolve and reveal their secrets. All I know is that this afterbirth blood and tissue are incredible gifts from God! I was saved to spread the word and to inspire people that there is hope for them, too.

I have read hundreds of clinical studies on various sources of stem cells and exosomes for all different conditions. They are not a cure, but I believe they can help. Since starting this book, I have worked with various physicians across the country. I know of an older gentleman who had ALS and was paralyzed, in a wheelchair. After several treatments with Platinum Biologics', he regained some feeling and movement in his hands. I have never heard of anyone experiencing any improvement who has ALS. Is it going to cure degenerative conditions? No, but could it help patients battling terrible conditions like ALS retain a better quality of life for a while? Yes! And I want to help those people!

I thought this was the greatest challenge of my life, conquering this illness and overcoming the despair that had me in its clutches, but it was NOT my greatest challenge. That started on November 1st in Aruba when

Barry first complained of a sore throat and a very swollen gland in his throat. But that is Barry's story...

The End.