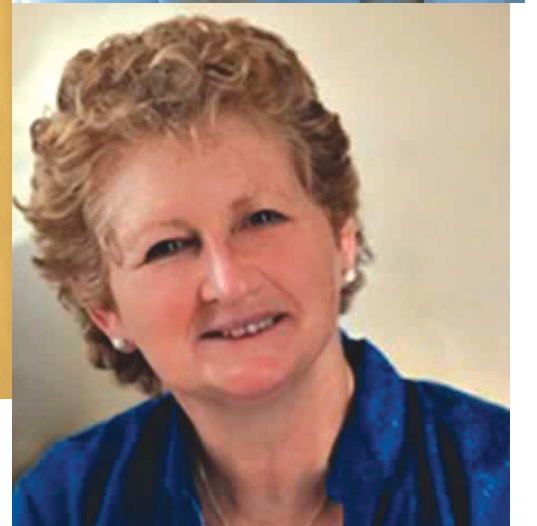


A Publication for the Conscious Woman

# Focus ON Women MAGAZINE



**Limited Literacy and Numeracy Create Barriers to  
Obtaining Health Coverage**

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**Authors of the Year Awardees**

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**International House Swapping**

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**Focused for Direction**



December 2014/January 2015



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# December 2014/ January 2015

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[www.focusonwomenmagazine.com](http://www.focusonwomenmagazine.com)

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## Bittersweet Endings Make the Best Beginnings

In relationships as in life, tasting the bitterness of an uncomfortable ending can be the elixir of a beautiful and sweet beginning. The advent of a New Year lends us opportunity to pen a new path for our life's purpose. This new pass in

time lends opportunity to step into our true destiny. To many of us, the end, an imposter to a beginning, brings a new lease for a future and the opportunity to nurture the confidence of letting go of people, situations and circumstances that no longer serve us or ones, we no longer serve. Undeterred by the unpredictability of the future, we embrace the unknown forces before us to fulfill us. To our readers, supporters and advertisers, may the New Year bring to you and yours a life of purpose, epiphanies, and great prospects for prosperity.

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

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National Association of Women Business Owners

# NATIONAL ASSOCIATION OF WOMEN BUSINESS OWNERS: BALTIMORE REGIONAL CHAPTER

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**12:15-1:15: Lunch and Speaker**

**1:15-1:30: Wrap-Up and Post Event Networking**

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# Focus Women ON Women MAGAZINE

www.focusonwomenmagazine.com  
nicbri@focusonwomenmagazine.net

*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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# A NEW BEGINNING: LIVING YOUR DIVINE PURPOSE IN DIVINE ORDER



**Have you ever considered living a life that is stress free, effortless and purposeful?**

It may be easier than you think. Most people have been looking outside of themselves for answers. Have you? The time has come to go within to get them. The intellect has taken over and it is time to go into your heart. Take the focus off what you think and go into your heart and begin to operate from there.

You access the Divine Source of all from within your own heart. By dropping from your head into your heart and connecting to Source from within your heart, you access all there is. Being present in the moment operating from your heart, opens doors.

When you are aligned with the divine within your own heart, you can access the all-knowing and all there is. All then becomes available to you.

## **Life can be effortless.**

Can you imagine having a need or question and just going within to get the necessary guidance?

## **Save time and money.**

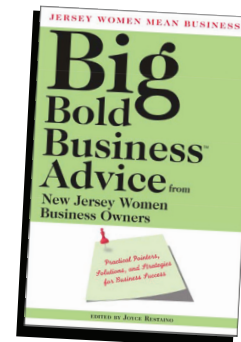
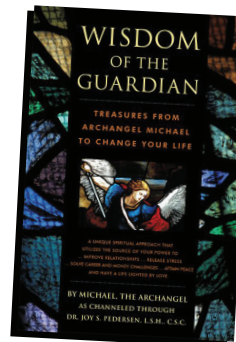
Suppose you are presented with options. Have you have wondered what to do or buy? What if you could ask what is for your highest and best good and be told prior to making a decision? Can you imagine how much time you would save if you only went places and did things that were purposeful? How much money could you save if you only bought what was ideal for you?



*Wisdom of the Guardian (2011)*

*Big Bold Business Advice (2012)*

**Dr. Joy S. Pedersen**  
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## **Have faith.**

If you have the faith to follow the guidance given when asked, you would not only save time and money, but a lot of aggravation by not going in the wrong direction, making mistakes and struggling to overcome those errors. That answer, you could save an enormous amount of money and time because you would do only what is purposeful and buy what is appropriate.

## **Connect to Source.**

You can connect to Source through your own heart and ask there. Trust the guidance you receive whether it is an inspired feeling or thought. If you have trouble knowing the appropriate answer, you may have to figure the best way in which you can receive guidance. In the beginning you may have to build a muscle with your best method of communication. Once you have a rhythm down, you can live in the moment, trust that you are supported and guided to your highest good.

Life becomes so much easier. When you find yourself going into your head thinking about the past or worrying about the future, you know you have removed yourself from divine order. The first step is to return to your heart and be present and begin operating from there in a trusting manner.

It took me awhile before I got to where I lived an inspired life in the moment with the faith that all would work out and it did. I started this journey thinking a lot about my future, worrying if money or circumstances would work out. I did a lot of my own clearing work on myself to release blocks I had to a life of ease. I had to eliminate fears and limiting beliefs I had due to my past. I am happy to report my life is one of relative ease and effortless. I know the Source of all will take care of me. I have the faith and it just works out. I know it can for you too.

Live in your heart in the present moment. Ask what is purposeful and follow the inspiration with faith.



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### About BBB of Greater Maryland

Headquartered in Baltimore, BBB | Greater Maryland is a non-profit organization that was established in 1922. It serves 18 Maryland counties and Baltimore City. In 2011, BBB provided over 1 million Business Reviews and handled over 11,300 marketplace disputes. BBB is supported by Accredited Businesses that have passed a comprehensive review, met BBB's Standards for Trust and agreed to the organization's Code of Business Practices governing sound advertising, selling and customer service practices that enhance customer trust and confidence in business. For more information please contact your BBB at 410-347-3990

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Website: [www.bbb.org](http://www.bbb.org).

## BBB Balances 2014 Trends with Tips for Smart Holiday Shoppers

The holiday season is just around the corner and consumer trends suggest gift-givers are planning to “shop until they drop.” In fact, one-quarter of U.S. consumers plan to spend more on holiday shopping this year and, according to [Accenture's](#) annual holiday shopping survey, spending on holiday gifts is expected to hit an average of \$718 per shopper.

While retailers may lure customers with online discounts, glitzy, in-store merchandising and upbeat music, Better Business Bureau serving Greater Maryland offers tips to help you shop smart in step with 2014 holiday trends.

