SPECIAL FEATURE: Roaming the Woods

Righteousness has Roots

Exploring the Roots of Prejudice
Sisters Helping Sisters

SisSLE The Sister Study

SisSLE

Sisters of Women with Systemic Lupus Erythematosus Research Study

Systemic Lupus Erythematosus (SLE) affects about 1.5 million people in the United States, a vast majority of who are young women. The SisSLE research study will engage the help of sister pairs, one affected by SLE and one unaffected, and follow them for several years to learn more about why women are affected more than men. It will also help answer important questions about how and why lupus develops.

Who should join the SisSLE study?

We are enrolling blood-related sisters: one sister with a confirmed diagnosis of lupus and one sister that does not have lupus. If there is more than one sister without lupus, all may participate.

What are participants asked to do?

The sister with lupus will be asked to answer a one-time health survey and provide a one-time blood sample. The sisters that do not have lupus will be asked to answer a health survey twice a year and provide a blood sample once a year. The sister’s participation is for two years and possibly longer. If you choose to take part in the research study, you can change your mind about your participation at any time. The blood sample may be collected at The Feinstein Institute for Medical Research in Manhasset, NY, at a laboratory near your home, or by your personal physician. There is no cost to participate in the research study.

This study is funded by The National Institutes of Health.

Criteria for sister

WITH lupus:
- Confirmed diagnosis of SLE before the age of 41.

Criteria for sister(s)

WITHOUT lupus:
- Currently age 10 to 45 years old

For more information, please contact a research nurse at:

1-877-698-9467
SisSLE@nshs.edu
The year 2010 gave birth to crisis and opportunity. From the tragic earthquakes in Haiti and Central America to name a few, to thwarted terrorist attacks in both America and abroad, we read the various faces of challenge, prompting us to come together and to act in ways to make our lives safer and our world better. We saw the differences and dialogues of world leaders create vast oceans of misunderstanding. Through the eyes of the Wikileaks crisis and glaring through the stained glass window panes of religious intolerance, on or near our soil and in other places in the world, we saw the desolate depths of discord and differences, play out a common thread of symphonic notes thus creating a chord of tolerance, determination, hope and understanding. On the brink of 2011, there are greater opportunities for health, happiness, prosperity and a better connection to others. To our readers, advertisers and supporters, may you too find health, happiness and the best that 2011 has to offer.

‘To laugh often and much: to win the respect of intelligent people and the affection of children; to earn the appreciation of honest critics and endure the betrayal of false friends; to appreciate beauty; to find the best in others; to leave the world a bit better, whether by a healthy child, a garden patch or a redeemed social condition; to know that even one life has breathed because you have lived. This is to have succeeded.’

----Ralph Waldo Emerson----

All the best,

Joslyn Wolfe
Find Golda Meir and you could win a pass to a local gym or gift certificate to an area restaurant. Simply circle the symbol, and send this form to:

Focus On Women Magazine,
4615 Oakview Court
Ellicott City, MD 21042
January is Souper Saturdays month! Stop by for some hot soup and chase away the January cold!
Please make plans to join us on the 8th, 15th, 22nd, and/or 29th.
We'll be offering two different soups every weekend, and the price of $10.00 per person also includes a souvenir glass and winetasting.
Also, if you have a Maryland Winery Passport, you can pick up our "code" for your book. Don't have a Passport yet? - pick one up for free! (after February 1st - or when the initial offering of Passports are gone - they'll cost $2).
So come on by, rain or shine - or snow! (If the weather forecast is questionable, call for information).

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FINEST AWARDS for 2010

Howard County General Hospital Foundation  For the Finest Non-Profit Organization

Spirits of Mt. Vernon For the Finest Wine Shop

Columbia Foundation For the Finest Charitable Organization

Casey Cares For the Finest Family Foundation

Marie Louise Bistro For the Finest Bistro

Cafe de Paris For the Finest French Cuisine

Lynn’s Day Spa For the Finest Day Spa

City Cafe For the Finest Restaurant

Miss Shirley’s For the Finest Cafe
A New Lupus Research Study to Follow Sisters of Lupus Patients

Scientists at the Feinstein Institute for Medical Research have embarked on a search for sisters.

The SiSLE (Sisters of Women with Systemic Lupus Erythematosus) research study is looking for sisters: one with a diagnosis of systemic lupus erythematosus (SLE), an autoimmune disease and one (or more) who does not have lupus. Betty Diamond, MD, and Peter Gregersen, MD, designed the study to understand how individuals may progress to lupus. By following sister(s) of a lupus patient the hope is to identify the disease in its earliest, pre-symptomatic stage and track its progression over time. The pilot study will enroll 400 sisters over a 2-year period. Scientists will be able to identify auto-antibodies that play a role in lupus and study other changes in blood serum that may help predict disease. They will also be trying to figure out how auto-antibodies may interact with environmental factors to play a role in the development of lupus.

Lupus is nine times more common in women and the autoimmune disease can attack many different organs and tissues of the body. Lupus has a significant genetic component. The risk of developing SLE is 1 percent in the population and twice that in females. In first degree relatives the risk can be from 4 to 8 percent.

Feinstein’s Dr. Diamond, a world-renowned lupus research and director of the Center for Autoimmune and Musculoskeletal Disorders, is teaming up with geneticist Peter K. Gregersen, MD, who is director of the Robert S. Boas Center for Genomics and Human Genetics. They want to understand how people progress from the start of the autoimmune process to end up with severe disability. What scientists know about the epidemiology of the illness is this: If they follow 4,000 sisters with a sibling with lupus that 80 of them will develop the autoimmune disease at some point in their lives. They also know that some sisters with anti-DNA antibody in their blood will never get lupus. The question is why. Ultimately they want to figure out who those people are and whether the auto-antibodies in their blood can reveal something about why they got sick or not. Then, what if they can begin treating people at risk for lupus before the disease causes organ damage? Could they stave off more serious symptoms and provide people with a better quality of life? They are hoping that this study will be able to help fit these puzzle pieces together.

This study will be a collaborative effort. There may be more than half a million lupus patients and more than half will have been diagnosed before their 35th birthday. By crude estimates, it means that there are 300,000 people who got lupus in their 30s. If 70 percent have a sister that means that they have a population of 200,000 potential recruits for the study. They are ultimately looking to recruit 4,000 sisters. The plan is to also mine the genome to identify genes that put families at risk and start to link the various genes to the different symptoms of the disease.

The sisters who have anti-nuclear antibodies but no signs of disease will also help tell the story of how the body’s immune system fends off this autoimmune disease. Can they identify markers of progression to disease? Who will get lupus and when? "The healthy person will help us understand the disease," Dr. Diamond said.

Women who were diagnosed with lupus up to and including 40 years of age are invited to join the study if they have a sister or sisters (also between the ages of 10 and 45) without a diagnosis of lupus. Half-sisters are welcome to join the SiSLE study as well. For more information call Bonnie Gonzales, RN, or Sally Kaplan, RN, at 877-698-9467 or email SiSLE@nshs.edu or visit the website www.SiSLE.org.
AWARD WINNING Children's Author Jerdine Nolen

“I believe the world turns upon a story. And it is a telling of how things came to be. Furthermore, I believe each of us—our lives—is a story that shapes the world. Stories give us hopeful messages that move us to feel and see, dream and act on what could ever be in the world. And these stories connect us all.”

