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July/August 2017



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Sometimes inconveniences, challenges and the uncomfortable realization that we must change our life's paradigms are gifts resplendent with instruction. On the surface, they may not take on the appearance of what we might prefer, but as we probe deeper, we learn greater lessons about ourselves, our connection to others and how to navigate towards

uncharted shores which take us out of our comfort zones. In so doing, we allow ourselves to morph into individuals of greater strength to embrace new possibilities that will further sustain and bring us to our greater selves. To our readers, advertisers and supporters, may your life be one of purpose, open to growing, evolving and ever changing.

"Listen to the wind, it talks. Listen to the silence, it speaks, Listen to your heart, It knows."

-- Native American Proverb ---

All the best, **Joslyn Wolfe**
Publisher, Focus on Women Magazine

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Focus Women ON Women MAGAZINE

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Focus on Women Magazine is a bi-monthly publication for women, to women, and about women which focuses on topics of interest to women and is geared towards a multi-generational audience.

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National **Kidney** Foundation™
of Maryland

NKF-MD Signature Event Teeing Off Sept. 15 at Greystone Golf Course

1st place handicap winners to qualify for Pebble Beach tournament

National Kidney Foundation of Maryland (NKF-MD) will present the **NKF KONICA MINOLTA GOLF CLASSIC**. This signature fundraiser is touted as The Premier Amateur Golf Event for Charity™ with winners from 30 events throughout the country qualifying for the National Finals at the famed Pebble Beach Resorts.



LUTHERVILLE, Md. – The road to Pebble Beach starts at Greystone Golf Course in White Hall, Md.



KONICA MINOLTA
GOLF CLASSIC

“We are delighted to return to Greystone Golf Course for a first class day of fun, food and drink – all to support a great cause,” said Event Chair **Greg Miller** (vice president, **CareFirst BlueCross BlueShield**).

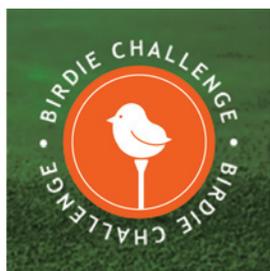
Practice and registration begin at noon, followed by a **shotgun start at 2 p.m.** Designed for new golfers and seasoned players alike, this four-person scramble-style tournament comprises Handicap Index and Gross divisions.

The **Top 3 winners in each division** will receive awards from national promotional partner, **Tiffany & Co.**, as well as an **exclusive invitation to compete** in a 54-hole tournament at **Pebble Beach Golf Links, Spyglass Hill Golf Course** and the **Links at Spanish Bay**, Jan. 18-21, 2018.



PEBBLE BEACH
RESORTS

Proceeds from the event at Greystone **will directly support NKF-MD's patient emergency assistance program** (providing **food, housing aid, utilities, medical and dental support, medication and transportation to dialysis**), as well as **vital research** at **Johns Hopkins** and the **University of Maryland**. Since the event's inception in 1990, more than 2,000 golfers have teed off, raising almost \$2 million for NKF-MD.



As a way to raise more funds for NKF-MD, while adding excitement, this year's tournament will introduce the **Birdie Challenge** where participants can challenge friends, family and colleagues to pledge for each birdie their team makes. Each team will have their own fundraising website.

A foursome package is **\$1,200**, which **includes greens & cart fees, a boxed lunch, on-course activities and contests** (Putting, Closest to the Hole, Longest Drive and Hole-in-One), an **awards reception, dinner and premium golfer gifts** from national promotional partners, **Greg Norman Collection, Skechers Go Golf, PING Accessories and Golf Global Post**.

Sponsorships are also available. Local sponsors to date including **CareFirst BlueCross BlueShield, McCormick & Company, BroadBridge Financial Solutions, Alderson Loop, LLC, Andeo Group, LLC, Centric Business Systems, Johns Hopkins Medicine, University of Maryland Medical Center, MindGrub, Greystone Golf Course, Bob Davidson Ford Lincoln and Hunt Valley Towne Centre**. National title sponsor is **Konica Minolta** and national corporate sponsor is **AAI**. ■

For online registration, visit www.NKFGolfClassic.org. To register offline or receive more information about the event and sponsorship opportunities, contact **Pattie Dash** at **410.494.8545** or pdash@kidneymd.org.



National
Kidney
Foundation™ of
Maryland

About NKF-MD

The National Kidney Foundation of Maryland, serving central and western Maryland, the **Delmarva Peninsula** and portions of **Virginia** and **West Virginia**, is the area's only voluntary health agency dedicated to the prevention, treatment and cure of kidney and urinary tract diseases. For more information, visit www.kidneymd.org.

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LaKisha Greenwade, MBA

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LaKisha Greenwade is a wearable tech innovator, marketing strategist, business professor, and speaker with flare and a killer eye for style. Affectionately known as “Coach L” by her followers, she believes life is enjoyable when lived on our own terms and given everything we’ve got. She started Lucki Fit LLC to empower individuals, entrepreneurs, and leaders to find what fits them, then use that knowledge to become lucky in life and business. Lucki Fit LLC produces #Glam events such as Glam Tech and the Glam Retreat.

LaKisha is a graduate of The Ohio State University and University of Maryland Smith School of Business. She also attended Johns Hopkins University. She believes in and coaches from the three Lucki Fit pillars of Confidence, Energy, and Style. These beliefs helped her transform her career from being

the first African American Female National Account Manager at a small Cargill subsidiary to Professor, Innovator and Influencer. Outside of the workplace, she has received numerous accolades for her community and non-profit board commitment.



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3 MONUMENTAL FINANCIAL Mistakes People Make Before They Turn 50

The saying that youth is wasted on the young may be especially true when it comes to saving for retirement.

“Too many people wait way too long to start thinking about how much they will need to finance their retirement,” says Chris Heerlein, partner at REAP *Financial LLC* and author of *Money Won’t Buy Happiness - But Time to Find It* (www.moneywontbuyhappiness.com).

“In a way, that’s not surprising. Retirement seems so far away when you’re in your 20s and 30s, and it’s easy to think you’ll have plenty of time to worry about saving later. Then before you know it you pass 50, and you realize you missed a great opportunity to take advantage of compound interest.”

Heerlein says many young people are making at least three financial mistakes that they likely will rue when it comes time to retire. Those are:

NOT Participating in a 401(k) ●



Many employers don’t offer a 401(k) or similar retirement plan, but if yours does you need to participate, Heerlein says. An alarming number of people ignore this savings opportunity that can reap great rewards, especially if you start when you’re in your 20s and faithfully contribute for decades, he says. “And if your employer is offering matching funds, that’s free money,” Heerlein says. “You need to jump on it.”

SAVING ONLY in a 401(k) ● ●



While contributing to a 401(k) is great, that shouldn’t be your only vehicle for saving, Heerlein says. “If you are a younger saver, you are putting all your money into a bucket you can’t touch for 20 or 30 years,” he says. And when you do withdraw it in retirement, you’ll pay taxes because the taxes were deferred. That’s why it’s important to put some balance in your portfolio. A good way to do that is with a Roth IRA, a Roth 401(k) or a health savings account. Withdrawing from those Roth funds in retirement won’t result in taxes because the taxes were already paid when the money went in the account. HSA money isn’t taxed if you withdraw it for qualified medical expenses. After you turn 65, you can withdraw it for any purpose, though you will pay taxes on that withdrawal if not used for a qualified expenses.

FAILING to Embrace Risk ● ● ●



When the 2008 financial crisis hit, plenty of investors lost a substantial portion of their savings. The memory of what happened to them – or to their parents - is still having repercussions. Some people younger than 50 are too conservative with their investments, Heerlein says, so their money doesn’t grow like it could if they took more risks. “I’m not faulting people for that, but what I want to get across is if you are between the ages of 20 and 50, there is no need to panic,” Heerlein says. “Time is on your side. If you suffer a loss, you more than likely have plenty of years to recover before you retire.”

Many people nearing retirement probably look back to when they were in their 20s and 30s and wish they could go back in time and make some financial decisions over again.

“Most people eventually learn that true financial success requires a lifetime of work, responsibility, and attention,” Heerlein says. “The younger you are when you come to that realization, the better.” ●

About Chris Heerlein

Chris Heerlein, author of *Money Won’t Buy Happiness - But Time to Find It* (www.moneywontbuyhappiness.com), is a Investment Adviser Representative and partner at REAP Financial LLC. He hosts the “Retire Ready” TV and radio shows in Austin, Texas, and has been featured in national media outlets such as Fortune, Bloomberg Businessweek, and Money magazines. Heerlein also is an ongoing contributor to the financial publication Kiplinger.

Five problems with criminal background checks



Sixty percent of companies perform criminal background checks to reduce their liability, reduce the risk of theft, minimize threats to the workplace, and promote public safety. But flaws in those background checks make them misleading to employers and can create unnecessary barriers to employment for people with criminal records long after those people have served their time.

A new Urban Institute report examines the two types of criminal background checks—FBI (Federal Bureau of Investigation) background checks and checks from commercial vendors—and finds that both produce incomplete and inaccurate reports. Here’s why that can be problematic for employers, employees, and the public.

1. Background checks identify people as having criminal histories when they might not.

FBI background checks are based on fingerprinting, which accurately links fingerprints to a person’s identity based on unique biometric data. However, the information the background check returns may be inaccurate or incomplete.

States report data to the FBI inconsistently, especially for outcomes of arrests and expunged records. People may be arrested and charged, which would show up in an FBI background check, but if those charges were dropped or the person was not convicted, the FBI report may not reflect that.

How common are these inaccuracies? Court disposition data indicate the outcome of an arrest, and nationally, only 49 percent of arrests have a matching court disposition. It is difficult to know how many people are affected by missing court dispositions, but one study examining 75 major US counties found that as many as one-third of all arrests with felony charges did not result in conviction.

FBI background checks may also include records that trace back further than is permissible by law. Though employers technically aren’t allowed to consider those older records when making hiring decisions, including those records puts justice-involved people at risk of discrimination.

2. Background checks identify people as having no criminal history when in fact they might.

Criminal background checks conducted by commercial vendors also have significant flaws. Commercial vendors’ reports have been criticized for capturing false negatives that indicate a lack of criminal history when there actually is one.

Commercial vendors check name, date of birth, and social security number (when provided and accurate) against online public records, as well as data purchased from courts and state repositories, sometimes even checking local court records manually. But a company conducting a background check can’t check court records in every jurisdiction. Applicants may be marked as clear when the record does not show crimes committed in other states or in jurisdictions for which the company doesn’t own records.

3. Background checks may lead employers to think people with criminal histories pose a threat when they don't.

In 2014, the FBI provided 30 million criminal history records for noncriminal justice purposes, like job applicant background checks—a 29 percent increase from 2010. Clearly, employers care whether a prospective employee has a criminal history, but do employers recognize when a criminal history matters and when it doesn't?

One study found that for any given crime, there is a period after which people with a record pose no heightened risk to employers or public safety. Even for a violent crime like aggravated assault, after 4.3 years, a person is no more likely to commit another assault than a random person of the same age drawn from the general population.

But background checks let employers judge applicants for their past actions when they no longer pose a heightened risk. Regulations mandate that arrest records in FBI records and consumer reports be revealed to employers for up to seven years and that, depending on local regulations, some convictions can be included no matter how old they are—a rule that doesn't match up with the empirical evidence around public safety for most crimes.