**2014 Trend:** The survey also found consumer enthusiasm for Black Friday shopping has reached its highest level in eight years. Two-thirds of the respondents said they are likely to shop on Black Friday. Plans to shop on Thanksgiving Day and evening rose to 45 percent.

**BBB Tip:** Experts agree that Black Friday hype is often exactly that - deals can still be had throughout the shopping season. Frenzied sales can create impulse buys. Make a list and stick to it.

**2014 Trend:** Even though they intend to spend more, holiday shoppers remain keenly focused on discounts and sales. Nearly all respondents said that discounts will be important to their purchasing decisions, and more than one in four said that it would take a discount of 50 percent or more to persuade them to make a purchase.

**BBB Tip:** Price isn't everything. Make sure you do your due diligence and compare the product's quality and the company's reliability. Check [Consumer Reports](#), [bbb.org](http://bbb.org) and talk to friends.

**2014 Trend:** Retailers could also see a shift in sales in the post-holiday season this year, as more than half (57 percent) of consumers plan to purchase gift cards (the top item on consumers' shopping lists) this year.

**BBB Tip:** Avoid buying gift cards on the secondary market. Look for discounted multi-card packs or incentives through the merchant or your credit card company. [American Express](#) already ran one such promotion for cardholders this season where the company offered 10% off a number of popular retailer gift cards. Get a receipt of activation when buying in-store and hang onto it for your (and your recipient's) protection.

**2014 Trend:** Loyalty programs. When asked how likely they would be to share more of their personal information, such as contact details and preferences, in order for retailers to be able to provide them with personalized and customized offers during the holidays, one-third of consumers said that they would be likely to do so.

**BBB Tip:** Guard personal and financial information. Less is more. Be careful who you share with and watch your passwords. Watch online “free” subscriptions that may turn into monthly charges after an introductory period. Watch for “phishing” emails from “phony” retailers or shippers that try to trick you into exposing passwords or financial information.

**2014 Trend:** More than half of consumers surveyed (63 percent) indicated that they will use a laptop or home computer to make purchases or assist in their holiday shopping this season (up 16 percentage points from last year), and 24 percent plan to use a smartphone. In addition, 13 percent of respondents said they intend to use social networking sites to assist them in their holiday shopping.

**BBB Tip:** Never make purchases while on Wi-Fi. Only use secure, encrypted, “https,” sites when buying online. Don't use the same password for shopping or for creation of “user accounts” that is used for your bank account.

**2014 Trend:** 71 percent of consumers plan to participate in “webrooming” - browsing online and then going into a store to make their purchase. While researching online offers consumers many conveniences, checking online to determine if a product is in stock was selected by respondents as their top reason for webrooming, followed by being able to touch and feel a product before purchase and the desire to avoid shipping costs.

Shipping shortfalls during last year's Christmas holiday season have raised concerns among consumers this year. In fact, nearly half of survey respondents (49 percent) are concerned about receiving deliveries from online purchases on time, and of those, nearly one out of five are “very” concerned.

**BBB Tip:** Place online orders early. For items and letters you wish to arrive by Dec. 24, the [US Postal Service](#) offers the following deadlines:

**Dec. 15** - Anything to be sent Standard Post

**Dec. 20** - Anything sent by First Class Mail or First Class Priority Mail

**Dec. 23** - Anything sent Priority Mail Express

Additionally, to close the ‘loophole’ on shipping complaints against online merchants, the [Federal Trade Commission](#) has updated a longstanding rule governing mail- and phone-based retailers to explicitly include e-commerce vendors, meaning that online retailers now must abide by a 30-day shipping requirement or refund customers' payments if they can't. For more consumer tips you can trust, visit [bbb.org](http://bbb.org).



# Focus On Women Magazine

# 2014



The following stories serve as a snapshot of women who have been targets of different forms of violence.

Abuse from caregivers, abuse from partners and abuse from the paralysis of analysis from those institutions that are supposed to uphold our safety and wellbeing, is all too common in our society. Those “leftovers” of this tragedy are far reaching and appear in differing forms from self sabotage to depression to repeating the same victim behaviors further jeopardizing one’s self worth. For this month and beyond, our goal at Focus on Women Magazine is to bring to light those chorus of voices who have far too long remained in a painful silence. Our goal in this rhetorical movement is to mobilize policy makers stakeholders and citizens to speak up, stand up and organize up against violence against women.

*Joslyn Wolfe (publisher)*

STORY

**M. A. Walker**

**Author of From My Lips To God's Ears**



I am honoured, grateful, and humbled to receive this literary award. There are so many people I would like to thank for having made this possible.

Let me begin by thanking you Joslyn, and everyone from Focus On Women Magazine for your tireless promotion of prioritizing and targeting your support to women and girls who need it most (globally). Women who constantly face extremely high levels of the most vilest and senseless criminal acts against humanity: domestic violence, rape, sexual assault, sexual exploitation (human trafficking), unjustifiable imprisonment; and those women and girls who are brutally tortured, mutilated and murdered. For this cause, I am glad to be able to partner with Focus On Women Magazine by sharing 15% of the proceeds from the sales of every copy of my book sold to a very noteworthy charity, The Afghan Women’s Fund (supporting their Shuras, Female Crafting Groups). AWF is a 100% volunteer organization committed to helping the people, especially the oppressed women and girls, of Afghanistan forge a better future.

I also want to congratulate, again, all the other literary honorees that were also recognized, in 2014, by Focus On Women Magazine, who demonstrated extraordinary talents, perseverance and an inner power that is an example to us all.

I thank everyone who has helped me to bring my story to the general public-from my

Publishing Consultant, Marketing Services Representatives, Traditional and Social Media Publicists-who have all gone out of their way to encourage me to go beyond what I had originally planned, or ever dreamed of doing.

To my friend, Linda Powell, I can’t thank you enough for all of your assistance, love, support, prayers, guidance, and expertise-and your selfless sacrifices of time and energy in “burning the midnight oil.”

**I dedicate this literary award to my parents, Bob and Jean, whose love and acceptance never wavered.** Supporting me in bad times and rejoicing with me in the good times, wrapping me in the security of their unconditional love-but most of all, for never giving up on me!

It is true, (faithful) ***“friends are the pillars on your porch. Sometimes they hold you up, sometimes they lean on you and sometimes it’s just enough to know that they are standing by”*** - Angelic quote

Profound thanks to my friends for their unfailing love, prayers, patience, encouragement, and rooting along the way!

I believe there is a God in heaven and He uses unexpected people in unexpected circumstances during unexpected times to demonstrate His power! Though I recognize my limitations, I will not congratulate myself and rest at that. Instead, I will continue to turn to Him to seek pathways for effectiveness. For I rely on Him for my effectiveness rather than simply on my own energy, effort, or talent. He encourages me, and listens to my cries. For He is always with me - He is always by my side! - **M. A. Walker**

## STORY 1

By Ms. Deborah G. Snow

### “Riches to Rags” Nobody Knows What Goes On Behind Closed Doors!



**We Had It All, All The Things Money Could Buy**-In 1997 I left my marriage of 27 years. The last 10-years of my marriage were mentally, verbally, and physically abusive for me and my two young daughters.