-Jerdine Nolen

Catrow, was named a BOOKSENSE 76 Selection. Her most recent picture book is Christmas in the Time of Billy Lee, a family story about a young girl and her imaginary friend, Billy Lee, released in September 2010.


As Jerdine notes, “This story draws much of its inspiration from a constant theme in human experience: the act of traveling to go to a better way of life.”

The novel began as a collection of Jerdine Nolen’s favorite stories and folktales. As she began to construct the collection, a young slave girl’s voice emerged, and Jerdine felt it made sense that these stories would be given to her by her loving mom.

Eliza’s diary begins in the year 1854 in Alexandria, Va. The only life Eliza has ever known is the life of a slave and after her mother was traded to work for another family, she has been on her own, save for the guidance of her Master’s cook, Abbey. At least Eliza has her mother’s quilt and the years of stories her mother used to tell her. When her Mistress gets

The Maryland Women’s Heritage Center not only highlights numerous renowned Maryland women, many of which have been inducted into the Maryland Women’s Hall of Fame housed at the Center, but is also committed to telling and preserving the stories of unsung heroines in our communities. One such unsung heroine is Jerdine Nolen, an award-winning children’s author and former elementary school teacher from Ellicott City, Md.

She is the author of numerous picture books. Her best-known books include Raising Dragons, illustrated by Elise Primavera, which was a SHOW ME Readers Award winner and received the Christopher Award, and Harvey Potter’s Balloon Farm, illustrated by Mark Buehner, which was an ALA Notable Book and an IRA-CBC Children’s Choice. She and Kadir Nelson collaborated on Thunder Rose, winner of a Coretta Scott King award for illustration, and Hewitt Anderson’s Great Big Life, which received the Society of Illustrators’ Gold Medal. Recently, Plantzilla, illustrated by David

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sick and Master talks of trading Eliza, she decides to finally escape and journey north, taking her through Mary’s Land (Dorchester County, Maryland), where she spends a good deal of her time, and into Wilmington, Del., Chester, Philadelphia, and Williamsport, Pa., and Elmira, and Rochester, N.Y., ending in St. Catharines, Canada (Ontario).

Eliza’s struggle for independence, interlaced with the narratives passed down to her by her mother, provides an inspiring tribute to the power of storytelling and the endurance of the human spirit.

About Eliza’s Freedom Road: An Underground Railroad Diary, Alma Powell, wife of former Secretary of State Colin Powell, said, “A story of hope, determination, and the triumph of the human spirit.”

The Maryland Women’s Heritage Center hopes that you will also share a story of an unsung heroine in your life! Please submit your story, accompanied by photo, if available to the Maryland Women’s Heritage Center at www.MDWomensHeritageCenter.org/Unsung-Heroines, or you can fill out a form directly at the Maryland Women’s Heritage Center. We will be happy to preserve and transmit your story through the Maryland Women’s Heritage Center.

For more information about the Maryland Women’s Heritage Center, visit our website at www.MDWomensHeritageCenter.org, call 410-767-0675, or e-mail mwhcjill@comcast.net.

The Maryland Women’s Heritage Center is located at 39 West Lexington Street in Downtown Baltimore. Hours of operation are Wednesday through Saturday from 10 a.m. – 4 p.m. Admission is free.

The Maryland Women’s Heritage Center is honored to host the official book launch of Jerdine Nolen’s first novel and latest book, Eliza’s Freedom Road: An Underground Railroad Diary!

This special book signing event with award-winning children’s author Jerdine Nolen takes place Saturday, January 22, from 2 – 4 p.m. at the Maryland Women’s Heritage Center. Meet Jerdine Nolen as she speaks about her newest book and first novel. Copies of Eliza’s Freedom Road: An Underground Railroad Diary will be available for purchase at this special free event.

The Maryland Women’s Heritage Center is also partnering with the Girl Scouts of Central Maryland on its annual Women’s Leadership Forum on Wednesday, March 9, 5 – 8:15 p.m., at the Maryland Women’s Heritage Center.

Local authors, including Jerdine Nolen, are featured as part of a moderated literary panel discussion.

Admission to this event is $25 for adults or two cans of non-perishable food items for youth under age 18 to be donated to the Girl Scouts’ Harvest for the Hungry Campaign. To RSVP to attend, or for more information about the Girl Scouts of Central Maryland’s Women’s Leadership Forum, call 410-358-9711, ext. 287.

The Maryland Women’s Heritage Center is located at 39 West Lexington Street, at the corner of Lexington and Liberty Streets, in Baltimore City. Visit www.MDWomensHeritageCenter.org or call 410-767-0675.
Come, be part of a story---one that will not repel you, but one that will compel you.
A story that will repair, not dispair. A story that will help weave a tapestry of hope.
Historically a servant class, the women of the Hindu Kush in Afghanistan face the unthinkable:
Imprisoned for being raped
Mutilated for leaving abusive spouses
In some cases set afire and abused by family or community members
Marginalized from the marketplace
Psychologically scarred from centuries of war and being persecuted over centuries.

Be part of the story---to help these women move towards a life of self sufficiency and hope
Support the Focus on Women Magazine Afghan Women's Craft Project
Purchase their goods.

This is a Fair Trade Project
Numerous Afghan Women are abused. Most recently, according to a recent CNN report, a woman named Aisha who was considered to have "shamed" her family, ran away from an abusive spouse. Her husband, a Talib was instructed to exact the penalty of mutilation.

Aisha suffered having her nose and ears cut. Left for dead, she survived the attack.

She is now seeking plastic surgery in the United States. Other women are setting themselves afire or are targets of such acts. Others face abandonment from their families and are otherwise throwaways and outcasts. And there are many other, both told and untold, stories that make up this tragic tapestry. If we don’t act, then who? If not now then when?

How we can help?
Support the Women Can Change Afghanistan Project sponsored by Focus on Women Magazine. Support their economic initiatives by purchasing Women Can Change Afghanistan Project crafts so that they can rebuild their lives and work towards self sufficiency.

For further information contact nicbri@focusonwomenmagazine.net or call 410-294-2932.
WHY DO WE HAVE TO DO THIS OVER AND OVER?
Exploring The Roots of Prejudice

By Judith Barr

Whether we know it or not . . . whether we want to know it or not . . . we all have currents of prejudice within our psyches. Although many think of their prejudices as simply “the truth,” others realize that there are some major roots to our prejudice . . . roots that need to be named, known, and worked with.

One of the roots of our prejudices is . . . we are taught to be prejudiced by the active teachings of those with whom we grow up, and also by their modeling. This is poignantly expressed in the song “Carefully Taught” from the Broadway show and the movie, “South Pacific.”

*You’ve got to be taught before it’s too late, Before you are six or seven or eight, To hate all the people your relatives hate, You’ve got to be carefully taught**

A less well known and understood root of prejudice is . . . most people are afraid of the dark. The literal dark in the outer world of night and winter – so easily seen by the number of lights we keep on 24 hours a day 365 days a year. But not just the literal dark or the dark in the outer world. We are afraid of the dark in our inner worlds – the dark unknown within where we are afraid we’ll discover terrible dark things about ourselves. And the dark in our inner worlds that we have come to symbolize as “evil”. This fear of the dark has caused all sorts of problems in our world, including transferring our fear and our symbolic meaning onto people with dark skin. If we would only heal our fear of the darkness, particularly the darkness within, we could work through and heal our feelings about our own darkness and the destructive aspects of our own personalities, and clearly see people with dark skin as unique people rather than symbolic expressions of our own inner “darkness.”