4. People with criminal records face huge barriers to employment, even without background checks.

Collateral consequences, the hurdles people with criminal records encounter that go above and beyond the sentence they serve, include everything from restrictions on public housing to trouble qualifying for food stamps. Many collateral consequences take the form of local regulations restricting employment for justice-involved people.

A national repository lists 45,142 local regulations limiting where justice-involved people can work and what kinds of jobs they can hold. Forty-seven percent of employment regulations specifically restrict people with any felony from being hired, not even specifying that the felony be categorized as violent.



5. Failing to give people with criminal records a chance is against everyone's interest.

The reports employers see now disqualify potentially desirable employees. And when labor markets are slack, it doesn't serve employers well to miss out on good hires because of inaccuracies or misconceptions.

It is also in the public interest to increase employment opportunities for people with criminal records. Employment after incarceration is a key factor in reducing a person's risk of recidivism. Not only does it provide a source of income, it also offers structure, a safe way to spend time, and new and positive social networks. Studies show that risk of recidivism decreases if people can get jobs quickly after being released from prison.

Background checks exist for a reason, but they do harm, too. Improving background check practices and decreasing barriers to employment for justice-involved people will help ensure the public is safe, employers are well informed, and people have access to the jobs they need

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To Know More....

Online Article Link: <http://www.urban.org/urban-wire/five-problems-criminal-background-checks>



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We are looking for healthy children, ages **6-17**, to participate in a clinical research study.

PURPOSE: The purpose of this study is to find out whether an investigational (research) blood test is able to help confirm a diagnosis of ADHD in youth.

Your child may qualify if your child:

- *is a healthy female or male, ages 6-17
- *has no clinical history of ADHD or Bipolar Disorder

Qualified participants will receive monetary compensation.

For study qualification/more information please contact:

Bernice Frimpong (Research Program Coordinator)
443-287-2144 or bfrimpong2@jhmi.edu

*Principal Investigator - Ekaterina Stepanova, MD, PhD
IRB# 00097415*



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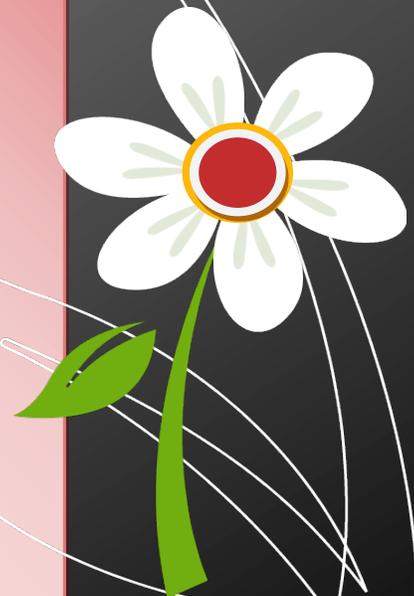
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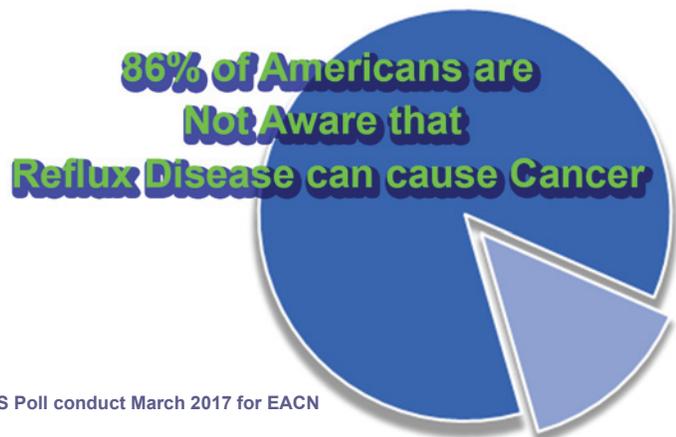


ECAN Petitions FDA for New Labels on Over-the-Counter Reflux Medications Warning about the Risk of Esophageal Cancer

One American dies of esophageal cancer every 36 minutes and the type of esophageal cancer caused by reflux disease is the fastest increasing cancer among American men.

With this in mind, ECAN (Esophageal Cancer Action Network) has filed a Citizen Petition with the Food and Drug Administration (FDA) requesting new labels on heartburn medications to warn people about the risk of esophageal cancer associated with persistent reflux disease.

A national non-profit dedicated to increasing awareness that reflux disease can cause cancer, ECAN requested the following message appear on all over-the-counter (“OTC”) drug products labeled to relieve or prevent heartburn associated with reflux disease, acid indigestion and sour stomach:



“ **PERSISTENT HEARTBURN CAN INDICATE INCREASED RISK OF DEVELOPING ESOPHAGEAL CANCER. THIS MEDICATION WILL NOT ELIMINATE THAT RISK**

ASK A DOCTOR BEFORE USE IF YOU HAVE HAD HEARTBURN OVER 3 MONTHS. THIS MAY BE A SIGN OF A MORE SERIOUS CONDITION.

STOP USE OF THE PRODUCT AND SEE YOUR PHYSICIAN IF YOUR HEARTBURN CONTINUES OR WORSENS; OR IF YOU NEED TO TAKE THIS PRODUCT FOR MORE THAN 14 DAYS; OR IF YOU NEED TO TAKE MORE THAN 1 COURSE OF TREATMENT EVERY 4 MONTHS. ”

“ **So many patients tell us that they took over-the-counter heartburn medications for years, but never knew they were at risk for cancer – until it was too late,**” - said ECAN’s Board Chairman **Dr. John Lipham** (Chief, Upper GI and General Surgery, Keck School of Medicine at the University of Southern California), who signed the petition with ECAN President & CEO Mindy Mintz Mordecai.

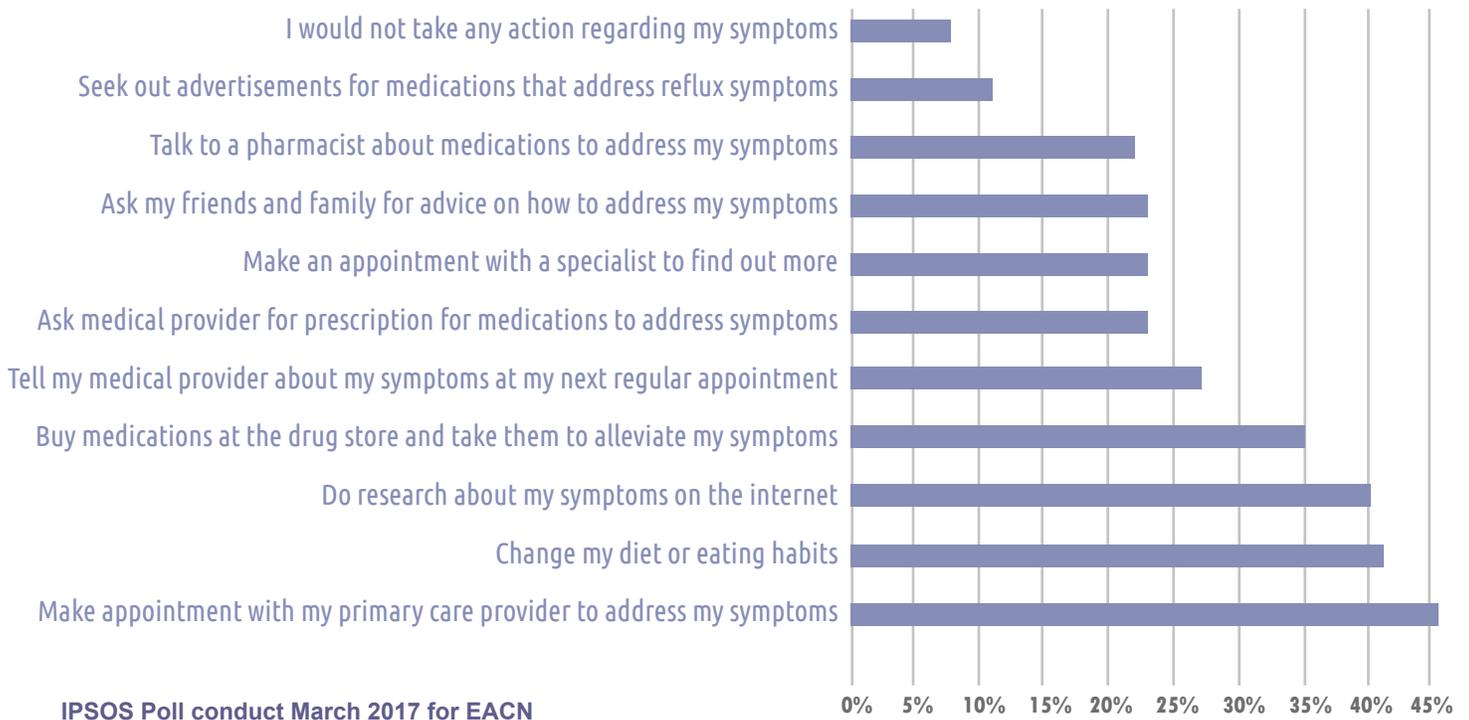
“ **We know we can save lives with increased awareness and early detection,**” **Dr. Lipham added.**

As many as 15 million Americans experience heartburn every day. Persistent heartburn (two or more times per week) can be a symptom of gastroesophageal reflux disease (GERD), a condition where stomach contents, including acid, splash into the esophagus, producing cellular changes that can ultimately result in cancer.

For some patients with esophageal cancer, heartburn symptoms are the only warning they will ever receive that they are at risk for cancer.

Too often esophageal cancer patients’ first sign that something is wrong is when they have a tumor in their esophagus that prevents swallowing: by then, treatment is rarely successful. Less than one in five patients will survive

Americans' Response to Persistent Reflux Symptoms



five years after an esophageal cancer diagnosis, largely because the disease is usually discovered at late stages. ECAN recently commissioned a market research survey of more than 1,000 American adults. Only 14 percent were aware that reflux disease could cause cancer.

*“ We aren’t surprised by the numbers, but we are motivated to change them, ” - said **Mordecai**, who founded ECAN after losing her husband and the father of her young daughters to esophageal cancer nine years ago. “ Folks need to know that if they are experiencing reflux symptoms on a regular basis, they should see their doctors and get checked – that’s why we filed our Petition. ”*

“ Esophageal Cancer is preventable and our survey shows why the labels we are requesting are so necessary – because we can save lives and stop the senseless losses that families like ours continue to endure, ” - she added.