Whenever my husband’s truck pulled up into the driveway, upon returning home from work, our household turned into fear. Instead of my two daughters running to the door to greet their daddy, they ran to their rooms to hide. It’s an awful thing when your husband’s presence can change the atmosphere of a household-for the worse!

I remember the night I told my husband that I was taking our daughters and we were leaving him, the only response he gave was, “What are the neighbour’s going to say?” He was only concerned about what other people thought-Foolish Pride!

As a stay at home mom, I had to go back to school to get my GED (grade 12), before I could further my education-in the hopes of eventually starting my own business (in Massage Therapy and Esthetics) to work from home and to be able to support my two daughters. However, I was side tracked, when I naively entered into, what would end-up being another abusive relationship with an alcoholic and drug addict. When he told me how beautiful I was, I believed him.

The straw that broke the camel’s back, in that relationship was the night I found out he was cheating on me with his previous girlfriend. I kicked him to the curb, and my trust in men was once again broken.

I swore off men at that point!

Of course, that promise to myself, would be short lived. Just a few months later, I met another man; he was 10-years younger than me. Everything about him looked good on the outside, but evilness would once again rear its ugly head. He was a professional artist...con artist. A wolf in sheep’s clothing. Another (x) heroin and cocaine addict, but he had lied like the devil when he told me he had been “clean” for seven years. He was still using! To make matters worse, he also had a rap-sheet-in and out of prison for assaults and armed robberies –the police new him better than I did. When he was good he was very, very good. But when he was bad he was horrid!

Apparently I was looking for love in all the wrong places!

Stressful relationships can cause many types of sicknesses. In 2002, outside of all my mental scars, I was diagnosed with breast cancer. I was devastated and angry at the same time. I became a “research cancer patient” for IV Chemo and Radiation Therapy. If there was anything good, that I could say, that came out of that yo-yo five-year relationship, for a time, he was kinder and more compassionate and became my care-giver. The side effects of this treatment were hair loss, memory loss, uncontrollable body functions, and no appetite due to constant nausea and vomiting. I also had to battle pneumonia due to my weakened immune system. But my Oncologist was very clear from the start; there was a high probability of death with this type of breast cancer. The toilet would become my “Royal Thrown.” Many times I would call out to God to purge my body from the poisons they were running through my veins. After these cancer treatments I became homeless and was diagnosed with Post Traumatic Stress Disorder (PTSD). For the next 10 years I was relationship free and cancer free...but living in financial poverty - Riches to Rags!

It is hard enough for a person of wealth to live through cancer, let alone a person living on welfare. Cancer doesn’t matter if you are rich or poor, young or old, or good or bad! Not everyone lives through cancer treatments! But by the grace of God, I live to be the voice for the voiceless—never to be quick to judge anyone, because you don’t know what that person may be going through. We should encourage and pray for one another, not tear each other apart. When we stand together, united in one voice, for the good of human kind, we will make a difference in the lives of each other. Through all the storms of my life. And my anchor still holds today, no matter what my circumstances are! - **Ms. Deborah G. Snow, Dartmouth, Nova Scotia, Canada**

#### Focus On Women Magazine

*Women share many commonalities, but we also differ in many ways. Life’s experiences are shaped by income, race, religion, culture, physical ability, level of education, sexual orientation, age, and many other factors. Some of us have much more opportunity and privilege than others. But if we work together, we can learn from one another and find strength in our differences. Differences need not cause division; they can be a source of learning and richness in our relationships.*

[more >>](#)

## STORY 2

By Mrs. Serena Randell

### Cinderella and the “Wicked Foster-Mother”



From the time I was nine-years old to sixteen-years of age; I lived with a foster family. I was separated from my birth mother, and my only brother, who was eight-years old at the time. We loved our birth mother, but she had taken a *nervous breakdown* and my father had abandoned us long ago. So, because my mother was deemed *unfit*, the Department of Social Services sent us off to foster care. I not only was taken away from my mother, who I loved dearly, but my brother and I were separated too.

**Scared and Alone:** The woman of the foster home I was sent to was cold and calculating to all the foster children, her and her husband took in. All the nice things, kind thoughts and loving touches were for her four children-and not just the kind thoughts and love, but also proper clothing, shoes and delicious food, comfy beds, as well as every home comfort.

**For The Next Seven-Years I Would Live Like Cinderella:** It was uncanny and eerie how my foster mother had similar personality traits of “Lady Tremaine,” aka the “Wicked Stepmother” and arch-enemy of Cinderella. For the first few years, my foster mother didn’t harm me physically, rather, she sought to punish and abuse me *psychologically*. I’m not sure what motivated my foster mother’s hatred toward me and the other foster children.

For some reason, I was the only child who was not shuffled around in the foster care system for the seven-years. The foster care father worked lots outside the home. So like Lady Tremaine, my foster mother ruled the roost!

Like Lady Tremaine, my foster mother always had a sinister glare evil looking when she was angered or had evil thoughts in mind—For example, the foster mother never liked it when my birth mother would contact me by phone. Our phone call was always monitored. Immediately following the phone call, the foster mother would start to say nasty things about my birth mother (which I knew were not true). She would take me to the kitchen and tell me to get down on my knees to apologize to her (until I sounded sincere enough). This would usually last for an hour, while the other kids would walk around the kitchen. My knees would ache.

The foster mother demanded all of us to be utterly obedient, and would be infuriated, lashing out at us with ungodly, verbal epithets if any of us were not obedient. Yes my Foster Mother was a cold, passive-aggressive tyrant, and was deviously manipulative in controlling me by maintaining “benevolence” in her authority of the household.

The foster parent’s two oldest boys started to sexually assault me when I was 10-years old, and force me to perform orally—until one day, their oldest sister caught us—the foster father beat the boys with a wooden piece, of a two-by-four, while I was beaten with a belt. That was really the only time I can actually recall the foster father actually laying a hand on his boys. My foster mother started using the belt when I was 15-years old. Whipping my backside only-so any bruising would be hidden from sight.

I didn’t trust anyone; I hated how she hurt me. Once, I had contacted my brother, by using a phone at the school, and told him what she was doing. By the time he was able to report my abuse to my social worker, **and by the time the social worker could investigate my brother’s allegations**, the bruises were not visible. It was basically, my foster mother’s word against mine. No evidence, no follow-up. No one believed me. Or the time I was caught lying about getting extra help in school, I again was beaten with the belt on my naked body—I wasn’t going to *lie* about that again.