And the root of prejudice of which people seem to be the least aware is based on the most primal experiences from our childhoods. Those experiences in our earliest years when we are hurt or frightened by ‘the other,’ meaning, in essence, anyone who is not us. Those first fears of ‘the other’ later get transferred onto many other people and things. So, for example, fear of mother or father can later be transferred onto someone of a different race, religion, sex, nationality . . . without our having any awareness whatsoever of that occurring.

There’s a wonderful line in the 2009 book, The Help, a book about black maids working for white women in Mississippi. It’s actually a line dear to the author, Kathryn Stockett, and one that speaks to the heart of the issue: “Wasn’t that the point of the book? For women to realize, We are just two people. Not that much separates us. Not nearly as much as I’d thought.”**

Three of the deep roots of prejudice in our psyches and our world. We will be prejudiced, whether consciously or unconsciously, and somehow, whether ever-so-subtly or absolutely blatantly, we will act on our prejudices . . . until we each commit to explore and heal the prejudices that live within us. We will do this over and over until each of us does our own individual inner work with prejudice. Where does your fear of those who are different from you come from? It is a deep choice: Are you willing to explore and heal your fear of “the other” and in doing so, help to heal prejudice in yourself and our world?

**BIO:**
Judith Barr has been a depth psychotherapist in private practice for over 30 years. Her unique and innovative work helps people make a connection between our own individual relationships and experiences, and the state of our nation and our world. Judith has helped many see how their relationship with such things as money, power, fear, elections, grief, healthcare, themselves and others has had a communal impact greater than they ever imagined. She offers her healing expertise in an array of formats: working with individuals, groups, workshops, consultations for the public, and training and supervision for healing professionals. Through her book Power Abused, Power Healed, her dozens of articles for both professionals and the general public, her blog PoliPsych, and her speaking engagements, media appearances and teleconferences, Judith teaches about how we can help heal the misuse and abuse of power in all arenas of life – from the inside out -- and how we can help to create sustainable safety in our world. For more information, please visit http://www.PowerAbusedPowerHealed.com or email Judith at JudithBarr@PowerAbusedPowerHealed.com.

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**Do You Have ADD/ADHD?**

Men and women who have been diagnosed with ADD or ADHD are needed for a 2-day outpatient study at the Johns Hopkins School of Medicine in Baltimore, Maryland.

Volunteers with ADHD who have used medications for the treatment of ADHD and those who have never used medications for the treatment of ADHD are needed.

Volunteers should be between the ages of 18 and 40 and in general good health. Testing will take place at the Johns Hopkins Hospital and Bayview Medical Center. Study participants will receive compensation, and travel expenses will be covered. Earn up to $300 plus travel expenses.

For more information, call 410-550-2588 or 410-550-6266
or email johnshopkins.lab@gmail.com
Collect calls are accepted.

Principal Investigator: Una D. McCann, MD
IRB Number: NA_00033609
BBB Warns Job Seekers of Employment Ad Scam

BALTIMORE, MD- December 6, 2010- Better Business Bureau is warning consumers to be on the alert for an employment ad scam targeting residents in the Greater Baltimore area. An investigation identified phony employment ads in the Baltimore Sun, Simplyhired.com and CNNMoney.com.

"This time of year sometimes triggers the search for a new job for the New Year," said Angie Barnett, president/CEO, BBB | Greater Maryland. "Job seekers need to exercise caution when communicating over the phone or via email with persons identifying themselves as hiring agents. Otherwise, you could end up a victim of identity theft or fraud."

Seek employment only on reputable sites. But beware that even legitimate sites may not screen advertisers, so scams can get through.

Upon investigation by BBB, the following ad copy was found to be a fake:

"Managers-for Negotiations and contracts department of large natural gas drilling corp. Manager will lead a large staff which will negotiate with land owners the mineral rights for our gas drilling. Must have strong leadership and/or organizational skills...Excellent Salary and Benefit Package..."

An applicant who responded to the ad, and later contacted BBB serving Central Virginia, was told by the "company" that he had the job. The prospective employee was instructed that in order for the company to be assured his appearance at the interview, he would have to wire them the price of the plane ticket. Growing suspicious, the applicant did not wire the money or call the Beverly Hills landline he had been provided by the phony employer and phoned BBB instead.

BBB's investigation found the phone number was linked to ads for different positions including a travel agent, restaurant manager, and other restaurant-related opportunities in Baltimore and Hunt Valley, Md.

Phony employment red flags

Employer requests money up-front. Valid employers do not ask for money upfront to cover administrative costs or to ensure the applicant's presence at an interview, or require you to wire money through Western Union or MoneyGram.

Grammatical and spelling errors. Since the source of many of these online scams are outside of the U.S., the scammers' first language is not English, as is evident in their poor grasp of the language.

Personal information. The "employer" asks you to provide personal information, such as a bank account or social security number. Hired without an interview. Applicants shouldn't expect to be hired without an interview, especially right after contacting the company.

Tips from Your BBB

When searching for employment opportunities online, your BBB wants to help you avoid employment scams by offering the following tips.

Research the business - Google the phone number, the address and any other details about the company or the job that you might find. If you find unrelated industries connected to the same phone number, like ads for restaurant managers and energy company contract negotiators, be cautious. Go to bbb.org and check for information on the company.

About BBB | Greater Maryland: Headquartered in Baltimore, BBB Greater Maryland is a non-profit organization that was established in 1922. It serves 18 Maryland counties and Baltimore City. In 2009, BBB provided over 1,107,000 Reliability Reports on businesses and processed over 7,000 marketplace disputes. BBB is supported by Accredited Businesses that have passed a comprehensive review, met BBB's Standards for Trust and agreed to the organization's Code of Business Practices governing sound advertising, selling and customer service practices that enhance customer trust and confidence in business. For more information please contact your BBB at 410-347-3990 or visit bbb.org.
Bringing Blessed Balance to Our Lives

By Elizabeth Bobo, Delegate

No matter your age, no matter whether you are a teacher, accountant, or stay-at-home mom, the importance of having balance in our lives is becoming clearer and clearer. Balance is not simply a "feel good" factor in our lives. It is increasingly showing up in scientific studies as an essential part of a healthy life, providing numerous benefits.

I did not learn this lesson until I was about 50 years old. Without even realizing it, I had let my life get out of balance. I felt pride at working very long hours, sleeping little, rarely taking the time to read a good book simply for the enjoyment of it. Mine was a good life with two children, two sisters, my mom and significant other (now my husband, Lloyd), many friends and interests, travel on several continents, and though not wealthy, no financial problems. Then I had a setback in my career and brought more introspection to my extrovert life. I began attending programs and seminars at TAI, the Traditional Acupuncture Institute, and then located in Town Center Columbia. There I was exposed to eastern philosophy not simply in an academic way, as I had been in college, but rather as a way of life. Through practice and coaching at the Institute from Dianne Connelly and Bob Duggan, I learned to apply the principles to my own life. Just "being", rather than always "doing" became part of my routine, and with that came more peace. Though I had been a happy person, now I experienced a deeper joy and a clearer mind/body connection.