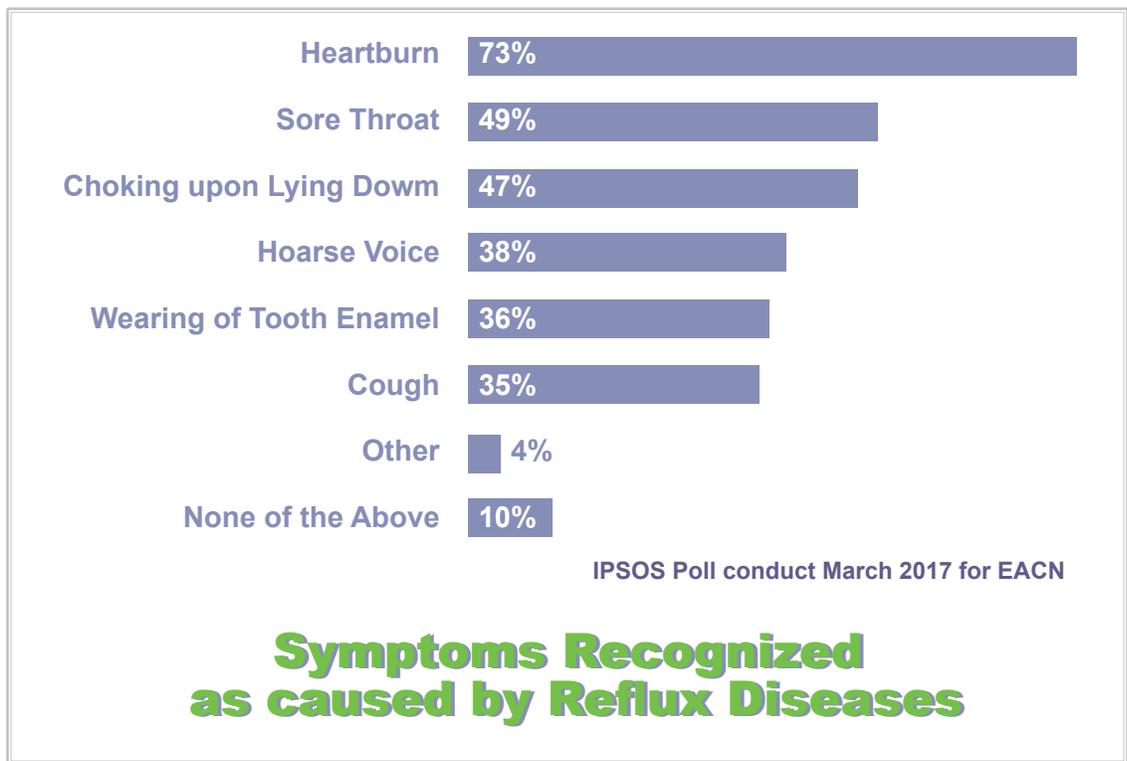
A significant number of OTC drug products are available to relieve or prevent heartburn associated with acid indigestion and sour stomach brought on by eating or drinking certain food and beverages. Many of these products were formerly available by prescription and are very effective in relieving the symptoms associated with heartburn.

Because these products are so effective, many patients will not tell their healthcare providers about their persistent heartburn, because they don’t know that it can lead to Barrett’s Esophagus, the precursor to esophageal cancer, and esophageal cancer.

*“ Existing warnings on anti-reflux medications are not sufficient to alert patients to the risk of esophageal cancer associated with persistent heartburn resulting from reflux disease, acid indigestion or sour stomach, ” - said **David Rosen**, a partner with the law firm of Foley & Lardner who worked for the FDA for 15 years and is representing ECAN in its filing.*

“ The FDA should act swiftly to include a bold prominent and strong warning label to better inform patients of the risks associated with persistent heartburn and the need to see their physician due to the risk of esophageal cancer that can go undetected if the patient is getting symptomatic relief from the OTC drug products, ” - Rosen said.

Such products include, among others, antacid products such as **magnesium hydroxide, aluminum hydroxide, calcium carbonate, ranitidine, famotidine, cimetidine, esomeprazole, omeprazole, lansoprazole, pantoprazole** and **nizatidine**.



About ECAN.org |||

ECAN’s mission is to save lives by increasing awareness that reflux disease can cause cancer, promoting early detection, supporting medical innovation to prevent, detect, treat and cure esophageal cancer and linking patients and families to compassionate support. The Baltimore-based national non-profit organization is led by a board of directors of top physicians, business leaders and families touched by esophageal cancer.

ECAN successfully advocated with the National Cancer Institute to include esophageal cancer in its groundbreaking genome mapping project. Through ECAN’s efforts, April has been formally designated as “Esophageal Cancer Awareness Month” across the United States. For more information and the nonprofit’s free, downloadable Guide for Patients about GERD, Barrett’s Esophagus and esophageal cancer, visit www.ECAN.org



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IRAS FAIL TO DO WHAT THEY'RE SUPPOSED TO DO

A recent WSJ article claims a new analysis finds retirement savings plans are not fulfilling their mission. As a practicing financial professional with over thirty years specializing in retirement planning, my observation is that the plans offered by Congress or individual states are not the real problem. People are the problem. Sure, the different plans offered to Americans could be tweaked and improved, but for the most part it is people who are to blame. It is people who choose not to participate or not participate fully in their employer's 401(k), 403(b) or other type of plan. It is people who choose not to save a portion of their earnings. A basic tenet for long term financial success is learning to live on less than you earn. That is a people problem.

I do a lot of work with employers offering retirement savings plans to their employees, often with generous matching programs that offer free, extra money to the participants to match their contributions to the plan. Even with a generous match, some employees don't participate in the plan at all or don't contribute enough to qualify for the full matching funds available. These people are consciously making a choice to pass on getting FREE MONEY from their employer. The plan is not the problem, it is the people.

Human inertia is a real issue when studying and analyzing retirement plans. Employers who add auto-enrollment features to their plans often see a marked increase in participation. Why? Because the employee doesn't have to do anything to get

enrolled and would have to take definite steps to get un-enrolled. The same is true for auto-deposit features. It is now fairly common for employer sponsored plans to auto-enroll employees and then automatically begin deducting a modest amount from employee paychecks. These plans often auto-escalate the amount of salary deferral up to a predetermined amount, usually eight to ten percent of compensation. This is taking advantage of human inertia in a positive way because only a small percentage of employees opt out of these automatic plan features. Many experts agree that personal retirement savings rates in the range of ten to fifteen percent of compensation can result in savings amounts that could replace most or all of an employee's earnings by the time they reach retirement age.

Current plans by Oregon to require businesses that don't offer retirement plans to auto-enroll employees in an IRA account are likely doomed before they start. Similar plans in California, Connecticut, Illinois, Maryland and Oregon may face a similar fate. Auto enrollment is not enough. Auto deposit is a critical step to really begin to address retirement savings needs for Americans who are

not already doing what they need to be doing.

Financial education is another key to financial success for many Americans. The level of financial literacy among a large portion of America's population is, quite simply, appalling. In my work with employer sponsored retirement plans, we provide employee education and personal financial counseling as a part of our services. In my own experience, participation levels increase, savings rates increase, and investment outcomes improve as employees become more knowledgeable. With those foundational elements in play, employee outcomes tend to improve.

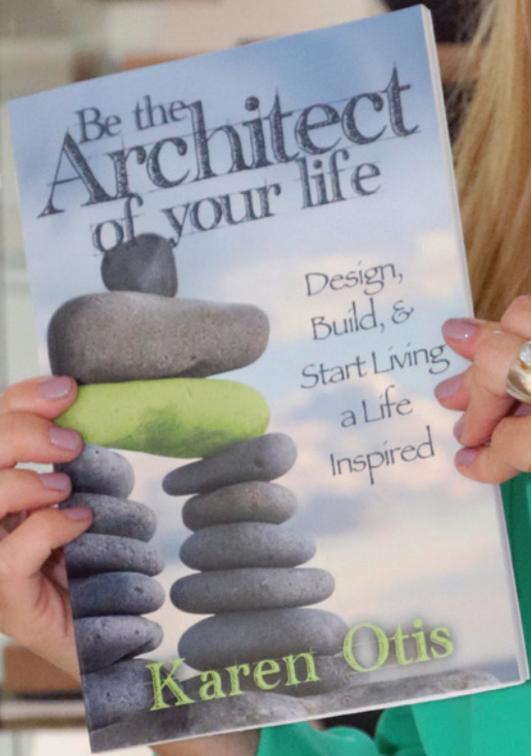
Retirement savings plans are not the problem. Overcoming human inertia and increasing financial literacy are important keys to fixing the real problem. Auto-enrollment and auto-deposit are powerful tools that can be used to help. Financial education and counseling from a trained financial professional can make an important impact on the problem. Ultimately, true financial success and enjoying a comfortable, carefree retirement is the result of doing a lot of little things consistently over a longer period of time.



ERIC HUTCHINSON, CFP®

Eric Hutchinson (<http://erichutchinsonfinancial.com>) is a certified financial planner with more than 30 years of experience in the areas of financial planning, investments, estate and tax planning. Hutchinson has professional affiliations with The Financial Planning Association, the Certified Financial Planner Board of Standards and the Investment Management Consultants Association. His new book "The Financial Briefing," distills time-tested wisdom based on decades of professional experience and provides an overview of many of the financial and life issues everyone will face at some point.





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Tips For Young People Who Need to Start Saving For Retirement – Now



A typical high school curriculum offers anything from the traditional subjects - language arts, algebra and U.S. history - to the not-so-traditional subjects, such as gardening, therapeutic dance and business technology.

But despite all those academic options, the educational system is leaving a void in the lives of many students, says CERTIFIED FINANCIAL PLANNERTM professional Eric Hutchinson (<http://erichutchinsonfinancial.com>).

“One thing not being taught in schools is how to manage money and prepare for retirement,” says Hutchinson, author of the book *The Financial Briefing*. “A lot of students are leaving high school without knowing what they need to know.”

As a result, Hutchinson says that many students - whether they attend college or go straight into the workforce after high school - don't grasp how important the time factor is when it comes to saving for later in life. Too many people wait too long to start stashing away money for retirement, so that their retirement fund ends up being tens or even hundreds of thousands of dollars less than it might have been.

“If you take the right actions early in life, it will make your retirement much easier,” Hutchinson says. “It's a whole lot harder to play catch up.”

Hutchinson offers some tips for those young people entering the workforce so they aren't left with little or nothing once their careers are complete.

“If you are trying to get rich overnight, it can be a high-risk proposition,” Hutchinson says. “Too many people are looking for instant gratification. Money and life don't work that way.”

About Eric Hutchinson, CFP®

Eric Hutchinson (<http://erichutchinsonfinancial.com>) is a Certified Financial Planner™ with more than 30 years of experience in the areas of financial planning, investments, estate and tax planning. Hutchinson has professional affiliations with The Financial Planning Association, the Certified Financial Planner Board of Standards and the Investment Management Consultants Association. His new book *The Financial Briefing*, distills time-tested wisdom based on decades of professional experience and provides an overview of many of the financial and life issues everyone will face at some point.

<http://erichutchinsonfinancial.com>

■ **Think about saving before a life event forces you to.**

Hutchinson says that often a major life event will cause people to begin thinking new thoughts about their futures. The event could be a death in the family, being laid off from a job or a debilitating injury. Hutchinson says it shouldn't take a major life event to remind people to begin to build a nest egg to ensure the financial security of their families.

■ **Technology can't replace the human touch.**

For all the convenience that technology provides us, it still can't replace the experience of a connection with another person. An experienced personal financial advisor can ask the right questions, provide ongoing guidance, and be an important resource for those who want to plan for retirement, Hutchinson says. A computerized robo advisor or even a live advisor supporting a robo advisor service often doesn't deliver the same depth of advice or relationship.

■ **Don't abandon the ride. Let time be your ally.**

Most people have been on a roller coaster. Even though the downhill plummet can be a little scary, most people don't choose to jump off the ride, although they may think that thought! Investing in the stock market with retirement savings can be a similar type of ride. There will be plenty of ups and downs, but the descent is no time to jump off, even if you do get jittery. Market history suggests that eventually things may work out, if you allow enough time. “Although past performance doesn't guarantee future results, time can be an extremely valuable asset for a young person making retirement investments,” says Hutchinson. “Even with the worst of circumstances, people may be OK. As an example, 2008 was one of the worst periods for the stock market since the great depression. By the end of 2010, stocks had recovered enough to erase most of the damage done in the fall of 2008.”*



National Kidney Foundation™

of Maryland

National Kidney Foundation of Maryland Launches Raffle to Win 2017 Lincoln MKC

Tickets available at Hunt Valley Towne Centre's Friday concerts through Aug. 25, and online through Sept. 15

The National Kidney Foundation of Maryland (NKF-MD) offers the chance to win a luxury car* while supporting the non-profit's patient services, education and research efforts.