I would go to school, and upon my return, I would *quickly* head straight to my bedroom, only to come out to eat food, but, if I didn’t like it, I was forced to eat it—and my vomit. I was responsible for doing dishes for the eight of us, after every meal; my other house cleaning chores. Were done on the weekend.

**It is a no brainer:** Crimes involving sex are not innocent dabbling’s in “forbidden pleasures” (as is so often portrayed), but powerful destroyers of relationships. *They confuse and tear down the climate of respect, trust, and credibility so essential for “solid” marriages and secure children* - Mrs. Serena Randell, Sackville, Nova Scotia, Canada

*I personally want to thank Deborah Snow, Serena Randell and Christine Gilks for so graciously agreeing to share their stories in this December 2014 edition of Focus On Women Magazine. By doing so, the three of you are part of the BIGGER picture of building a (global) community of women and men who are working together in putting a STOP to ALL violence, END poverty, and EMPOWER women and girls everywhere! - M. A. Walker*

STORY 3

By Mrs. Christine Gilks

THE MIRACLE BABY, "BABY BLUES" WITH THE DARK BROWN EYES...



53-YEARS AGO I WAS THE BY-PRODUCT OF A RAPE

TO MY MOTHER  
The Reasons Why I Love You!

Mom, I cannot even imagine what it was like for you or what was going through your mind, the moment when you found out that you were pregnant, with me—a result of being raped—over 53-years ago.

Facing an unplanned pregnancy for a woman at any stage of her life (especially because of a rape) can be very difficult and scary, and deciding what to do will be even harder.

**Mom your only options then, were adoption or to keep me...not to abort me.**

According to the March of Dimes, nearly 60 percent of pregnancies in the United States (alone) are unplanned. **Mom, that is to say, millions of women today have been in your shoes.**

Today, I believe it is a common belief (attitude) by many women that abortion is a “quick fix” to a BIG problem. Many women say, today, that since it is “My life-My Body-My Baby-My Choice-I should be able to do whatever I want with it. Of course, everyone has a choice!

Every woman does.

**For an abortion today:** Depending on how far along you are in the pregnancy, the cost will range from \$500-\$2000 for an **abortion**. There may also be additional charges for ultrasound, the “morning-after” pill, birth control and further medical treatment, should an infection occur.

**Total cost to parent a child ranges from \$1,000 to \$2,000 monthly (US).** This estimate may include but is not limited to: diapers, baby bottles, formula, clothing, car seat, day care, first aid supplies, blankets, crib or bassinet, and hygiene products. A parent must also budget for shelter, food, transportation, and utilities to raise their child. When all of these expenses are added up, it will cost approximately \$23,000 to \$24,000 (US) per year to raise a child. Of course this estimate does not include education and other items that children will require. **SOURCE:** [http://www.americanadoptions.com/pregnant/adoption\\_abortion\\_parenting](http://www.americanadoptions.com/pregnant/adoption_abortion_parenting)

**THE MIRACLE BABY:** Within hours of my delivery, all the medical experts said, the medical odds stacked against me were simply, just too high. The Chaplain came in and said, “Name your child because she’s going to die.”

As I had to fight for every breath of my “1 lb.” new born life, right from the start I had a destiny—YES I was a by-product of a rape—that happened to you mom—but I was completely innocent! The reason why I love you, YOU CHOSE SELFLESSNESS OVER SELFISHNESS and did not punish me for the evil acts of my (earthly) father!

I’m glad abortion wasn’t an option for you 53 years ago.

MOM, I LOVE YOU, BECAUSE YOU DIDN’T GIVE ME UP FOR AN ADOPTION! Even though you had to struggle every time you looked at me, or had to hold me in your arms, because I would be a reminder of the rape.

I always knew I was different, but you couldn’t tell me why. So when I found out, I too, felt your pain, guilt and shame. The repercussions were profound!

But today I can tell you...WHY I LOVE YOU MOM...

*If you’ve been abused or are the victim of someone else’s selfishness, tell a person who can help you. You can discover that what is sharable slowly becomes more bearable*

– M. A. Walker



# Busardi

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gets a total  
makeover

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See our new website

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202-450-8986**

### **Kathy Perez Joins OWL Board**

OWL is pleased to announce that Kathy Perez, who leads the US Advocacy and Professional Relations activities for Shionogi, Inc., has joined its board of directors.

Kathy has 30 years' experience in the BioPharmaceutical industry, leading sales, marketing, compliance and advocacy teams to achieve corporate and healthcare objectives. With a communications degree and a lot of determination, Kathy has been able to expand her professional experience to include a unique variety of healthcare and industry roles, leading her to a passion for healthcare advocacy.



### **Former OWL Vice President Daniella Levine Cava sworn in as member of Miami-Dade County Commission**



Longtime community activist and founder of Catalyst Miami makes the leap from social work to politics - exactly the kind of woman we need to see more of in elected office! Read her profile in the Miami Herald [here](#).

### **New report: American entrepreneurship and growth is in the hands of women**

The Kauffman Foundation's latest report, *Sources of Economic Hope: Women's Entrepreneurship*, makes the argument that "accelerating female entrepreneurship could have the same positive effect on the U.S. economy that the large-scale entry of women into the labor force had during the 20th century."

The report, based on a survey of nearly 350 female tech start-up leaders, investigated what contributes to the low percentage of women running high-growth firms. Among the challenges women cited: a tougher time raising capital.

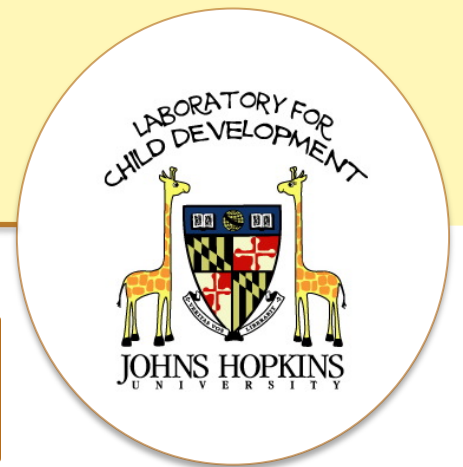
"That financing gap turns into a growth gap in terms of company outcomes. Finding ways to fill that financing gap, then, could have huge payoff in job creation and innovation."

Women's access to capital, particularly venture capital, is central to OWL's latest campaign, *Our Women Mean Business*. Kicking off in 2015, the initiative will educate investors, promote key resources critical to women starting or expanding their own businesses, and highlight leaders in the field.

### **Ageing-in-place needs creating new opportunities for entrepreneurs**

One growth arena ripe for entrepreneurship: the needs of millions of Americans who want to remain in their homes as they age. From home remodeling to in-home medical monitoring, the range of services that can make staying in place is large and growing. According to a recent article from *Next Avenue* by 2017, there will be a \$30 billion dollar market of aging-in-place tech products.