Now at the age of 66, I have broadened my practice to include an annual week-long silent retreat led by a lay Buddhist monk. Five years ago, my dear friends, David Glaser and Judy Vogel, urged me to go with them to this retreat. I was reluctant at first, thinking I would not do well with a week of no talking. So when we set off, I chose to drive the 200 or so miles by myself in order to have a getaway vehicle in case I needed it. To my surprise I eased into the silence, 5am rising, 5:30 chanting, and meditation "sits" during the day ranging from half an hour to an hour and a half, ending with an hour long 9pm dharma talk from the monk, Shinzen, and a walk back to my room to sleep.

When I take the time to meditate, to simply "be" for a while, to walk in the beautiful woods along our precious Little Patuxent River in Columbia, I find that when I get back to my work, I have more clarity about it. It has been during some of my quiet walks along the river that I have gathered the knowledge I need to do my work on the Environmental Matters Committee in the Maryland House of Delegates.

Today more and more light is being focused on the importance of having balance in our lives. Opportunities and programs showing us how to do so are readily available. There is no need to wait till the age of 50 or for a setback in our lives... Any age is a good age to incorporate balance into our lives. The earlier the better.

Women go through stages in their lives: education, career, possibly marriage and possibly a family, caretaker for our parents, etc. We were taught that during all of these stages it is important for us to balance health, finances, family, friends, recreation, and personal development. Now we know of another equally important, if not more important balance - the balance between being and doing.
American Rivers Releases List of 2010 Dam Removals

List includes dams in California, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New York, North Carolina, Pennsylvania, Ohio, Oregon, Rhode Island, Virginia and Vermont.

Washington DC, January 4 2011

American Rivers, the leading conservation organization fighting for healthy rivers so communities can thrive, today announced their list of dams that were removed in 2010. The list includes dams in California, Maine, Maryland, Massachusetts, Michigan, North Carolina, New Hampshire, New York, Pennsylvania, Ohio, Oregon, Rhode Island, Virginia and Vermont. American Rivers is the only organization maintaining a record of dam removals in the United States.

“This list signifies the many ways and reasons in which communities are turning to dam removal as a way to restore their rivers and enhance their local economy and recreational opportunities as well as work toward ensuring a clean and ample water supply,” said Serena McClain, Director of American Rivers’ River Restoration Program.

Working in a variety of functions with partner organizations throughout the country, American Rivers contributed financial and technical support in many of the removals and was solely responsible for the removal of a number of others. This list includes all known dam removals, regardless of the level of American Rivers’ involvement.

The full list is available: www.AmericanRivers.org/2010DamRemovals

Highlights include:

Simkins and Union Dams, Patapsco River, Maryland: At 12 feet tall and 250 feet wide, the Simkins Dam originally powered a textile mill and was removed in 2010 to restore habitat for American eel, alewife, blueback herring and American shad. The 24 foot tall and 355 foot long Union Dam was built in 1900 for the purposes of powering a textile mill. These removals restored 23 miles of the river for migratory fish and eliminated a safety hazard for boaters and other users.

Briggsville Dam, North Branch Hoosic River, Massachusetts: The breaching of the 15 foot high and 200 foot long Briggsville Dam in the town of Clarksburg restored over 30 miles of high quality headwater streams and exemplary trout habitat. Removal of the dam helped its owner, Cascade School Supplies, avoid abandoning the facility due to the financial burden of removing the dam, and prevented employee layoffs. Cascade School Supplies is one of the community’s largest employers and has been in business more than 78 years.

Gold Ray Dam, Rogue River, Oregon: In addition to the 38 foot tall concrete structure built in 1941, the original 1904 timber crib structure also needed to be removed. The removal has improved access to 333 miles of high quality spawning habitat, including 1.5 miles of habitat previously inundated by the dam’s reservoir.


Contacts:

Amy Kober, Sr. Director of Communications, 503-708-1145
Molly McCluskey, Associate Director of Communications, 202-243-7079

American Rivers is the leading conservation organization fighting for healthy rivers so communities can thrive. American Rivers protects and restores the nation’s rivers and the clean water that sustains people, wildlife and nature. Founded in 1973, American Rivers has more than 65,000 members and supporters, with offices in Washington, DC and nationwide.
Imagine crisp mountain breezes, awe-inspiring views, and the thrill of a rustic dirt trail under your feet: the perfect respite from everyday life. This is what Roam the Woods, a women specific backpacking company, calls the “office”. The “office” doubles as a classroom and a true adventure for clients out on a trek. Roam the Woods offers one and two week backpacking trips for women in some of the most spectacular National Parks and Wilderness Areas across the United States. Roam’s focus is to give women the skills needed to gain the confidence and self-reliance to venture out and explore the woods on their own. A trip with Roam is not a spectator vacation; it is truly YOUR adventure and the energy that you put in will show at the end of your trek.

Inspiration for Roam the woods was derived from the various adventures of co-founders Rosie Enos and Todd Soprych. Todd Soprych, a former architect turned Appalachian Trail hiker turned dog sled musher, began guiding trips for a weight loss backpacking company several years ago. He came across many female clients who were participating in trips, not for weight loss, but to learn the ins and outs of backpacking. Rosie Enos, a life-long adventurer and wilderness therapy guide turned dog sled musher, came across Todd in the midst of all of this. Shared experiences inspired a melting pot of ideas and resulted in a shared vision. They settled on the idea of a business that would provide women-focused backpacking trips with the intent to give women the skills needed to successfully enjoy the outdoors in a supportive environment. In the backpacking community the number of men grossly outweighs the number of women. When talking with women it appears a large factor for this is fear, ranging from uncertainty on what gear was needed to concerns for their personal safety. Roam fills this need by educating women on these specific concerns, instilling the confidence and skills needed to safely and successfully adventure, whether with others or out on their own.

In the spring of 2010 the company co-founders decided to tackle a new challenge: the Pacific Crest Trail, a 2,663-mile trail that meanders through California, Oregon, and Washington. The long distance hike became a grass roots marketing campaign for Roam the Woods as well as an opportunity to scope out new trails for the young business. Roam the Woods strives to be a resource for the hiking community and welcomes all questions about the outdoors.

This will be Roam’s first year running a full trip schedule and they are looking forward to sharing their passion for backpacking with others. Embrace the freedom of the outdoors and enjoy the sight of a golden sun rising over dew-spangled pines. They hope to see you on a Roam the Woods trip soon; find them at www.roamthewoods.com.
New Year, new partner; find love with your iPhone and the New Date Radar App

The latest and easiest way to find a new partner or friend locally through your iPhone is to switch on Date Radar from HG Apps Store and let love find you.
London, 12 January 2011 - a new free to download iPhone app from HG Apps Store has been launched that allows anyone to find their perfect or less than perfect blind date, locally. The start of a new year is a great time to look for new friends, find your perfect partner and fall in love. Date Radar helps you by letting you know who is looking for the same thing in the local area. Date Radar constantly searches for like minded people that are interested in chatting, meeting up or even dating. Once contact is established via the chat feature and if there is some chemistry, Date Radar can be used to arrange a meeting.

All that is needed is to tell Date Radar what you are looking for, female, male, age range and type of date and it will continuously search in the local area and let you know who is around, who are looking and the rest is up to you. The list of like minded Date Radar users will be regularly updated on your iPhone and you can choose whether or not you want to chat. Date Radar can be used to meet new friends, find love or just for a fun night out.

Data Radar is unique because unlike other dating apps there is no need to build a profile or upload a photo; it is a real blind dating app. It is entirely up to the users if they want to meet up after chatting, so is totally private and secure. Date Radar, like all responsible social networking allows users to block people that are not of interest.