Now through Sept. 15, anyone age 18 and older can enter the Foundation's raffle to win a 2017 Lincoln MKC. Tickets are on sale for \$100/each at <http://bit.ly/2017CarRaffle> or by calling the NKF-MD office at 410.494.8545.

Additionally, they can be purchased at Hunt Valley Towne Centre's free concerts, taking place every Friday through Aug. 25, from 7:30 to 9:00 p.m.



"We are thrilled to host a fun event where the community can gather each week," said Tom Fitzpatrick, president & COO of Greenberg Gibbons, developer of Hunt Valley Towne Centre. "It is even more special when we have the opportunity to support a non-profit like National Kidney Foundation of Maryland."

The concerts are sponsored by Bob Davidson Ford Lincoln, which will have the 2017 Lincoln MKC on display each week for concert goers and prospective raffle customers to view.

*NKF-MD will only sell 1,000 raffle tickets. A minimum of 350 tickets must be sold in order to award the raffle winner a lease option for the 2017 Lincoln MKC. If fewer are tickets are sold, the winner will receive 40 percent of the ticket sales in cash.

The winning ticket will be drawn at the NKF KONICA MINOLTA GOLF CLASSIC, taking place Friday, Sept. 15, at 7 p.m. at Greystone Golf Course. The raffle winner does not need to be present at the tournament, but for more information about the event, visit www.NKFGolfClassic.org or call 410.494.8545 or pdash@kidneymd.org.

Proceeds from the car raffle and Golf Classic will directly support NKF-MD's patient emergency assistance program (providing food, housing aid, utilities, medical and dental support, medication and transportation to dialysis), as well as vital research at Johns Hopkins and the University of Maryland.



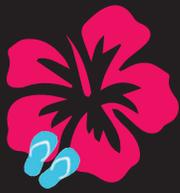
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About NKF-MD

Serving central and western Maryland, the Delmarva Peninsula and portions of Virginia and West Virginia, the National Kidney Foundation of Maryland is the area's only voluntary health agency dedicated to preventing kidney and urinary tract diseases, improving the health and well-being of individuals and families affected by these diseases, and increasing the availability of all organs for transplantation. For more information, visit www.kidneymd.org.

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Longing for Belonging

By Gabriella van Rij (originally featured in NYdailynews.com)

Labels, labels, labels. Why can't I just be known by "me"? Instead of by my affiliations, country, company, or religion? As an adoptee, perhaps I have felt the devastating effect of labels more strongly than others. Classmates labeled me orphan, Paki, peanut butter for my brown skin, and the list went on. And then labels I was given by my adopted family. You are Dutch now, they told me. And they tried to give me a new first name, along with their family name. Even as a small child, I refused. My name is Gabriella, I told them in broken English.

One's country, culture, and religion are already very heavy labels, but then as we grow up, there are more and more labels... from whatever stupid thing you did in childhood to all the mistakes that played out publicly. It is very hard to navigate in a world without a label, both for ourselves and others. Some people want labels so that they can belong. Other people want labels so they can put others in a box in order to feel safe. Our society is so used to labeling that we don't know any longer how to function without it... even in the days of my grandparents, you were the kid of the butcher, or from a rich family, these and other labels gave others a way to categorize you and know in their minds who you were...

But what about those who feel that no labels properly describe who they are? Like I say in my talks, when we have too many labels, it is always to the exclusion of others that do not fit the mold. Just because you do not want a certain label that you were born with, you are still faced with the universal problem of needing and wanting to belong to a group or a family, which is instinctive and very primal... And then what happens when our social interactions

are severed and you feel like an outsider looking in?

I am boldly stating that I believe devastating things occur in our society when this happens. We need to feel belonging somewhere. If we cannot find it in our families, we will roam the world until we find belonging!

Loneliness can drive us to find belonging in unexpected places because when you feel like an outsider that grass looks greener inside the group. It really feels like others have families, it feels like they are all happy and have jobs and are not struggling, which is an emotion outsiders often face.



You begin to look at these things:

- other cultures different from your own

- other religions different from your own

And when you start searching, you find that other cultures and religions have different sets of rules than what you are used to and you are learning to broaden your horizons, which in today's diverse world is indeed a good thing. Now when we explore other religions, why do we do that? I believe we do this in hopes of finding an ideology to attach ourselves to.

Now the two similarities that I want to talk about is when one person finds the religion of Islam and another person finds the Catholic church as their salvation. What is the difference? Both people find something that makes them feel they belong... They finally found what seemed missing. Their loneliness and rudderlessness have been replaced by religion. And they have finally found a renewed purpose and meaning in their life.

*Come, be part of a story -- one that will not repel you,
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The women in Afghanistan face the unthinkable:

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move towards a life of self sufficiency and hope.*

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As a social media manager who manages many corporate campaigns for my agency's clients, I can't help but sympathize with the poor soul who handles United Airlines' social media accounts.

I can imagine that person driving to work Monday morning, listening to Gary Jules' "Mad World" on repeat, dreading what the day would hold - all because of a total and incomprehensible lack of basic customer service.

By now, nearly everyone has watched the infamous viral video of a United Airlines passenger getting "voluntarily" yanked out of his seat by police, his face smashing into the armrest in the opposite row. Gasping passengers aimed their smartphone cameras at the ordeal, but no one with the United Airlines staff seemed to realize how bad the situation was - and certainly not how bad it was about to become.

They soon found out. News organizations reported on this PR disaster, social media skewered the company relentlessly, and competitors gleefully piled on.

And what's been happening with those folks who manage the United Airlines' social media? Just two posts have appeared on the United Airlines Twitter account since the incident. The first was a much-derided non-apology apology from CEO Oscar Munoz, who expressed regret for having to "re-accommodate these customers."

The second came a day later, when the first post failed to capture the essence of what an apology is supposed to be. This time the CEO assured us that United would take "full responsibility and will work to make it right." It was signed, simply, Oscar.

Although United Airlines' Twitter has gone mum, the rest of the social media world hasn't been so silent. Browse through United's tweets prior to the incident and you'll discover angry Twitter users finding clever and creative ways to weave the notorious incident into unrelated conversations. The results range from



Why United Airlines' Woes Had Nothing To Do With Social Media

By Jay York

hilarious to savage.

But what would you expect? Any company that thinks this type of mistake (read: abhorrent, boneheaded, violent violation of the customer/business relationship) will go unpunished by the internet (read: actual human beings) is living in a different century. Consumers are more active now than they've ever been. They expect more than they ever have before. And they arguably have greater power than ever before because of social media.

Social media has created an avenue for consumers to make their voices heard, much to the detriment of companies who choose to put customer service on the back burner in favor of the bottom line.

Social media was never meant to be a place where customer service issues were handled. That's just the way things evolved, at least in part because companies avoid dealing with problems their policies create until the collective voices rain down on them via their Facebook and Twitter profiles.

Can you blame customers who feel cheated or wronged for taking the only recourse they know how? I certainly can't. Companies have a duty to service their customers in a fair and just way. Yes, mistakes can happen and in those cases customers will do their best to take to traditional means to get their problems solved. If those avenues don't work or are too inconvenient, to Twitter they'll go.

What's really unfortunate from a PR standpoint - and social media manager standpoint - is that the United Airlines situation could have been avoided.

United Airlines needed four people off that flight. They asked for volunteers, offering vouchers as enticement, but couldn't clear the seats they needed. So they chose passengers themselves and ordered them off the plane. When the doctor, already in his seat, declined to leave the police were brought in and social media infamy followed.

What should have happened instead? The airline could have simply raised their offer for vouchers. They could have enticed someone to give up their seat by other means. A volunteer could have been found, if only they'd been willing to pay for it.

This incident should remind companies that they need to take a hard look at the policies they have in place when dealing with customer disputes. They need to train their employees to identify and disengage when their policies are causing needless escalations.

So let's make it happen, brands. Let's come together for a united effort to do right by our customers. Your customers-and the folks who manage your social media accounts -will thank you.

About Jay York



Jay York is senior social media strategist for EMSI Public Relations (www.emsincorporated.com), a firm that represents corporations and experts in a wide array of fields such as business, health, food, lifestyle, politics, finance, law, sports and entertainment. York, whose extensive experience in social media marketing dates back to the early days of MySpace and LiveJournal, helps EMSI clients make sense of the vast realm of digital marketing, from creative social media to overall marketing strategy.



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7 Differences Between Generation Z and Millennials As They Enter The Workforce

Employers Will Have To Adjust To New Generation

There's a new generation in town and it's one that employers better get ready for, because it's 23 million strong and will be flooding the workforce by the end of the decade.

Ladies and gentlemen, meet Generation Z; a confidence-filled group that doesn't want to miss a thing, has the shortest attention span of any generation and isn't quite as open as its predecessors - the millennials - from whom they learned that not everything needs to be shared online.

"If you try to treat those in Generation Z (born in the mid to late '90s, mostly to Generation X parents) like you treated Millennials (born in the early '80s to mid '90s, mostly to Baby Boomer parents), it will backfire on you," - says **Matt Stewart**, co-founder of College Works Painting (www.collegeworks.com). "This generation is unique. And now they are starting to enter the workforce."

COLLEGE WORKS
PAINTING

www.collegeworks.com

Matt Stewart is co-founder of College Works Painting (www.collegeworks.com), which provides real-world business experience for thousands of college students each year. The award-winning program also offers high-quality house-painting services for homeowners.

Thanks to his role at College Works Painting, which offers internships that help undergraduate students gain real-life business management experience, Stewart has gained a first-hand look at both the Millennials and Generation Z. And there certainly are differences between the two:

- 1 According to best selling author and generations expert David Stillman, you won't find those in Generation Z frequenting Facebook or Twitter as much as their predecessors. Keenly aware of software monitoring, they are more likely to share their worlds on apps such as Snapchat or Instagram. Often dubbed Digital Natives, Millennials are much more likely to share their lives in the open on platforms such as Facebook.
- 2 Being culturally connected is more important to those in Generation Z than to Millennials, with many more Gen Zers suffering from FOMO (Fear of Missing Out) than Millennials.
- 3 Stewart doesn't see this as a hard and fast rule and says the experience Generation Z employees have at College Works Painting - and the impact they pride themselves on having - is much the opposite of FOMO. An example that Stewart says other companies can follow.
- 4 Those in Generation Z have grown up with smart phones, tablets, 3-D, 4-D and 360-degree photography just to name a few of their norms. According to Stillman, keeping the attention of a Gen Zer is harder than ever. Their average attention span is eight seconds, compared to the 12-second attention span of Millennials.
- 5 Millennials are driven to succeed by helicopter parents who watch their every move, while Generation Z finds encouragement from parents who encourage independent thinking, want them to achieve on their own and are fed up with not receiving equal pay for equal success at work.
- 6 According to Forbes, social entrepreneurship is important to Generation Z, a group that is driven to volunteer and choose a career in which they can make a difference. On the other hand, there are those who hope the Millennials will become more civic-minded as they grow older, but it's something that hasn't been witnessed as of yet.
- 7 Generation Z children were raised in classrooms that focused on diversity and collaboration. Despite this fact, they tend to be more private than Millennials, perhaps as a result of seeing many of the downfalls of previous generations in the Great Recession.
- 8 Because those who are part of Generation Z feel pressure to gain corporate experience early, they are competing with Millennials who are more likely to wait to gain that same type of experience. The good news for Millennials, who are more likely to chase jobs in the corporate world, is that 72 percent of those in Generation Z wish to take what they learn and apply it to their own business, versus 64 percent of Millennials who have the same goal. ○

With Taxes 'On Sale' It Could Be TIME To Convert To A Roth IRA



Retirement can open up a whole new way of life for Americans ready to bring their working years to an end, but at least one thing doesn't change.