# Infant and Child Scientists Needed!

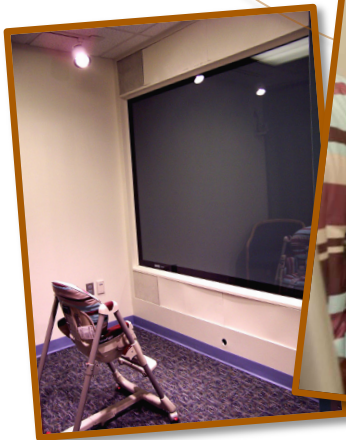


## What Do Babies Think?

At the Johns Hopkins Laboratory for Child Development, we study how children perceive and reason about the world around them.

Our studies have shown that children know much more than people once thought. We study topics such as how infants and children track objects, learn new words, and understand number.

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## Interested?

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## Is marriage a solution to income inequality?

By Zach McDade

A [New report](#) sponsored by the American Enterprise Institute and the Institute for Family Studies provides evidence that marriage may be a solution to income inequality.

As the figure below (taken from the report) shows, married and unmarried households have had growing inequality in incomes. Median family income grew substantially between [1979 and 2012](#) for married households. During the same period, median incomes were essentially stagnant for unmarried household heads. Overall (married and unmarried together) household incomes also remained mostly stagnant, because the share of families with children in which the parents were married declined from 78 percent to 66 percent.

What's more, not only do married men have higher incomes than their unmarried counterparts, but kids growing up in two-parent households have better economic success, according to the report.

The [authors-Urban Institute](#) fellow [Robert I. Lerman](#) and AEI visiting scholar W. Bradford Wilcox demonstrate a strong correlation between increasing family income inequality and decline in marriage. They find that, had 1979 rates of marriage persisted, family income inequality would have grown by only about two-thirds as much as it did.

So [what's the right conclusion to draw from these numbers? Does marriage improve economic outcomes and reduce inequality? Or does the arrow of causality point the other way?](#)

### Causation is complicated

There are several ways marriage might cause better economic outcomes. From an obvious standpoint, households with two adults are likelier to have two incomes, improving well-being. Two-parent households will also have more person power to divide among parenting, household responsibilities, and paid work—this will likely improve kids' development and school performance. There is also [evidence to suggest that children who grow up in stable environments do better](#)—and having congenial parents who live together with steady income suggests stability.

On the other hand, what if married people have more income for reasons other than marriage? For example, married parents tend also to be more educated parents, so maybe parental education provides the key advantage for children. Or maybe married people have higher incomes because their bigger salaries make them more desirable marriage prospects.

Statisticians call such effects selection bias: marriage seems to cause higher incomes because higher income people are more likely to marry. Selection bias

can get really tricky when one considers that some of the things that predict both marriage and high incomes can be hard to measure, like motivation, interpersonal skills, and confidence.

In this alternate scenario, marriage alone would not alleviate inequality. So how do you tell which scenario is the right one?

### Follow the same people over time

Because the authors use data that follow the same individuals over many years, they employed a technique called fixed effects. That method looks at how people's own incomes change after marriage, compared with comparable people who don't marry. That is, it "controls" for people's innate qualities that are unmeasurable but also unlikely to change over time.

Using fixed effects, the authors find significant evidence that men greatly boost their income after marriage—a "marriage premium"—while women's incomes go neither up nor down. At the same time, marriage is associated with much better social and economic outcomes for kids.

But fixed effects, while powerful, can't untangle all elements of cause and effect. For example, what if the promise

of future income makes some people a more desirable marriage prospect? What if there were outside influences that changed people's perspectives both toward harder work and marriage simultaneously? That is, what if [people decide to "settle down"](#) both for their economic futures and into marriage?

### Policy implications

Lerman and Wilcox have uncovered a strong relationship between marriage and positive economic outcomes, and ultimately it's likely that all of these scenarios are at play simultaneously. As people marry they probably tend to buckle down, make smart decisions, and invest in themselves and their families. But people who are already economically and socially successful are probably likelier to find a desirable marriage partner and tie the knot. At the same time, outside influences like recessions, increasing [acceptance of women working](#), and [cultural trends toward later marriage](#) likely affect individuals' perspectives during their lives.

So, can public policy work both to facilitate marriage for those who wish to marry, while improving low-income workers' economic positions both to help them now and make them better marriage prospects later? Lerman and Wilcox [propose](#):

- Scouring the tax code to eliminate any "marriage" penalties
- Expand tax credits to low-income workers to stabilize income and improve marriageability
- Expand opportunities for apprenticeships and other lucrative employment, with the understanding that not all people will complete college
- Encourage young people to invest in their economic stability before marriage and parenting

Whether or not marriage is the magic mechanism, all of those policies would help improve life chances and lower economic inequality. ■



# Pregnancy Discrimination Case to be Argued before **U.S. SUPREME COURT**

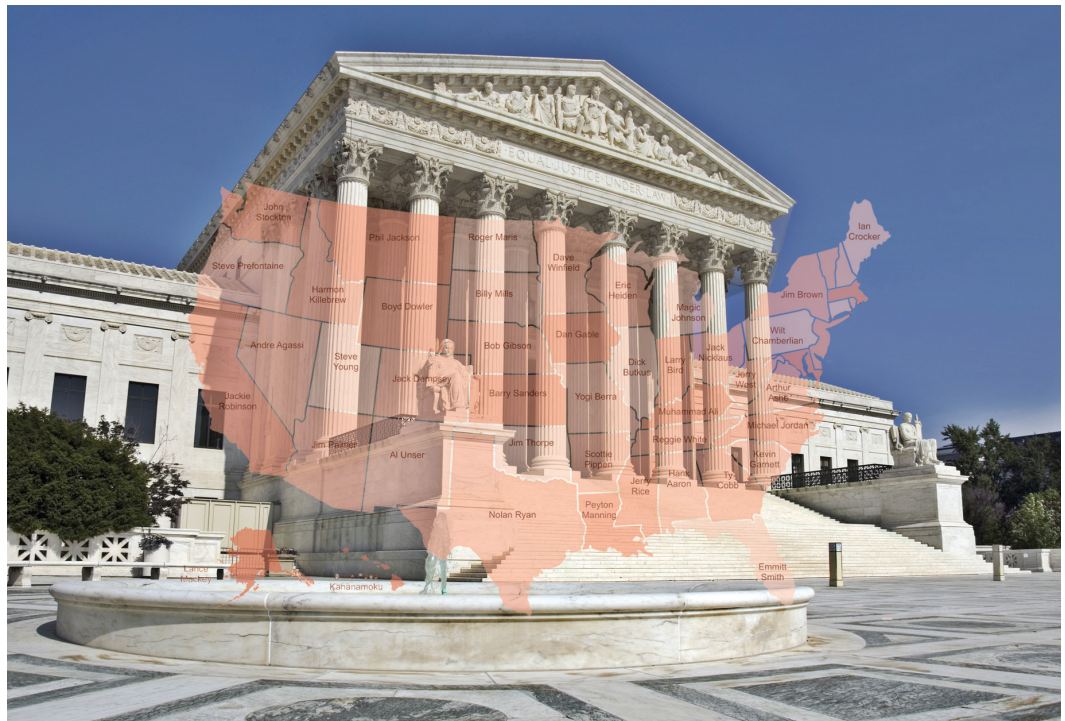
**The United States Supreme Court will hear arguments today in *Young v. UPS*, a pregnancy discrimination case brought by Peggy Young, a woman forced off of her job at UPS while pregnant.**