Once a connection is made, Date Radar allows you to send virtual gifts, impress with roses, chocolates or cocktails, blow kisses or send a lovely hug or love heart. A romantic gesture or just a friendly connection, meeting like minded people anywhere in the world via Date Radar is easy and fun.

Emma Chablo, Marketing Director, HG Apps Store says “We are incredibly excited by the launch of Date Radar. This is a fun and easy way to find friends, meet new people and even fall in love locally, and safely, without the rigor of a dating site, more akin to the old fashioned blind date. We want to hear the hits and misses of Date Radar love and encourage app users to share their dating stories on the date radar web forum via stories@hgappsstore.com and give hope to all those other people who are still looking – love can literally be found just around the corner.”

Date Radar is available now to download free from the Apple App Store for all iPhone users over 17 years old.

HG Apps Store is the app developer with a difference and develops great app ideas in partnership, sharing the rewards with the content or idea owners. HG Apps Store is the home of I’ve Been Fired, WorkSeek HD, WordSeek Christmas and Date Radar.

For more information please contact Emma Chablo on emma.chablo@hgappsstore.com or +44 020 3397 2996.

About HG Apps Store – www.hgappsstore.com

The HG Apps Store is the Smartphone application development house with a difference. HG Apps Store develops apps in partnership with people who have great ideas or content but aren’t developers, sharing the risks and rewards. If it is a good idea, HG Apps Store will develop it for free, test it and then launch it, we can even help market it and will share the download revenues.

HG Apps Store also develops apps for businesses at competitive rates. Many businesses recognize now that they would benefit from having an app to add value to their customer and at the leading edge of customer communications.

The HG Apps Store has been created by a team of industry veterans, all experts in the software and application development field with a strong track record in building successful businesses globally. Our development, commercial and marketing team have extensive experience in the apps and software sectors and the ability to turn ideas into reality and revenue very quickly.

HG Apps Store is an HG Tech Fund Limited invested company – link here for more information www.highgatetechfund.com
An Inside Look at Sustainable Community Living
Is Theme of Just-Released Book

Plymouth, Wis. -- A book chronicling the development of High Wind – a successful experiment in sustainable community living and ecology in east central Wisconsin – was just released by Thistlefield Books. An Unconventional Journey: The Story of High Wind reveals the author’s own unconventional journey as well as lessons she learned as she helped to develop the unique intentional community of High Wind in a small rural area near Plymouth, Wisconsin.

Written by High Wind’s cofounder, Lisa Paulson, An Unconventional Journey describes the values and lessons she learned from her visits to Findhorn, the renowned spiritual/ ecological community in Scotland, and how they served as the impetus for the creation of High Wind. Paulson details the evolution of High Wind and shares its significant achievements while providing a look at the enormous challenges that she personally and the community as a whole faced. Lisa’s husband Belden Paulson, along with several associates, assisted her in cofounding this experiment in sustainable community living.

The 160-page book assesses High Wind experiences through the eyes of its participants, evaluates High Wind’s place in the broader intentional community movement, and provides an overview of communal groups through the ages, with an emphasis on the last half of the twentieth century.

An Unconventional Journey describes the challenge of trying to keep the community in overall harmony when conflicting opinions had to be resolved. Paulson emphasizes the importance of recognizing cultural differences in order for people to live together cooperatively. She also discusses the difficult task she and her husband faced as founders of the community — not to impose their will when other members of the community held opposing views.

The use of photo spreads adds details and insights that enhance Lisa Paulson’s story.

An Unconventional Journey: The Story of High Wind from Vision to Community to Eco-Neighborhood is available for $16.95 and may be ordered online at Thistlefieldbooks.com, where further information about the book and author is available. The book may also be ordered through Thistlefield Books, W7122 County Rd. U, Plymouth, WI 53073 (email: thistlefieldbooks@gmail.com). Information about Voices from a Sacred Land, Lisa’s first book about High Wind, published by Thistlefield Books in 2008, is additionally available on the Thistlefield website. The website also describes Belden Paulson’s autobiographical book, Odyssey of a Practical Visionary, a story of adventure and idealism. This acclaimed book provides an in-depth description of his experiences ranging from innovative projects of resettling WWII refugees to decades as a university professor focusing on inner-city poverty and racism, futures studies, solutions for dysfunctional schools, and sustainability living – redefining presumably insurmountable problems to build a better world.
NEW PALTZ, NY – (December 8, 2010) – Chocoholics unite! Milk, dark, crunchy and savory ... Taste it all at Mohonk Mountain House’s delectable Art of Chocolate weekend. The historic Victorian castle resort, located just 90 miles north of New York City, is holding its annual sweet theme program February 11-13, 2011. The Art of Chocolate offers guests the opportunity to learn about chocolate from a team of award-winning pastry chefs, sample some of the best varieties, and celebrate Valentine’s Day in a decadent fashion.

Mohonk Mountain House Executive Chef Jim Palmeri and Executive Pastry Chef Eric Smith lead the weekend activities, along with special guests Oliver Kita of Oliver Kita’s Fine Confections and best-selling cookbook author Lora Brody. Highlights include:
- Cooking demonstrations and tastings, teaching guests how to use chocolate to enhance dishes. Featured recipes include Decadent Chocolate Bread Pudding; Toasted Chocolate Brioche and Creamy Chocolate Soup; and Encacahuatado, braised chicken with Mexican chocolate and peanuts.
- Paris-trained chocolatier Kita presents a wine and chocolate pairing and tasting, complete with a pictorial chocolate journey and a visual tour of Paris’ best chocolate shops.
- A design-your-own-chocolate bar workshop led by Brody, provides guests the opportunity to conjure up their inner chocolate artist, mixing chocolate and favorite ingredients like nuts, coconut and caramel.

Overnight rates for the Art of Chocolate weekend start at $217 per person, per night, based on double occupancy (taxes and service charge additional). This special rate represents a 15% discount off regular room rates. The nightly rate includes charming accommodations, three meals daily prepared by award-winning chefs, Afternoon Tea and Cookies, and most resort activities. Overnight guests of the National Historic Landmark resort delight in complimentary activities such as ice-skating, along with cross-country skiing, snowshoeing, and snow tubing (weather permitting). The award-winning Spa at Mohonk Mountain house offers seasonal treatments, a yoga/motion studio, comprehensive fitness facility, and indoor heated swimming pool with underwater sound system. To book the Art of Chocolate package, please call 800.772.6646 or visit www.mohonk.com.

Mohonk Mountain House’s Marvelous Chocolate Fudge

Get ready for Mohonk’s Art of Chocolate by making our Pastry Chef’s marvelous dark chocolate fudge!

Ingredients: 2 ½ cups Sugar, 2 oz. Butter, 6 oz. Evaporated milk, 6 oz. Marshmallow fluff, ½ tsp Salt, ½ tsp Pure vanilla extract, and 12 oz Dark chocolate chips

Directions: Combine the sugar, butter and milk in a heavy bottom pan. Bring to a boil and add salt. Boil for 5 minutes, stirring constantly until the temperature reaches 234 degrees on a candy thermometer. Fold in the chocolate, vanilla extract and marshmallow fluff until well mixed. Pour onto an 8” x 8” buttered pan lined with parchment paper. Allow to cool before cutting.
Heading Back to School? Look for Seven Red Flags When Applying to a For-Profit College

Baltimore, MD- January 13, 2011- Enrollment at for-profit schools-including trade schools and online universities-has skyrocketed in recent years. Unfortunately, not all schools offer a quality education and enrolling in a sub-par program can be a waste of time and money. When checking out for-profit schools, Better Business Bureau recommends doing your research and looking for five red flags.