The IRS still keeps a watchful eye on your income - including whatever amount you're pulling from the IRA or 401(k) that you spent decades building into a nice, hefty nest egg.

Uncle Sam has been waiting for years - possibly decades - to tax that money because the deposits you made were pre-tax, meaning you weren't taxed on the income you contributed to the accounts.

That tax-deferral system works well - until retirement time arrives and you need the money.

"When you defer taxes, eventually it catches up with you," says Gary Marriage Jr., CEO of Nature Coast Financial Advisors (www.naturecoastfinancial.com). "Suddenly, your IRA or 401(k) isn't worth as much as you thought because every withdrawal you make potentially can be taxed."

But there's an answer and, with President Donald Trump and Congress looking at tax cuts, now would be the time to take advantage, Marriage says.

Those traditional IRA and 401(k) accounts can be converted to a Roth IRA, which isn't taxed when withdrawals are made. That doesn't mean you'll avoid the taxes, Marriage says, because you'll pay them when you make the conversion. But when you reach retirement, you'll be able to make withdrawals the rest of your life tax free.

"Taxes are about to be on sale," Marriage says. "Over the next four to five years, your tax bracket is probably going to be as low as it ever will be."

He says some facts worth knowing about Roth conversions include:

Space out the conversion. Most people wouldn't want to take the tax hit all at once, and you don't have to. You can transfer the money into a Roth in increments over the course of a few years. So if, for example, you space out the conversion over five years, then the tax is spaced out over five years as well. A few factors determine how much you can convert the first year, but Marriage says about 40 percent of the people he has worked with were able to convert half of it in the first year.

The age to do it. A conversion can be done regardless of the account holder's age, but Marriage says it's his experience that people 59 ½ to 74 benefit the most.

Start with a Roth if possible. Some employers now offer a Roth 401(k) as an option. Employees should take advantage of that, Marriage says. They won't get to defer their taxes on the portion of their income they contribute to the account, but the interest grows tax free and they'll avoid taxes come retirement time.

Marriage says he recently did a conversion for a client where he had calculated that if the client lived to be 90, they would have paid nearly \$1 million in taxes on IRA withdrawals.

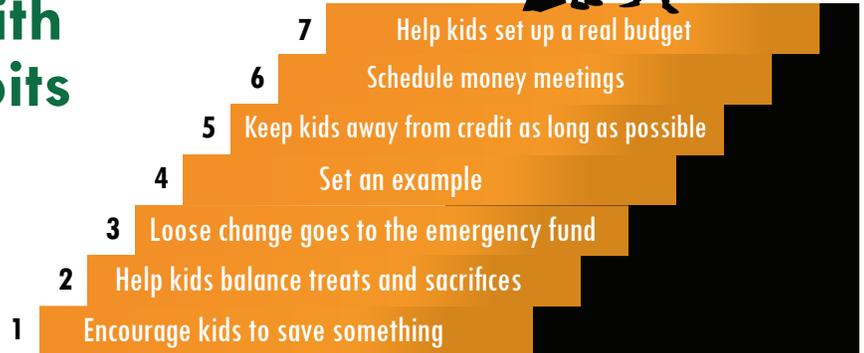
"Switching to a Roth lowered that to \$200,000," he says. "I know that still sounds like a lot, but I'd rather pay \$200,000 than nearly \$1 million."

About Gary Marriage Jr.

Gary Marriage Jr. is the founder and CEO of Nature Coast Financial Advisors (www.naturecoast-financial.com), which educates retirees on how to protect their assets, increase their income and reduce their taxes. Marriage is a national speaker, delivering solutions for pre-retirees, business owners and seniors on the areas affecting their retirement and estates. He is an approved member of the National Ethics Bureau, and has been featured in "America's Top Hometown Financial Advisors 2011" and was selected to contribute to a book with Steve Forbes titled, "SuccessOnomics: Power Principles." Marriage is also the founder of Operation Veteran Aid, an advocate for war-time veterans and their families.



7-Step Guide To Turning Children Into Young Adults With Healthy Savings Habits



As Jodi walked to class that day the freshman noticed a large circle of booths spread out across the main courtyard of campus.

Scattered among the booths was one giving away free t-shirts with the school's mascot on it. All Jodi had to do to get the free swag was fill out a form. As a bonus she would receive this little plastic card that was practically free money.

Or so she thought. Four years later she was stuck with a \$5,000 t-shirt thanks to the debt she rang up.

Children who learn the importance of saving money at a young age are much better prepared to manage their money independently once they are grown," says Eric Hutchinson (<http://erichutchinsonfinancial.com>), certified financial planner and author of the book "The Financial Briefing."

Jodi's parents never talked to her about debt. Or how she could have bought a similar t-shirt with cash, stashed away a matching amount in an emergency fund and been in the clear financially by the time she graduated. Instead she has joined the average college graduate in America who leaves school with more than \$5,600 in credit card debt alone.

Hutchinson recommends that children begin to build an emergency fund as soon as they can so they can have some money saved up and understand the principals of savings and creating an emergency account by the time they become young adults. Here are seven ways to help your child develop a lifetime emergency fund:

Encourage kids to save something.

Whether it be a 10-year-old stashing away a dollar or teenagers opening a savings or checking account, get kids in the habit of saving no matter how small the amount.

Help kids balance treats and sacrifices.

Help your kids by setting, and meeting goals. Once those goals are met allow them a little withdrawal to buy something for themselves.

Loose change goes to the emergency fund.

Loose change can add up, so don't let kids discard those pennies or leave them lying in the parking lot – no matter if they are heads or tails up.

Set an example.

Children don't miss much, and if they don't see you saving, they might wonder why they need to save.

Keep kids away from credit as long as possible.

Credit card companies have large marketing budgets and much of those funds are spent on marketing to older teenagers. Make sure he or she understands what credit pitfalls could lie ahead.

Schedule money meetings.

Meet with your child at regular intervals so that you can discuss their emergency account, answer questions and discuss money issues he or she might encounter.

Help kids set up a real budget.

The earlier kids learn to manage a budget, the easier things will be down the line. Younger kids can start learning by jotting their pluses and minuses down on a piece of paper, while older kids can be introduced to budgeting on software and apps.

About Eric Hutchinson, CFP

Certified financial planner with more than 30 years of experience in the areas of financial planning, investments, estate and tax planning. Hutchinson has professional affiliations with The Financial Planning Association, the Certified Financial Planner Board of Standards and the Investment Management Consultants Association. His new book "The Financial Briefing," distills time-tested wisdom based on decades of professional experience and provides an overview of many of the financial and life issues everyone will face at some point.

"Circumstances are always changing as people grow older," Hutchinson says. "I would recommend going over each year's changing needs with your kids. The emergency fund has to adapt and be ready for whatever circumstances might pop up."

MORE ONLINE Info: <http://erichutchinsonfinancial.com>



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Healthy Volunteers Needed

We are looking for healthy adults, ages **18-55**, to participate in a clinical research study.

PURPOSE: The purpose of this study is to find out whether an investigational (research) blood test is able to help confirm a diagnosis of ADHD in adults.

You may qualify if you:

- *are a healthy female or male, ages 18-55
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For study qualification/more information please contact:

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Looking for healthy adults, ages **18-55**, to participate in a clinical research study.

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You may qualify if you:

- *are a healthy female or male, ages 18-55
- *have no clinical history of ADHD or Bipolar Disorder

Qualified participants will receive monetary compensation.

For study qualification/more information please contact:

Bernice Frimpong (Research Program Coordinator)
443-287-2144 or bfrimpong2@jhmi.edu



Approved February 28, 2017

Principal Investigator – Ekaterina Stepanova, MD, PhD
IRB# 00086805



4 Tips To Sleep Better During Allergy Season



Spring is the season of renewal. Plants and trees start to rebound from the harsh winter that claimed most of their leaves and vegetation. Birds return from their Southern vacations, serenade us with their morning songs and rebuild their nests in preparation for new arrivals.

Unfortunately, there is another renewal that many people don't look forward to in the spring: the return of hay fever season along with symptoms such as sneezing and sniffing that can give you sleepless nights.

In an allergy survey conducted by HayMax (www.haymax.us), 92 percent of respondents said their hay fever symptoms affect their work, school or daily routine, which includes sleep patterns.

"The trick to sleeping well when you suffer from hay fever is to reduce the amount of pollen getting into your body at night," says Max Wiseberg, creator of HayMax Allergen Barrier Balm.

People can tolerate a certain amount of pollen without reaction, he says, but once this amount is exceeded – called the trigger level – hay fever symptoms start to occur. Stay below this level at night, you won't get the symptoms and your sleep won't be affected. Go above it and that's when the trouble starts.

Wiseberg offers a few tips on how to avoid reaching that trigger level, allowing you to rest easy at night.



Keep bedding and fabrics clean.

Vacuum the house regularly, especially beds and fabrics, such as bed covers and curtains, to remove pollen, dust and pet allergen particles. Wash bedding regularly to remove allergens and dry them indoors rather than on a clothes line to prevent pollen particles being blown onto them by the wind.



Keep the house closed from the outside world.

Close windows and use an air conditioner, preferably with a HEPA (High Efficiency Particle Arresting) filter to capture pollen and dust particles, as well as cool and circulate the air.



Have a nightly routine before bed.

Shower at night before sleeping to remove pollen particles and pet hair from your hair and body. Clear the nasal passages with water, or use a saline nasal spray, to clear pollen from the nose. Finally, apply an allergen barrier balm to the nostrils and around the bones of the eyes to trap pollen, dust and pet allergens before they enter the body.



Ensure that pets are well groomed.

If you own a pet, shampoo it as much as possible to remove pet allergens and pollen particles, or ban it from the bedroom completely.



"Loss of sleep because of hay fever is very significant, as it can impact how a person functions the next day at school or at work," Wiseberg says. "The effect of sleep deprivation on productivity and health loses costs companies billions of dollars each year."

Max Wiseberg

Max Wiseberg is the creator of HayMax™ (www.haymax.us), a natural, organic balm that traps allergens when applied to the nostrils. As a lifelong hay fever sufferer, he was inspired to develop the balm when other allergy remedies didn't work for him. Wiseberg, born and raised in Manchester, UK, regularly writes for newspapers, magazines and blogs on the subject of allergies and airborne allergens, and has appeared on TV and radio.



Funds raised for child poverty should rely on evidence for greater impact



Earlier this summer, many people—including celebrities, Urban Institute staff, and philanthropic leaders like Bill Gates and Warren Buffett—got their “red noses on” for a good cause: raising awareness and funds to help end child poverty.

This year’s Red Nose Day raised over \$38 million in the United States, about a 20 percent increase from last year. Since its stateside launch in 2015, the campaign has brought in an estimated \$98 million to support programs across the United States and in

some of the poorest communities in Latin America, Asia, and Africa.

So what’s next? Now that fundraising is over, organizer Comic Relief must distribute the funds to its partner charities, which include Boys & Girls Clubs of America, charity: water, Children’s Health Fund, Covenant House, Feeding America, National Council of La Raza, Save the Children, The Global Fund, and Gavi, the Vaccine Alliance.