The American Civil Liberties Union and the ACLU of Maryland supported Peggy Young in both her case at the Fourth Circuit Court of Appeals in 2012 and at the Supreme Court by filing friend-of-the-court briefs on behalf of women's rights groups. The Supreme Court brief argues that while Congress enacted the Pregnancy Discrimination Act of 1978 to end widespread practices of discrimination against women, paternalistic assumptions and outdated stereotypes continue to be used to justify sex discrimination, undermining Congress's intention in passing the law.

"Employers and courts nationwide still aren't getting the message that the same temporary accommodations provided to injured workers must be provided to pregnant workers," said Lenora Lapidus, director of the ACLU Women's Rights Project. "The Supreme Court must make it clear that this type of discrimination is unlawful and that no woman should have to choose between her job and a healthy pregnancy."

When Young's doctors recommended that she not lift more than 20 pounds during pregnancy, she requested a light duty assignment that would be made available to workers temporarily unable to perform their regular tasks because of on-the-job injuries, disabilities covered by the Americans with Disabilities Act, or loss of their commercial drivers' licenses. Instead of making reasonable accommodations, UPS put Young on unpaid leave with no medical coverage, just when she needed it most to prepare for the cost of having a baby. The ACLU has long fought back against these discriminatory practices in the courts and in the legislatures.

In 2013, the ACLU took a lead role in helping to pass state legislation in Maryland protecting pregnant workers from discrimination after the Fourth Circuit ruled in Young's case. The law requires employers to make reasonable accommodations for employees with conditions resulting from pregnancy. Similar laws passed in other states this past year, including NJ, IL, WV, MN, DE, and New York City.



Supreme Court of the United States  
1 First Street, NE, Washington, DC 20543

**CONTACT: Crystal Cooper,**  
**ACLU National, 212-549-2666, [ccooper@aclu.org](mailto:ccooper@aclu.org)**

**More information about the ACLU's pregnancy discrimination work is available at:**

**<https://www.aclu.org/reproductive-freedom/pregnancy>**



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**Location:** Greystone Manor, 643 N La Cienega Blvd,  
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\*\*RSVP must be confirmed. Managers are welcome to attend with clients.



## Data in action: a breakthrough in estimating nonprofit employment

By Jeremy Koulish

Earlier this year, the federal Office of Management and Budget released a memorandum calling upon agencies to [use existing, non-public administrative data sources more effectively](#) for statistical purposes.

The Bureau of Labor Statistics (BLS) got the message.

BLS recently announced the release of a new research dataset that will allow for more precise estimates of nonprofit employment and wages than had previously been possible.

What do the data tell us? Here are a few summary results:

- ▣ In the United States, there are 11,426,870 nonprofit employees earning \$532 billion in wages—around 10 percent of the total private workforce.
- ▣ There are 267,855 workplaces across 152,585 organizations.
- ▣ Healthcare and social assistance organizations employ 68 percent of nonprofit workers.
- ▣ Nonprofit employment grew steadily through the Great Recession, even while overall employment dropped and has still not fully recovered to pre-recession levels.
- ▣ The share of jobs in the nonprofit sector is highest in Washington, DC (26.6 percent) and the Northeast, while it is singularly low in Nevada (2.7 percent).



Photo: An animal rescue nonprofit in New York City. By a katz/Shutterstock.

### Where do the data come from?

The data build [upon groundbreaking work by Lester Salamon and Wojciech Sokolowski](#). More specifically, the data use the [Quarterly Census of Employment and Wages](#), a robust compendium of unemployment insurance filings collected from each state's workforce agency. Those filings are a key part of the unemployment insurance system and are submitted by nearly every employer operating in the United States. Cynthia Schuman Ottinger with the [Aspen Institute's Nonprofit Data Project](#) played a vital role in bringing together stakeholders, including the Urban Institute, to work with BLS on developing and testing the best ways to use QCEW data.

Ultimately, BLS worked with these data to isolate the nonprofit filers through a two-step process, matching entities to the [Exempt Organization Business Master File](#) and supplementing it by counting "reimbursable" establishments that

usually constitute charitable 501(c)(3) organizations. The result: for the first time, something close to a full census of 501(c)(3) universe activity, broken down by industry and geographically.

### Why do these data matter?

As nonprofit researchers, my colleagues and I could not be more thrilled. Perhaps the greatest challenge to nonprofit sector analysis is the lack of available, empirical data. We will be able to incorporate these data into our employment estimates in [The Nonprofit Almanac](#), and they should help those estimates become more detailed, timely and granular than were previously possible. Not to mention, the possibilities for data visualizations and interactive maps are intriguing.

Of course, the data are not just useful to those of us who study the nonprofit sector and get excited about interactive maps. Policymakers and administrators

responsible for crafting regulations and tax changes affecting nonprofits have a responsibility to understand how policy changes will impact [an industry employing nearly as many people as the manufacturing sector, and roughly twice as many as the construction and finance sectors](#).

While this resource represents an enormous step forward in our ability to understand the full scope of the nonprofit sector, it remains only a one-time release of BLS—for the time being. Development of a regularly-updated data series is possible, but only if interest is sufficient to justify the use of scarce agency resources. BLS has requested feedback on the methodology and the data themselves, and those interested can [submit a comment on the BLS web-site](#) by December 31.

But even in its current form, BLS has provided a great example of why it is so important not just to collect more and better data, but to use the data collected in innovative and collaborative ways. ■

# Move over, Freddie Mac: Ginnie Mae will be number 2 soon

By Laurie Goodman

**A**t the current growth rate, the Government National Mortgage Association (GNMA) known as “Ginnie Mae” will overtake Freddie Mac within the year as the second largest single-family mortgage securitization platform. In May, Ginnie Mae’s book of business hit \$1.5 trillion, more than tripling over the past seven years. This milestone affirms that financing through liquid, standardized securitizations has allowed the government to successfully implement a critical countercyclical role.