For-profit colleges enroll 1.8 million students-a number that has increased significantly in the last decade, according to the US Department of Education. In 2010, BBB | Greater Maryland received 1,647 inquiries on business and vocational schools in its service area. While for-profit schools are becoming a more popular option for students, a recent investigation by the US Government Accountability Office found that some are misleading students about the cost and quality of the education they will receive.

*According to the Maryland Higher Education Commission, there are six for-profit schools operating in Md., serving about 14,000 students in 2008. If you’re looking to expand your horizons and get a better education, take the time to explore all of your options and do your research,” said Angie Barnett, president and CEO, BBB | Greater Maryland. “Not all post-secondary schools offer the same level of education and you can waste tens of thousands of dollars and years if you sign up with an institution that doesn’t meet standards.”

When applying to a for-profit school, BBB recommends looking out for the following red flags:

The recruiter uses high-pressure sales tactics.

If a sales rep is subjecting you to high pressure sales tactics-including bullying you or claiming you have to sign up immediately, just walk away. A reputable school will take the time to answer...
your questions, allow you to talk to a financial aid advisor and not push you into making a hasty decision.

The recruiter exaggerates potential income or guarantees a job.

Beware of any school that guarantees you will get a job after completing their program. Landing a job is never a sure thing, especially in this economy. If the representative tells you how much money you'll make after completing their program, confirm it with a third party—don't just take their word for it.

The prices are inflated when compared to other options.

A recent GAO investigation alleged price gouging at some for-profit schools. As an example, one school charged $14,000 for a certification in massage therapy while a similar certification at a local public college would have cost only $520. Before signing up with any for-profit school, do your research and compare costs against other for-profit schools and public colleges.

The school is not accredited.

Accreditation is extremely important, but not always easy to confirm. Ask the school's representative about national and regional accreditation and then confirm with the accrediting organization. You can check with the US Department of Education at http://ope.ed.gov/accreditation/ to learn which post-secondary schools are accredited by approved agencies. More information on the importance of accreditation is available through the Maryland Higher Education Commission.

The degree or program seems too easy to obtain.

Diploma mills pose as online schools and often promise to give you a cheap and easy degree. Unfortunately, such diplomas aren't worth the paper they're printed on and won't be recognized by the military, employers or other colleges. If the degree seems too easy to earn—this includes simply taking a test online or earning your degree based largely on life experience—it probably isn't legitimate.

The school does not disclose information as required.

Some of the for-profit schools the GAO investigated "failed to provide clear information about the college's program duration, costs, or graduation rate despite federal regulations requiring them to do so." Don't be afraid to ask plenty of questions when talking to recruiters and if you get the runaround instead of clear, concise answers, it's a bad sign.

The recruiter encourages you to lie on financial aid forms.

The GAO report also found that some recruiters encouraged students to lie on their financial aid applications in order to get more money from the government to pay for tuition. If you get caught lying on your financial aid forms, not only will you have to pay the government back the money you borrowed, you could be fined and sent to prison.

For more advice on managing your personal finances and finding trustworthy businesses, visit bbb.org.
Hello from Annapolis to All of You Back Home,

As you are most likely aware, the legislative session convened in Annapolis on January 12.

I am continuing in my position as the Chairperson of the Land Use and Ethics Subcommittee of the Environmental Matters Committee. I will also continue to be in the forefront on campaign finance reform and clean energy and to follow financial regulations carefully.

I believe the following summary from the Baltimore Sun does a good job of describing some of the more controversial issues.


I will be working closely with Vinnie DeMarco from Health Care for All  http://healthcareforall.com

The commencement of each legislative session is exciting, and this year it is also particularly sobering, given the major budgetary issue that need to be resolved. Though Maryland’s financial is as good as any state in the country, we still have difficult decisions to make. As we do our work, it is important to remember some of the poor decisions that contributed to the current situation – too much deregulation in the financial and energy sectors and the undue influence of big money in general.

I have a deep belief that people are basically good and that we can work together with respect and dignity so that everyone has the opportunity to live life with dignity.

Please keep in touch with me about issues of concern to you. It is always helpful to hear from people back home.

Peace.

Liz
Many individuals and companies view the New Year as a time for new opportunities, new beginnings—a fresh start. This holds true for Girl Scouts of Central Maryland, especially this year as plans for our national organization’s 100th Anniversary in 2012 are underway. In addition to planning for our anniversary celebration Girl Scouts of Central Maryland will also revisit the strategic direction of the organization and develop a plan that will encompass the next four years. Unlike previous years, when we utilized a corporate planning strategy that relied heavily on management by objectives, this year we will use a process known as Strategic Learning. Developed by Columbia Business School professor Willie Petersen, strategic learning creates an adaptive organization that is able to sense and respond to market shifts on an ongoing basis.

Girl Scouts provides a program for girls ages 5-17, which emphasizes the leadership experience and encourages girls to discover, connect and take action. Like any other organization or business, we are vulnerable to changes that occur in both the social and economic environment that surrounds us. In order for our organization to remain relevant we must remain nimble and flexible—able to adapt to the needs of today’s girls in a relatively short period of time, or as I call it, “at the speed of girls”. Girl Scout councils across the country must become more flexible and must create a structure that allows for easy adaptation to changes that ultimately affect the needs of our customers—our girls.

In 1925, just 13 years after she began the Girl Scout movement in the United States, Juliette Gordon Low stated: “I realize that each year it has changed and grown until I know that, a decade from now, what I might say of it would seem like an echo of what has been instead of what is.” Ninety-nine years after the formation of the first Girl Scout troop in Savannah, GA, some 50 million women and girls have participated in this enduring legacy – a somewhat of an amazing feat since the long-standing premise is that longevity in corporations/organizations is the exception, not the rule.

“The Strategic Learning Process will identify trends important to shaping our destiny.” Charles Darwin believed that “It is not the strongest of the species that survive, nor the most intelligent, but the most responsive to change.” This principal is easily applied to organizations and businesses and is certainly applicable to the Girl Scout Movement. Over the years Girl Scouting has made numerous changes in response to a myriad of social, cultural and economic changes, including the ages of girls invited to participate in Girl Scouting, uniform design, awards, programs—even the mission statement has been adapted—in order to increase sustainability and retain interest in the organization. And, while tradition is at the core of the movement’s existence, responsive change has been a key to its long-term survival.

Recognition of this fact led the organization to pursue a strategic initiative aimed at renewing the planning system, refreshing the Girl Scout brand and re-invigorating the base. As a result, councils across the United States are encouraged to incorporate and engage strategic learning within their processes of creating and implementing business strategies. Unlike corporate planning and other traditional strategies that produce one-time change, strategic learning drives continuous organizational adaptation. Many corporate planning systems solely focus on long-range planning and management by objective—tools that are most suitable for stable and predictable environments. By balancing focus with flexibility and thoughtful analysis with creative thinking, strategic learning is designed to engage the creative and intellectual energies of the organization in as many relevant areas as possible.