With stagnant federal spending on children and forthcoming cuts to the social safety net, it is important for these philanthropic organizations to use available funds responsibly and invest in programs that can make a meaningful difference in a child’s life.

For decades, Urban Institute scholars have offered solutions to inform policymakers, practitioners, and philanthropists how to best align efforts and resources to address child poverty. Urban also supports the US Partnership on Mobility from Poverty, a collaboration among 24 leading scholars and practitioners to identify breakthrough strategies to dramatically increase mobility from poverty.

Based on what we’ve learned, here are three recent evidence-based insights that charities could use to tailor on-the-ground efforts and make the best use of Red Nose Day funds:

- Early interventions are key. Research suggests that about 69 percent of persistently poor children are born poor. Investing in programs that connect expecting mothers to resources and programs for which they are eligible can help them avoid entering or staying in poverty.
- Connecting primary caregivers to available resources is important. Research suggests that certain parent and family characteristics, such as parents’ education level, income, employment status, and health, are connected to a child’s well-being, and ultimately to their future life trajectory. Investing in programs that connect parents to available services and workforce programs can make children’s lives better from the start.
- Where you grow up matters. Neighborhoods play an important role in child development. Addressing distressed conditions can mean access to better schools and better opportunities for poor children and their families.

Now that Red Nose Day funds are in, charities should make the best use of these funds by relying on evidence-based research for on-the-ground initiatives. ■

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To Know More....

Online Article Link: <http://www.urban.org/urban-wire/funds-raised-child-poverty-should-rely-evidence-greater-impact>



Most days may be calm and serene, but news reports routinely remind us that the potential for disaster is always there under the surface with economic impacts that can severely cripple businesses that don't plan ahead.

More than 19,000 earthquakes will occur in the United States this year, although luckily most won't reach magnitude 4.0 or higher, while the Atlantic Hurricane Season that recently began is predicted to spawn 17 named storms and two to four major hurricanes.

While hurricanes can be seen forming in the Atlantic or Gulf of Mexico, giving residents in target zones time to prepare, there is no effective warning for when an earthquake will shake the ground.

Advance warning or not, the time to prepare for a natural disaster is when a structure is being built. The monetary investment might be considered steep at first but when that structure is left intact after a disaster, the investment will be money well spent.

"When disaster strikes it's too late to start planning," says Douglas P. Taylor, CEO of Taylor Devices (www.taylordevices.com), a company that manufactures seismic dampers to protect structures from earthquakes and high winds. "We can't stop natural disasters, but we can prepare for them through how we construct buildings."

Taylor says research has come a long way in the last 25 years, and many buildings are now beginning to receive retro-fitting, particularly those in locations where earthquakes are prominent. This can be an expensive technique, as some buildings need to have every room secured individually.

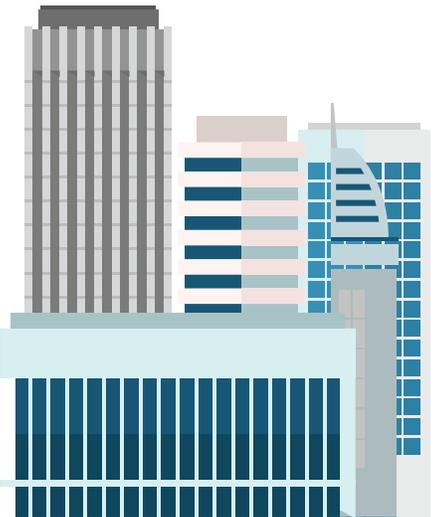
The city of Seattle is also taking an economic chance with the construction of a new bridge that is 90 times more expensive than the cost of a normal bridge, but is said to be flexible enough that its materials will bend in an earthquake but snap back into place after the tremor. As a result, the bridge can withstand a 7.4 magnitude earthquake and will not require reconstruction afterwards.

Washington, Oregon and California are all preparing for the "Big One," a 9.0 magnitude earthquake (8.2 magnitude in California) that is projected to have a 1 in 3 chance of hitting in the next 50 years.

California has spent nearly \$14 billion throughout the last three decades retrofitting its bridges, but still has another 200 bridges that it hasn't touched, while some of those bridges originally upgraded need further upgrades. Oregon is even further behind. The state's transportation department has deemed more than 600 of its bridges seismically vulnerable.

After the 1989 earthquake in Northern California that registered 6.9 on the Richter Scale and caused more than \$5 billion in damage, those on the West Coast of the United States have been trying to find ways to limit damage the next time a large-scale earthquake comes their way.

"More important than saving buildings and bridges, we are trying to save lives," says Taylor. "There really isn't a price that can put on that."



ABOUT

Douglas P. Taylor



Douglas P. Taylor is the CEO of Taylor Devices (www.taylordevices.com), which manufactures seismic dampers that protect structures during such events as earthquakes and high winds. He is inventor or co-inventor of 34 patents in the fields of energy management, hydraulics and shock isolation. In 2015, he was inducted into the Space Technology Hall of Fame by NASA and the Space Foundation.

4 Critical Lessons That Every Aspiring Entrepreneur Needs To Learn

American culture loves to celebrate the entrepreneurial breed – those daring men and women willing to take calculated risks to create new enterprises that will grab the nation’s imagination along with its pocketbooks.

Those who reach the pinnacle of entrepreneurial excellence – such as Bill Gates or Jeff Bezos – are viewed with a mixture of awe and envy.

But what separates those who experience wild success from those left picking up the pieces of a failed enterprise?

Part of it comes down to good old work ethic, says Bill Green, founder and CEO of The Crestar Group of Companies and author of “ALL IN: 101 Real Life Business Lessons for Aspiring Entrepreneurs” (www.bgreenauthor.com).

“If you don’t want to work harder than everyone and you don’t have your passion, you shouldn’t be an entrepreneur,” Green says.

But that’s far from the whole story, says Green, whose own route to success began in a flea market. There are plenty of other lessons that budding entrepreneurs need to learn. Just a few include:



1 Become a tactical and strategic CEO.

Tactical leadership is doing things right. Strategic leadership is doing the right things. “You probably are doing a lot of things right tactically to get your startup off the ground,” Green says. “But now it’s time to think about your long-term strategy.” The greatest CEOs are visionaries, always plotting their company’s next big move, he says. “If you see a way to improve your business, you’d better have the vision and the guts to pull the trigger,” Green says, “even if the naysayers say it can’t be done.”

3 Good customers complain, bad customers go away.

No one enjoys hearing complaints, but those angry customers should be viewed as a gift, Green says. They care about your product or service and they want you to fix whatever problem they’re experiencing so they can continue to have that product or service. Many unhappy customers just walk away never to return, so you don’t know why you lost their business.

2 Let your employees complete you.

“Most of us can’t do it all or know everything, so it’s important to hire a team that can compensate for your shortcomings,” Green says. The best way to do that, he says, is to think like an NBA owner who builds a championship team by drafting a well-balanced roster of players whose abilities complement each other.

4 The best deals are the ones you don’t make.

There are good business deals out there, but there are many more bad deals, Green says. It’s important that any deal you make is the right one for your company, and not something you do just because making a new acquisition or introducing a new product is exciting. People will always try to seduce you with the “next great deal,” but stay focused on what’s best for your business. “Don’t let anyone influence you into making a deal you don’t want to make,” he says.

Ultimately, though, entrepreneurial success comes down to your own passion and tenacity.

“It doesn’t cost anything not to believe in something,” Green says. “It costs everything to believe in an idea so much that you’re willing to spend your life doing it and doing it until it becomes a reality. That’s guts. That’s passion. That’s the resolve you need to succeed.”



Bill Green, founder and CEO of The Crestar Group of Companies, is author of “ALL IN: 101 Real Life Business Lessons for Aspiring Entrepreneurs” (www.bgreenauthor.com). Crestar is comprised of private equity, specialty finance, and real estate businesses. Green is also the CEO of LendingOne, which was founded in 2014 and provides real estate bridge and rental loans to non-owner occupied real estate investment properties. Prior to forming Crestar, he was with Interline Brands, founding the company in 1977. For 25 years he led Interline as its CEO from a small retail outlet to one of the largest industrial distribution companies in the country. Today, Interline Brands is owned by The Home Depot.

THE FORGOTTEN SIDE EFFECTS IN THE MARIJUANA DISCUSSION



With every passing election cycle, more states are beginning to legalize marijuana for recreational use. Eight states and the District of Columbia currently have laws legalizing the use of recreational marijuana, while nearly half the states in the union have some form of a medical marijuana law on their books.

Whether pro or con to the marijuana argument, dentist and bacteriologist Dr. Harold Katz (www.therabreath.com) says there is one aspect of smoking weed that no one is talking about.

“One of the side effects of marijuana is dry mouth, otherwise known as cotton mouth,” says Katz. “I don’t see anyone discussing the negative effects of smoking marijuana, particularly to oral health.”

About Dr. Harold Katz

Dr. Harold Katz received his degree in bacteriology from UCLA and is the founder of The California Breath Clinics and author of *The Bad Breath Bible*. He has been featured on ABC’s *Good Morning America*, CBS’s *Early Show* and *The View* with Barbara Walters and countless other TV shows. Dr. Katz formulated the TheraBreath (www.therabreath.com) oral care program in 1994 and has continued to update products in order to make use of the most effective and most natural ingredients. TheraBreath offers a combination of oral products that fight dry mouth symptoms: Lozenges and Dry Mouth Oral Rinse (which is the first formula to combine natural salivary enzymes with natural moisturizers and a tropical fruit extract that enhances salivary flow). TheraBreath Dry Mouth Oral Rinse is available at CVS, larger Walgreens stores, Target, Harmon, Meijer and www.amazon.com.

Katz says the effects of dry mouth can lead to bad breath, tooth decay and gum disease, which is linked to an increased risk for heart attacks and strokes.

Millions of people suffer from dry mouth, known as xerostomia (zeer-oh-stomia). Dry mouth affects the ability to maintain a sufficient flow of saliva in the mouth, which eliminates food debris in the mouth, kills viruses and discourages the anaerobic bacterial growth that produces chronic bad breath.

There are many different causes of dry mouth, but Katz says three of the most common causes that can be controlled include the following:

Smoking Tobacco and Marijuana

Studies have shown that long-term smoking significantly reduces salivary flow. This reduction is tied to an increase in oral health disorders associated with xerostomia, including dental decay, gingivitis, tooth mobility and halitosis.

Medications

Both prescription and over-the-counter medications can cause dry mouth. Among these are decongestants, allergy medications, diuretics, sedatives, muscle relaxants, antihypertensives and antidepressants. In addition, cancer treatments such as radiation can damage salivary glands, and chemotherapy can cause saliva to thicken, making the mouth feel dry.

Drying Agents

The most common drying agent in food and beverages is alcohol. In fact, alcohol causes the worst form of dry mouth, because both the flow of saliva and oxygen content in the mouth are substantially reduced. Compounding this problem is that many popular brand-name mouthwashes contain at least 15 to 27 percent alcohol. Using alcohol-based mouthwashes makes the mouth very dry, which exacerbates xerostomia

“If dry mouth is left untreated, it can take its toll on a person’s oral health and cause many side effects,” Katz says. “Consequences include oral fungal infections, mouth sores, cavities, gingivitis, receding gums, tooth abscesses and even a loss of teeth.”

www.therabreath.com



Travelers Take Heed: Wildlife Poses Dangers For Those Unaware

As the summer travel season begins, many tourists head to outdoor destinations that bring them into contact with wildlife they don't normally encounter back home.