But how does Ginnie Mae differ from the government sponsored enterprises (GSEs) and why has its remarkable growth been critical to the post-crisis stabilization of the mortgage market?

## Ginnie Mae vs. the GSEs: Three big differences

Ginnie Mae provides guarantees for both single-family and multi-family securities and guarantees securities consisting of reverse mortgages and mortgages on manufactured housing. Ginnie Mae’s single-family business dominates, comprising \$1.4 of its \$1.5 trillion outstanding balance. The single-family business also overwhelmingly dominates for the GSEs.

There are, however, three big distinctions between the GSEs and Ginnie Mae.

- **Government loans only.** Ginnie Mae securities contain only loans with government backing, while the GSE securities contain primarily conventional loans without government backing. Ginnie Mae’s securities are collateralized by mortgages guaranteed or insured by one of four government agencies:
  - The Federal Housing Administration (FHA) with 73 percent of Ginnie Mae’s outstanding balance;
  - The Veterans Administration (VA) with 21 percent;
  - The Department of Agriculture’s Rural Housing Service (RHS) with less than five percent; and
- The Department of Housing and Urban Development’s Office of Public and Indian Housing (PIH) with less than five percent as well.

On the multifamily side, the only two insurers are HUD and RD.

- **No credit risk.** Ginnie Mae guarantees investors that the payment of principal and interest will be made in a timely fashion; the issuers servicing the loans are responsible for advancing the payments due even if the borrower defaults. Ginnie Mae steps in and makes the payment due to investors if the issuer fails to perform. If a loan defaults, the issuer is responsible for submitting a claim to the insuring or guaranteeing agencies (FHA, VA, RHS or PIH,) making the payments while the claim is being processed, and for any amount not covered by the claim. So Ginnie Mae is essentially in a fourth loss position, behind the borrower, the government insurance provider and the servicer.

By contrast, the GSEs are both insurers and securitizers. As such, they are in a second loss position. If the borrower does not pay, the GSEs are next in line and, therefore, have the credit risk on the securities.

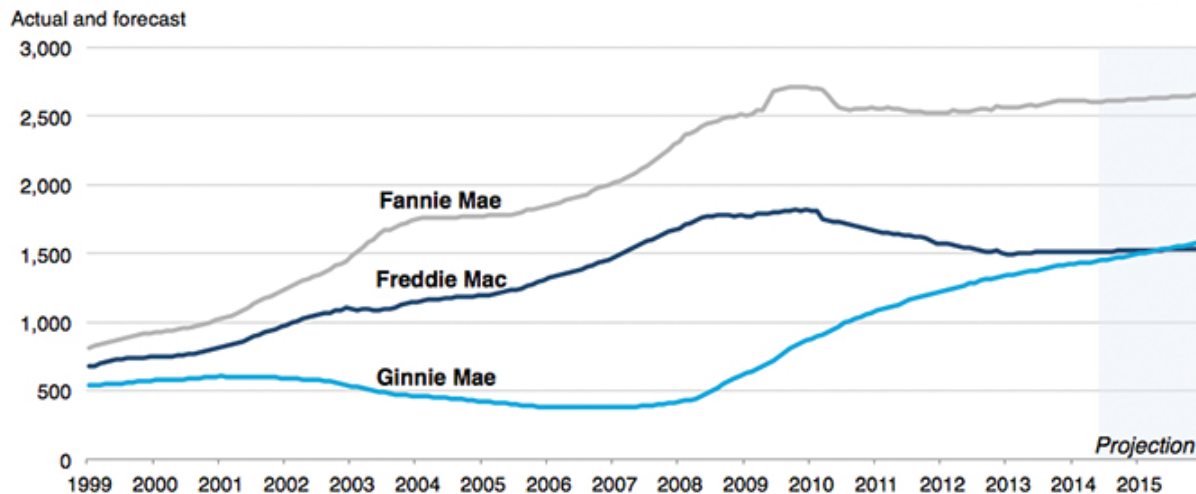
- **Explicit government backing.** Ginnie Mae securities have the explicit full faith and credit guarantee of the US government. The GSEs have historically had only an implicit guarantee until the 2008 conservatorship made the guarantee explicit.

## Ginnie Mae’s rapid growth has been critical to stabilizing the mortgage market

After the financial crisis, the share of loans insured by the government increased rapidly. Ginnie Mae’s single-family securitization simultaneously grew at an extraordinary pace, much faster than the GSEs. In 2007, Ginnie Mae’s \$445 billion book of business was small relative to both entities, but today, its \$1.5 trillion guarantee book is only slightly smaller than Freddie Mac’s \$1.6 trillion. If these rates continue, Ginnie Mae will overtake Freddie Mac within a year as the second largest single-family securitization platform.

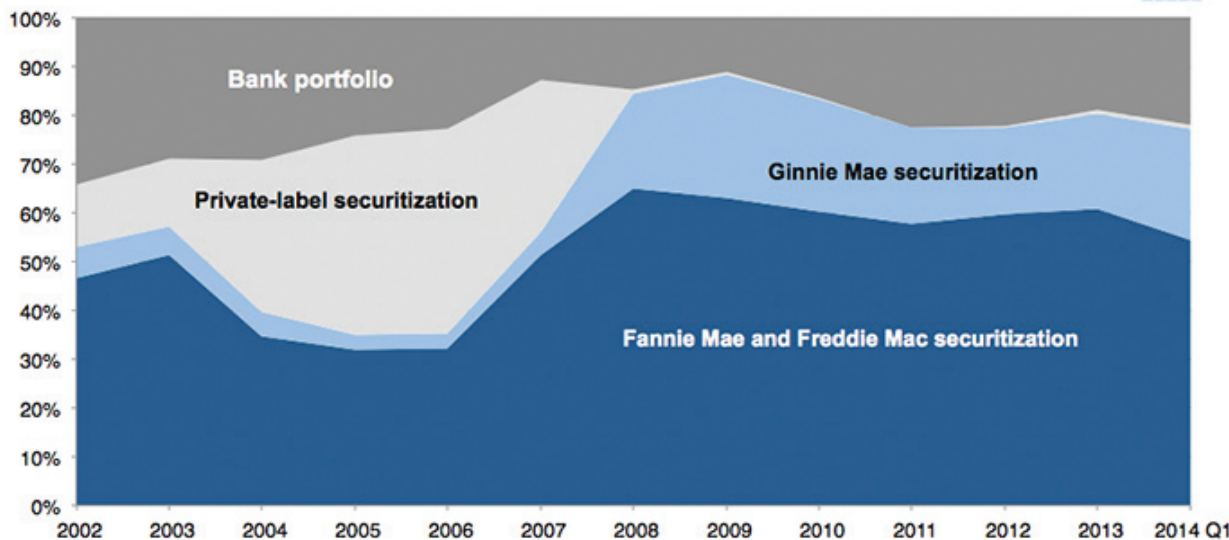
Today's private label securitization market is a fraction of its former self, and bank portfolio holdings are an even smaller share of total originations than before the crisis. Government insurance and guarantees (both implicit through the GSEs and explicit through FHA, VA, and RHS) stepped in to pick up a good part of the difference. Borrower reliance on explicit government insurance and guarantees through FHA, VA, and RHS has experienced the fastest growth, and FHA has been the primary source of mortgage credit availability for borrowers with less than pristine credit.