By utilizing the Strategic Learning Process Girl Scouts of Central Maryland will identify trends that are most important in shaping our destiny, take a close look at our customers (the girls) and identify how trends today differ from yesterday. This process will not just produce a one-time change, but will allow the Council to be poised for continuous adaptation as well as the ability to easily create new or revised winning strategies. The process will stimulate new conversations and new ways of thinking—and in every instance involve our key constituents. It will, in short, ensure that Girl Scouts of Central Maryland is around for the next century – building tomorrow’s leaders today!
Righteousness Has Roots

By Rick D. Niece, Ph.D

I like being around college students. I admire their energy, optimism, and belief that anything is possible. One of the joys of being a university president is that when you truly have an open-door policy, students seek you out for conversation.

Last year one of our female students stopped by my office to see me. She was a senior on schedule to graduate in May. I asked if she wanted to talk about an academic issue or if it was something personal in nature. She said it was personal, and that she just needed some advice. Anyone who knows me very well understands that I hesitate to give advice. Since I seldom appreciate receiving unsolicited advice, I dislike appearing to be hypocritical by freely distributing it. Anyway, I agreed to listen and then decide if I felt comfortable advising her.

She said the person she’d been dating for several months—a young man I did not know and who attended another university—had asked her to marry him. Already I was suspicious about this guy. If he was not wise enough to attend our campus, was he good enough for her? She then asked the question she had come to see me about. “Is he the right person for me to marry?”

As I looked at her oh-so-somber face waiting in anxious anticipation for me to answer, I realized just how important my words were going to be for her. Those of us in lofty positions of authority need to remember that others take our advice seriously—sometimes even more seriously than we intended. We cannot be hasty or superficial when we advise others. Advice can become the basis for life-altering decisions, and that is why I give it sparingly.

“Is he the right person for me to marry?” she had asked. Marriage is a big league, whole enchilada, prime-time decision, and she wanted my advice. I thought very carefully before answering.

When you marry someone, that is the person you fall asleep with each night and wake up with each morning. That is the person who sits across the table from you for breakfast every morning and for dinner every evening. That is the person whose family now becomes your family—even goofy Uncle Garfield and flighty Aunt Ida. That is the person who will raise children with you, spoil grandchildren with you, and grow old, gray, and forgetful with you. That is the person whose cute quirks may eventually become unbearably monotonous annoyances. And that person is your built-in movie date and partner for the rest of your life. Promising your life to someone is an unparalleled lifelong commitment.

After an extra-long pause following her question, I asked slowly and deliberately, “Can he pass the character test?” She gave me a quizzically earnest look, then asked me to explain what I meant. “Can he pass the character test?” I repeated. “Is he a man of character, honesty, and integrity? Is he someone you will have to watch every minute, or is he someone you can trust? Is he someone who will misbehave when he is out of your sight, when he is gone for an evening with the boys? Can he be trusted to be right in the little things? If he cannot be trusted to be right in the little things, he certainly cannot be trusted with the really big things. Is he someone worthy of your unquestioning, unconditional love?”

As I spoke, she remained silent, focused on her hands and examining her nails. When she finally did look up at me, she nodded her head, then stood to give me a quick hug before leaving my office.

A few weeks later, I saw her in the library and asked how she was doing with her decision. She answered that she had turned down the marriage proposal, and that they were no longer dating. She said she realized he was not the right person because, even when they were dating, she could not trust him to be right in the little or the big things. In fact, she added, although he thought he was always right, she...
found him to be more self-righteous than right. As she thanked me for listening, I noticed she looked happily relieved and much more content than she had several weeks before.

Her words, “...more self-righteous than right,” have stayed with me. I hear the term self-righteous quite often when someone is being critical of someone else: “That self-righteous so and so,” or “He acts so self-righteous.” I do not hear the word righteous as much, such as, “There goes a righteous man,” or “She is righteous in actions and words.” Righteous is defined as acting justly, doing what is right, being virtuous, and having a sound moral basis. Too often, I hear righteous only in the context of self-righteous, and based upon the definitions of righteous, self-righteous is the ultimate oxymoron.

The world needs more righteous people. Righteousness has roots. Righteousness is deeply grounded in honesty, integrity, character, and values. Righteousness is knowing good from bad, truthfulness from deceit, honesty from dishonesty, sincerity from hypocrisy. Righteousness is not seeing how much we can get away with, or how far we can push the limits, or what we can make from the misfortune of others, or how much we can gain by taking advantage of others. Righteousness is knowing right from wrong. My goodness, how important is that in this day and age: knowing right from wrong?


These difficult and challenging times call for righteous people—people who know what is right. These times call for us to ask this question: How can I make right what others make wrong? Sounds like an impossible challenge, doesn’t it? Maybe it is. But if working to answer that question begins with each one of us, we can, in our own unique manner and environment, begin to make a difference in ourselves and within the lives of those around us. Righteousness grows deeply when it is firmly planted and nurtured. Righteousness is right in so many ways.

**Righteousness has Roots.**

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**ROMANCE IN THE ROCKIES**

*Celebrate Valentine’s Week in Gunnison-Crested Butte, Colorado*

GUNNISON-CRESTED BUTTE, Colo. (January 7, 2011)– “Romance in the Rockies,” Gunnison-Crested Butte’s annual Valentine’s celebration of love, returns Feb. 8 – 14. Not only are there concerts, brunch at the yurt, yoga and massage workshops for couples, a Valentine’s chocolate class for kids and a theatrical celebration of food, you can romance the one you love with a sleigh-ride dinner, dog sledding adventure and outstanding vacation packages.

Valentine’s Week Events

8  The Wailin’ Jennys Concert, Crested Butte Center for the Arts  
11 & 12  Children’s Valentine Chocolate Class, Arrangements Catering & Events, Crested Butte  
11 & 12  Theatrical Celebration of Food (Reader’s Theater & Food Competition), Gunnison Arts Center  
12  Partner Yoga and Tantra Workshop, Yoga for the Peaceful, Crested Butte  
13  Brunch at the Magic Meadows Yurt Hosted by Crested Butte Nordic Center  
13  Partner Massage Workshop, Yoga for the Peaceful, Crested Butte  
13  Snowball Express (1972 Disney movie, filmed locally), CB Center for the Arts
Financial Literacy and Goal Achievement Book for Children

Children who learn how to manage their money wisely will have an advantage as adults.

Give your child the opportunity they deserve.

This book introduces your child to the powerful wealth building concept of dividing your earnings into giving, investing, saving and spending. Repetition and “doing” are two of the most important laws of learning. By practicing this habit at a young age, your child will learn about counting money and adding and subtracting in a real life situation. They will develop the foundation for calculating percentages which is essential for understanding interest rates and financial contracts later in life. Your children will learn about the joy of giving and they will learn the necessary steps to manage their money so they don’t overspend! Nancy Phillips, MBA

“The Zela Wela Kids Build a Bank” is available at www.amazon.com and barnesandnoble.com “

If you would like more information about the author or to find out about when the next books in the series will launch, go to www.zelawelakids.com.
Critical Financial Life Skills for Our Girls

By: Nancy Phillips, MBA

Last week a father contacted me after reading my blog on how happiness relates to wealth. He said, “Nancy, you’ve really got something here. I have realized I really need to start teaching my three daughters how to manage money. They are all pre-teens and teenagers and they don’t even seem to understand the difference between a need and a want. It’s probably my fault; I’ve given them just about everything they ask for.”

This dad recognized it was time to take action. He could see from several recent experiences that he needed to help his children learn the basics of money management. Many parents are in a similar situation. “I know I should be teaching my children how to be smart with money, but where do I start?”