Locals might be aware of a problem with alligators, bears, or lions, but if there are no warnings posted, someone from out of town may not know they're potentially in danger.

One woman, Susan Mattern, learned this through painful experience. She witnessed a mountain lion attack her 5-year old daughter in a local Southern California park.

"The lion came out of nowhere," she says. "As we stood in the ankle-deep stream, I glimpsed behind me a blur of matted fur, short round ears, a long tail. And then they were gone — that fast — the mountain lion and my daughter."

Mattern detailed the attack in a book, "Out of the Lions Den," (www.outofthelionsden.net), which also recounts her daughter's recovery and the long legal battles afterwards. Mattern's faith as a former Catholic nun was severely tested.

Mattern has some tips for tourists heading to outdoor destinations:

Research the area before you go.

Just like you read about the interesting sights, research the local wildlife. Ask locals, check news outlets for any recent wildlife attacks. And know what to expect in the outdoor areas you'll be visiting.

Don't go hiking or camping alone.

But if you do, make sure someone knows exactly where you are going, and when you will return.

Small children and animals are simply prey for any large predator.

If the animal is hungry or defending its young, it will attack. Don't let your children run ahead on trails or get out of sight.

Always carry protection with you, such as bear spray, or a sturdy walking stick.

"There are a few things the experts still say that just aren't true," Mattern says. "One is, 'If you see a lion, make yourself look tall and threatening — make lots of noise.' That's good advice if you actually see the lion. But in reality, as anyone who has watched their own pet cat sneak up on a bird, the attack will almost always come from behind, stealthily and quietly. You will never even see it.

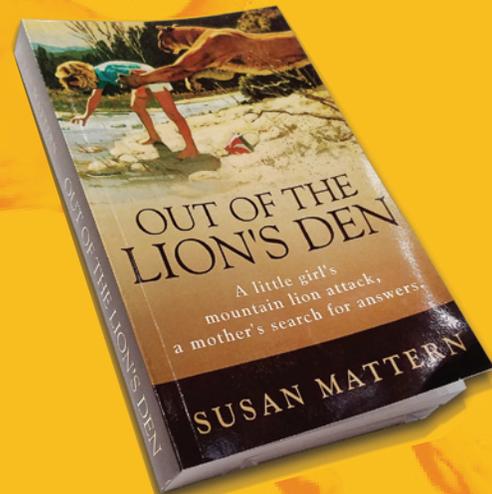
"And the saying, 'Animals are more afraid of you than you are of them.' Not in our case."

Mattern points out that people are encroaching on wildlife's habitat.

"Animals are protective of their territory and can attack before you know what's happening," she says. "People have to be protected, and even though cities and counties should warn people if there is danger, that doesn't always happen."

In her daughter's case, she says, it took a lengthy lawsuit and trial before the county where the attack happened even put up warning signs in its parks.

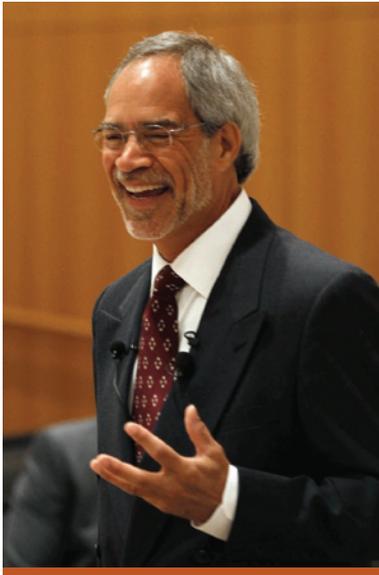
"Remember, in spite of all the amazing programs on TV showing the majesty and beauty of these creatures — bears, alligators, mountain lions, snakes, elk, wolves, bison — they are wild creatures," Mattern says. "They are not your cute dog or domesticated cat, eager to be petted and fed, or approached for a great photo-op. They are unpredictable and sometimes very dangerous."



ASIN: B01LDTR6KI
Pub: Aug 31, 2016

Susan Mattern, author of "Out of the Lion's Den" (www.outofthelionsden.net)

ELIMINATE REPUTATION-RUINING FIASCOS



Robin L. Lawton



About Robin L. Lawton

Robin L. Lawton is an author, customer strategist, motivational speaker, consultant and executive coach (www.C3Excellence.com). He coined the term “customer-centered culture,” and his “C3” methodology has enabled numerous organizations to achieve significant growth. He is a popular speaker at management conferences, and his work has been referenced by authors and experts in areas such as business excellence, leadership, customer experience and innovation. Lawton is the author of *Mastering Excellence: A Leader’s Guide to Aligning Strategy, Culture, Customer Experience & Measures of Success* and *Creating a Customer-Centered Culture: Leadership in Quality Innovation, and Speed*.

Whatever happened to the attitude that “the customer is always right”?

The airline industry has been taking its hits lately, thanks to several mishandled passenger interactions: pulling a doctor off an overbooked flight in Chicago, a dispute over a carried-on stroller in San Francisco,

a couple booted off a flight in Maui when they put their baby in a seat purchased for his brother. But we’ve also heard call center employees go off on customers, read about store employees using racial slurs and seen deliverymen literally drop packages on front porches. Any time an employee behaves badly, the scene is likely to be captured by at least one smart phone – and it will go viral. And yet, it happens again and again.

Why?

It could be that company policies are unclear about priorities, says customer strategist and executive coach Robin Lawton, author of *Mastering Excellence: A Leader’s Guide to Aligning, Strategy, Culture, Customer Experience & Measures of Success* (www.C3Excellence.com). Employees are then left to decide, sometimes on the spot, if it’s OK to go against guidelines to satisfy the person in front of them, and whether that will lead to disciplinary action – perhaps even dismissal – later.

“Take that decision-making into the real world, with stressful deadlines, cranky consumers and other frustrations, and there’s no telling which way it could go,” Lawton says.

It’s up to company leaders to set the standard for excellence with an unambiguous customer-first goal, Lawton says. And he offers these tips:

■ Know what your customers want

Ask a dozen people what they want from their grocery store, their cable provider or their airline, and you’ll probably get a dozen different answers. And those answers often are counter to what the business thinks should take precedence. “No matter what bias the organization has, the customers’ priorities are what counts,” Lawton says. “Figure it out and build a robust product that makes the most people happy.”



■ Don’t overlook the needs of the casual consumer

Businesses often focus on pleasing the people they think are their most valuable customers – those with power that comes from their position, personality, purse strings or proximity, Lawton says. But those viral videos and Yelp reviews aren’t coming from the folks in first class with the warm towels and free cocktails. “These four ‘power p’s’ can inadvertently lead us to satisfy the wrong customers,” he says.

■ A new slogan or updated mission statement only goes so far

When management identifies issues like quality, leadership, productivity and competitiveness, training often is used to initiate the change. The problem is that only a fraction of those trained actually use what they’ve been given. “There seems to be an assumption that providing people with hammers and saws will enable them to build a house,” Lawton says. “Without changed thinking, clear purpose and sufficient support, we cannot expect knowledge or tools to create desired outcomes.”

There’s both an art and a science to creating a customer-centered culture, Lawton says.

“Of course, the customer isn’t always right,” he says. “But if you treat them well, in the end they won’t care about that. They’ll only care that they were heard and satisfied.” ■

4 Tips For Overcoming Life's Most Traumatic Experiences

Wouldn't it be great if our most difficult days came with Hollywood-happy endings?

In the movies, when faced with the worst possible situations, our heroes rise to the occasion and find strength they never knew they had. But those who experience real-life traumas are just as likely to end up questioning their faith in God, their family and themselves.

The scars, both physical and emotional, may never completely heal. And it can take years to find "meaning" from it all.

Even those who seem equipped to handle the worst – because of their religious beliefs or strong family and community connections – can find themselves questioning everything.

"There certainly are difficult lessons to learn when your life is suddenly turned upside down," says Susan Mattern, author of "Out of the Lion's Den: A Little Girl's Mountain Lion Attack, A Mother's Search for Answers" (www.outofthelionsden.net).

In 1986, while Mattern, her husband and their two children were hiking in Casper's Wilderness Park in Orange County, California, a mountain lion grabbed her 5-year-old daughter, Laura, and disappeared. By the time she was found and rescued, Laura had been severely mauled. She survived, but lost the use of her right hand and the vision in one eye. She had severe brain injuries, and her life hung in the balance for weeks.

Mattern, a former nun, struggled with guilt, anger, stress and frustration as she fought to help her daughter recover – and to hold the county accountable when she learned the staff knew there were mountain lions in the park but hadn't warned visitors.

In the decade after the attack, she lost her religious faith, but came out of the experience with a new kind of happiness and fulfillment.

Mattern has these tips for those battling to come back after a life-changing trauma:

Have faith in yourself.

- If you don't believe in a higher power, or if you lose your religious faith, you can find your own meaning in life. "It was very difficult to give up my beliefs," she says. "But instead of a vast emptiness where God used to be, there is caring, love and friendship."

If you can't find courage within yourself, look to those you love.

- Decades after her daughter's attack, Mattern still is in awe of her friends; her husband, Don; and her daughter's rescuers, doctors and legal team. But she draws the most strength from Laura, who isn't bitter and lives an independent and fulfilling life.

Have more than one focus.

- Mattern's primary goal was helping her daughter get well, but the family also spent years battling Orange County in court. "The trial took up so much of our life, and that was a good thing in many ways," she says. "It gave us another purpose."

Don't expect to draw lessons from the experience right away.

- You may need to wait for the lessons to become apparent. It will take time and painful reflection, but it's worth it, Mattern says. "It would be so depressing to go through all of this, only to learn nothing and have done nothing." She realized, after years of searching, that the meaning of life was right in front of her – in her family, and the love she shared with family and friends.

Mattern says that after Laura grew into a young woman they were looking at a book that posed the question: If you could change one day in your life, which day would it be?

Mattern thought the choice was obvious. Laura disagreed.

"That day changed all of us, I know," she told her mother. "But I wouldn't have become the person I am today, and we wouldn't have cared for each other as much as we do, or have such a wonderful family. No, I would leave that day just like it was."

About

Susan Mattern, author of "Out of the Lion's Den" (www.outofthelionsden.net), grew up in St. Louis, Missouri, and was a nun for six years before moving to California, where she met and married her husband, Don. They have two children, David and Laura. In 1986, Laura was attacked by a mountain lion in an Orange County park, and the family spent years helping her recover and fighting the county in court.

Prince Harry to host polo match in Singapore for his Africa charity



The 2017 Sentebale Royal Salute Polo Cup will take place at the Singapore Polo Club on 5th June, the very first time the prestigious event hits the shores of South East Asia. Royal Salute is proud to announce its continued support of Sentebale's flagship event for the seventh consecutive year.



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Prince Harry competes during the Sentebale Royal Salute Polo Cup 2016 in Palm Beach. Chris Jackson/ Getty Images

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“As my book came near to completion, I met Joslyn Wolfe of “Focus On Women Magazine.” She has an eBookStore sales page that allows her organization to produce revenue to finance women’s projects and education. Although it does cost some money to join, I found that getting exposure and sales through her eBookStore provided me with the much needed exposure and confidence that my message had value and meaning to the women who bought my book. That was its original intent. Joslyn gave me an opportunity to sell my book in a widely dominated female authored market, and I cannot thank her enough. Her passion and devotion to women’s issues, nationally in the USA and around the world is exemplary. A small percentage of sales did go to helping women in Afghanistan. If you have a book you want to get out to a female market in particular, I recommend you contact Joslyn and ask her to explain what she can do for you. You will find her to be very friendly and very astute on the book marketing process and how your book can be sold on her site.”