There are some very important messages to relay to our children regarding the management of money and it’s critical to teach our girls to be just as financially responsible as our boys, if not more so. There are still many old fashioned stereotypes around about the men “taking care of the money.” This mindset is paralyzing because it prevents young women from learning how to make good decisions with their money, decisions that will have long-term consequences. Financial independence is a life skill that must be learned by everyone, the current economy clearly demonstrates that.

If you’re starting a bit late and your child is already a teen, let them know it’s time for them to begin learning how to become a financially independent woman. The first big step is making them aware that they can be financially independent (no matter what their present circumstances are.) Here are some key concepts to get started:

1. They need to understand that they can control their life and their successes by taking action. Life doesn’t just “happen” to them and they should avoid coasting through it on autopilot.
2. They don’t need to be a math or investing genius to build wealth.
3. They should divide all income into Give, Invest, Save and Spend categories as they receive their money. This includes allowances, gift money, bonuses etc. According to the financial literature, this is the most powerful concept to build long-term wealth.
4. Charitable involvement raises self-esteem, develops social skills, and encourages children to appreciate their own lifestyle. Talk to your child about the causes they would like to help (from #3 above.) It is very empowering for a child to feel that they can make a difference in the world and it’s inspiring for the parent to hear their ideas. You can often hear the gratitude in their voices as they talk about helping others.
5. They need to keep track of what they spend. The rate of their financial “success” will be significantly enhanced as they become more aware of where their money is going.
6. Help them understand that “things” won’t ultimately make them happy, despite what the media portrays. Happiness comes from within. Research shows true millionaires care more about financial freedom and the positive benefits it affords (such as spending more time with their families) than they do about living a glittery, high spending lifestyle. The vast majority of high net worth individuals are not hyper-consumers, as demonstrated by Dr. Stanley in his book The Millionaire Next Door.
7. How much is enough? Every extra unnecessary item they purchase requires them to work/save that many more hours to pay for it. Help them learn to think about their purchases beforehand. Is it a need or a want? Why do I want this now? How much use will it get? Help them learn not to make mindless purchases. They are watching you, so be thoughtful about your purchases as well.
8. Teens should understand the importance of establishing a good credit rating and keeping a good score throughout their lives. Look for an opportunity to teach them about the importance of understanding and complying with contracts. For many families, cell phone contracts are the first legal contract a teen enters into. Read it with them and help them understand it, especially the extra charges. I’ve heard dozens of horror stories about the first bill being hundreds of dollars because of the teen misunderstanding the “extras.”
9. Let them know that it’s okay to make a mistake. Mistakes are lessons that need to be learned. Help your children to focus on what they learned from the experience so that when they face the next challenge they’ll be more prepared to come up with a good solution. Keep in mind; it’s better to have financial mistakes happen at home as a child with small amounts of money versus during adulthood when the results can be devastating.
10. When they do get married, make sure that your daughters are aware how important it is for them to maintain their own financial identity.

It’s up to us as parents to let our girls know that they can learn to be financially responsible; it just takes the commitment to make it happen. All skills take time to learn. You will see that the results are well worth the time when your child becomes an adult that is able to confidently manage their finances. This will benefit them in many other areas of their life as well.
To Pay Attention
By
Daniel L. Buccino, MSW, BCD

“Impression is better than a sharp instrument. To pay attention, this is our endless and proper work.” -Mary Oliver, Yes!No!

I get paid to pay attention. I am a licensed, professional attention-payer. As a clinical social worker and psychotherapist, I have realized that one of the most important services that I provide is a place and a time, if only for the proverbial 50 minutes, for my patients to pay attention to the things that may trouble them, or the things that they may wish to change. I have created for myself, and for my patients, little islands without interruptions where we and they can truly attend to the things that are the most important or distressing to them.

I value the opportunity to pay attention so highly that I have made it my career. I get to pay attention all day long, to block out, in 50-minute increments, all the distractions that arise in our frenetic, always-on world. This is my most basic prescription - that simply taking the time out to pay attention can lead to the resolution of just about every problem. During this time of shared attention, people are able to re-orient themselves toward their preferred view of themselves or their preferred vision of the future. I have come to realize that by taking time out to pay attention to a set of problems that need to be solved, or a life-story that may need to be re scripted, I not only help my patients, but I also remind myself of the enduring value of the examined life.

As I became more experienced as a clinical social worker, I realized I was engaged in a parallel process with my patients. I was paying attention to what was going on with me while learning better to pay attention to what was going on with my patients - while I was trying to help them pay attention to what was going on for themselves. Through this, I realized how powerful it could be to help people take a little time out of their lives to pay attention to things that were distressing to them, to try to attend to the sources of the distress, and to develop some options for changing it.

However, even a licensed attention-payer needs time to pay attention to and for himself, and I have come to realize that my mid-life transition to endurance athletics (I have run 16 marathons) has become the main way to pay attention to things that are going on for me. I generally run 30-60 miles a week, five to six days per week, which is time that has become increasingly essential for me to think through issues, to strategize about how to handle certain situations, and even what to say during difficult conversations. These mental rehearsals allow me to be more prepared in my personal and professional life for the variety of eventualities that occur and, I like to think, allow me to remain somewhat more unflappable, and even civil, than I might otherwise be. My running helps me be more thoughtful, reflective, deliberative, and well-planned, rather than simply being reactive. Since civility has been defined at times as “purposeful poise,” running allows me to clarify my purpose and retain my poise.

I then bring this clarity back to my work as a therapist, where I am concerned with helping my patients find their own focus and be able to “free associate,” in a new way of understanding that term: to be able to speak freely, to say the right thing at the right time in the right way to the right person, as opposed to blurring out whatever comes to mind.

But my running has also come to serve, at times, as the opposite of paying attention. Running has become a reliable source of “flow,” a condition in which I lose sense of time because I am so caught up in an activity. Often, I simply need the time on my feet to keep my mind quiet, to prepare myself for all the concentrated attention that will need to be paid throughout the day. This time of quiet mind and quick feet has become my running meditation, a transitional state that readies me to better focus my attention on myself and my patients, my life and my work.

“If the world were merely seductive, that would be easy. If it were merely challenging, that would be no problem. But I arise in the morning torn between a desire to improve the world and a desire to enjoy the world. This makes it hard to plan the day.” -E.B. White
About The Build Haiti Foundation

BHF is a dynamic, Haitian-American led organization with strong ties to Haiti and the Haitian community in the Diaspora. We work to develop partnerships across the globe to lift Haitian families out of poverty and hunger. BHF works with schools, churches, community organizations, microfinance organizations, chambers of commerce, etc. in Haiti and abroad to identify their regional and local needs. Once the needs are identified, BHF looks within its network of partner organizations and volunteers to bring the right capability and resources to bear. Our technology platform allows us to coordinate the effort of non-governmental agencies (NGO’s) and other stakeholders currently working in Haiti and thereby allowing them to leverage the effort of those working within the same industry. BHF is reestablishing a base in Haiti to coordinate all relevant development efforts undertaken in Haiti and abroad. We work with prominent professionals in Haiti and the Diaspora to build a strong network of people and institutions capable of responding to the challenges the country faces. We invest in the locals by providing basic training as well as professional development and leadership training to encourage a new breed of leaders to take charge of their own community. We are continually recruiting volunteers to join our cause.
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