FOCUS ON WOMEN MAGAZINE - (Joslyn Wolfe, Publisher)

“The book I have been talking about is called “Men, Sex and Food - Why Hearing A Woman Can Lead To A Deeper Love” was designed to be read by men to educate them and teach them a very important skill. Precious few men have this skill called listening, and lack critical tools to understand what a woman REALLY needs from them to generate heart to heart connections. The book presents a process that teaches men how to hear a woman without ignoring her or fixing her. It opens up a very simple possibility to create a highly amplified intimate connection that covers the gamut of experiences around intimacy. It also provides a real life story of what happens when a man understands that a woman DOES NOT need you to fix her, but instead acknowledge, value and be present for her needs and desires with thoughtful listening skills. It is the gateway to REAL LOVE in relationship. I am very pleased to say that through the efforts of a new friend I met on a radio show I was a guest on a few months ago, my book will be on book store shelves soon.”

Rocky Krogfoss

Author - Men, Sex and Food - Why Hearing A Woman Can Lead To A Deeper Love

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Cheryl Lynn

Author - Pretty Painted Picture...Little Girl Lost

Aliah Uddin

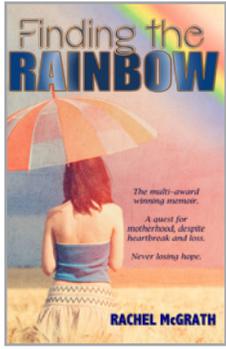
Author - Her Demise

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*Author - MANipulated Into Fear
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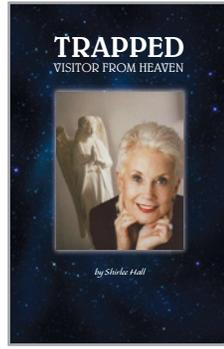
Author - Tested to the Limit



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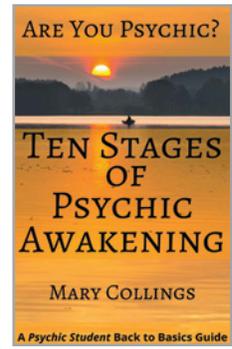
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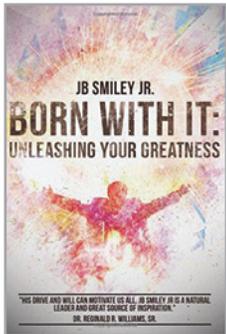
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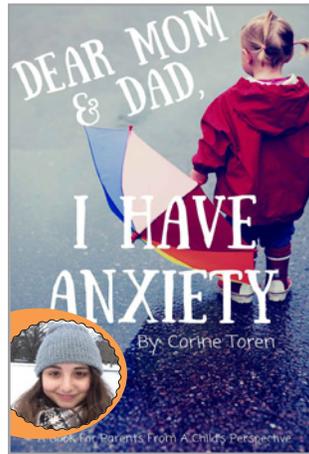
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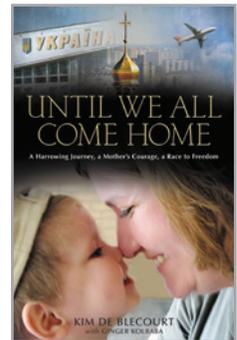
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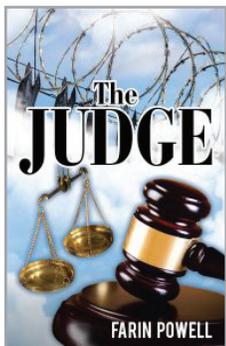
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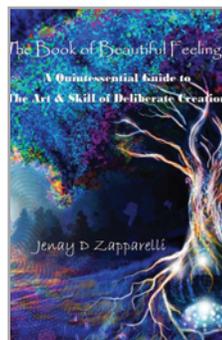
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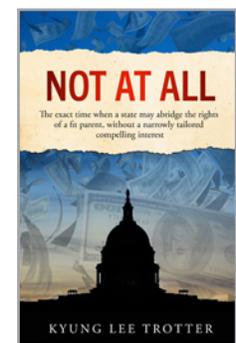
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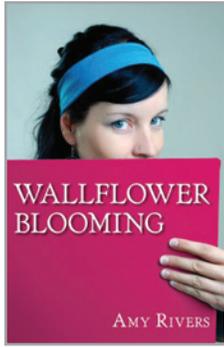
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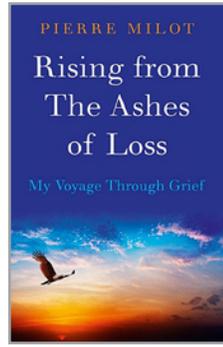
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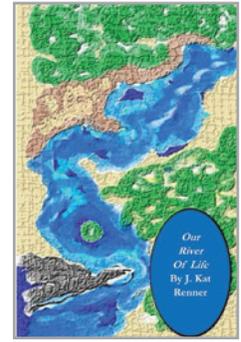
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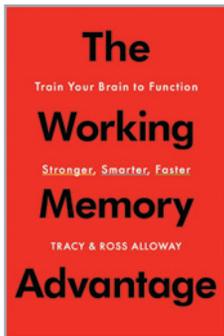
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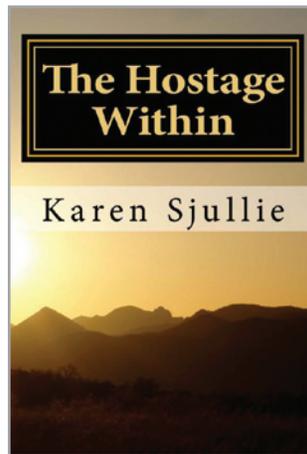
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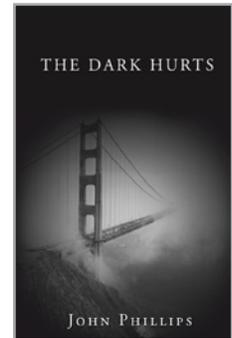
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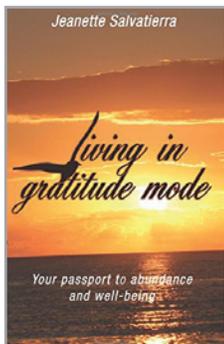
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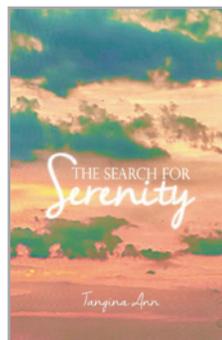
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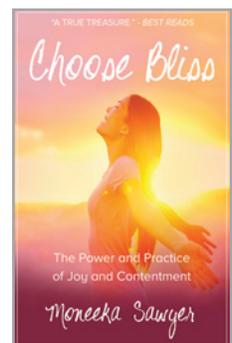
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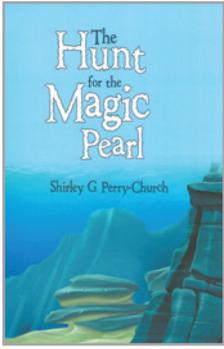
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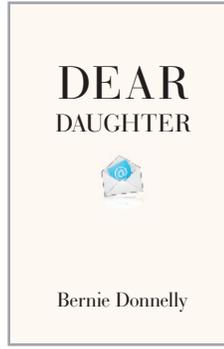
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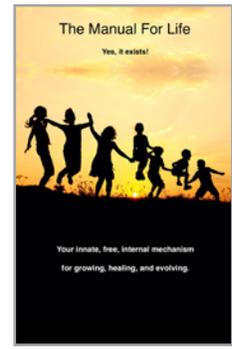
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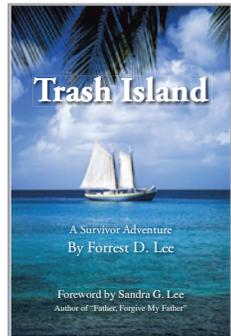


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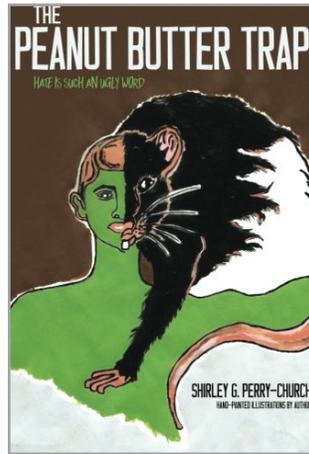


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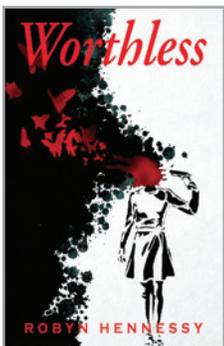
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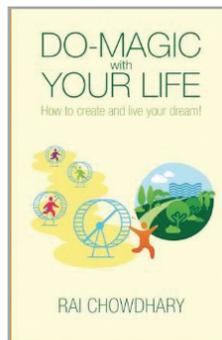
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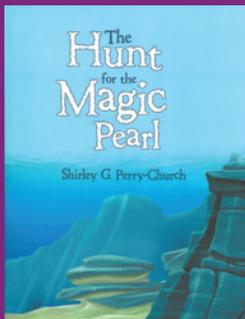
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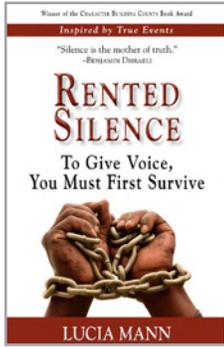
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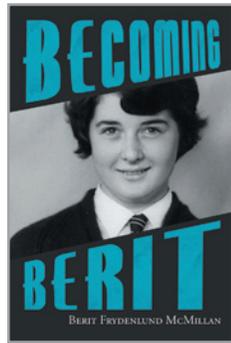
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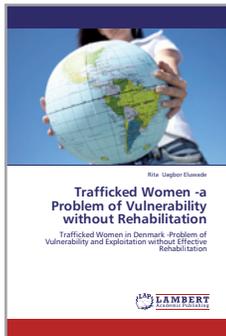
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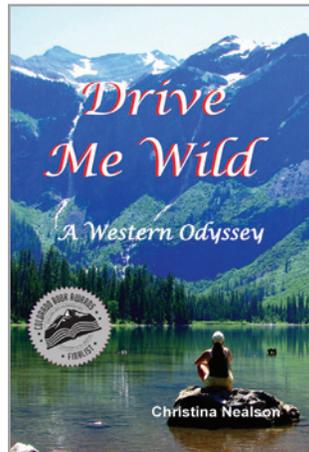
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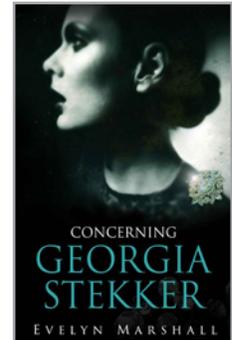
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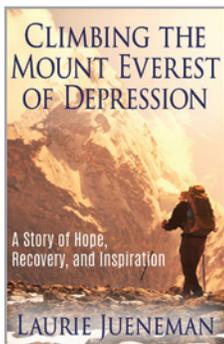
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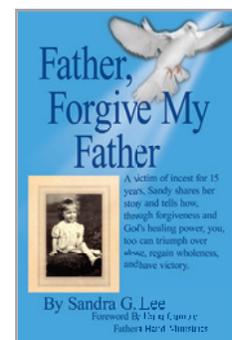


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