### Outstanding GSE and Ginnie Mae Single Family Securities



Sources: eMBS and Urban Institute.

### First Lien Origination Share



Sources: Inside Mortgage Finance and Urban Institute.

Without Ginnie Mae and its full faith and credit guarantee, the government insurance programs could not have played such a critical countercyclical role and the downturn in home prices would have been much more severe. If investors, overseas and domestic, private and public, had been unwilling to take interest rate risk through Ginnie Mae and GSE securities, the real estate market would have sunk much further.

Ginnie Mae may be the GSEs' less famous cousin, but its tremendous value cannot be disputed.



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**AS LOW AS 1%**

# The Facts about “The Law of Attraction”

Goodness, If I had a dime for every time I heard a person say to me; **“Yes, I saw the movie and The Law of Attraction is about thinking about what you want and you will get it”**

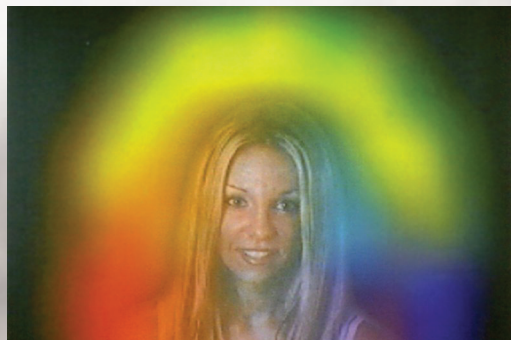
Well, let me set the record straight right now; No, that is not true, it is not even close to true!!

Now, let's start from scratch shall we. Here is how the “The Law of Attraction” works. I want to finally put an end to the misinformation out there on something so critical in our daily lives.

First, you are a consciousness energy field. Your physical body is not what you think it is. Your physical body is actually an energy field whose vibration that has been lowered to allow your spirit to live inside you and experience the 5 senses of a feeling body.

Albert Einstein once said;

**“Concerning matter, we have been all wrong. What we call matter is energy whose vibration has been so lowered to be perceptible to the senses, There is NO MATTER ”**



Just wrap your head around that one for a minute or 10. We have all been so heavily programmed to separate ourselves from our true self by science and western medicine that even those who have studied The Law of Attraction still refer to the physical body separate from the auric fields. Your Aura is a field of energy that is who you really are. ENERGY! Those colors represent bits of information called emotions. Emotions come from your current beliefs about yourself.

Now, you are a field of energy. Within that energy field is another extremely important component of your physical and mental reality creating ability. That component is called INFORMATION. More aptly named Belief Systems. This

information is the catalyst that merges with your energy field of all you are to generate your current perception of your day to day, moment to moment reality.

Consciousness or the unity one consciousness; aka The Ether Field as science calls it is defined as:

**“a neutrally participating energy wave which corresponds to intent, and by which, alters the state of electromagnetic particles.”**

Consciousness or the unity one consciousness; aka The Ether Field as science calls it is defined as: “a neutrally participating energy wave which corresponds to intent, and by which, alters the state of electromagnetic particles.”

Let us examine this statement before we go on. First, consciousness energy is a neutrally participating energy wave. That simply means that this energy does not create anything unless something is added to it. Consciousness energy fields are always in a state of massive potential. But only POTENTIAL!

Next, this neutrally participating energy wave which corresponds to intent, and by which, alters the state of electromagnetic particles. In other words, your intentions feed a wave desired longing energy into your BELIEF SYSTEMS. The first thing your belief system does is compare you're desired longing information to the information you have stored in your beliefs to see if they match. If they don't, your belief system always trumps your longing desires. This is why some people get frustrated with those who teach the Law of Attraction because it is not as simple as they make it. But you can put the Law of Attraction to work for you if you are aware of how to use it properly.

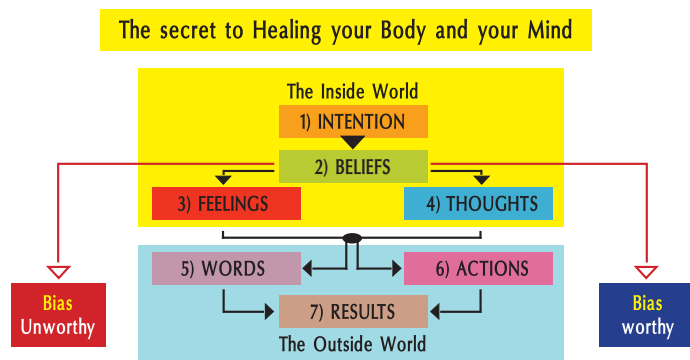
The type of information you carry in your beliefs about yourself carries a frequency ( High or Low), that alters the state of electromagnetic particles you call MATTER. You manifest through a process of energy waves that originates from your subconscious BELIEFS that create THOUGHTS and FEELINGS. Those thoughts and feelings generate WORDS and ACTIONS that manifest Results.

## Please take a look at this flowchart of manifestation:

I have attached a flowchart from my business workshop called INNOVATIVE THINKING. You can call it manifesting your life.

Notice there are two boxes, (Red and Blue) at the bottom, one with a bias (Frequency) of worthiness and one with a bias (frequency) of unworthiness. Each box carries a vastly different frequency. One creates pain and limitation, struggle, anger, guilt, shame, etc., and the other creates what you really long for, healing, joy, inner peace, abundance, love.

*A Guide to Innovative Thinking Flowchart*



Now, let us get back to the Law of Attraction. You will always magnetically attract to you the mirror equivalent of what you BELIEVE about yourself. Remember, you are an ELECTROMAGNETIC ENERGY FIELD called consciousness. Inside your DNA is where you store millions of bits of information, most of which has fear, limitation and struggle as its core. That kind of information permeates your energy fields and is projected out into your environment to attract to you uncomfortable life experiences...Period. It has to; that is how the Law of Attraction works.

So, The Law of Attraction is the manifestation of an energy field called consciousness merged with bits of information called Beliefs. The type of frequency you are sending out depends on the bias of your beliefs, (Worthy or Unworthy). Tell the universe you are unworthy, attract life experiences to feel unworthy, tell the universe you are worthy of love, attract experiences to feel loved.

Bruce Lipton, a great scientist and author wrote: 95 to 99 % of your core beliefs creating your reality are stored in your subconscious mind, not your brain.

I say;

**“What tool have we been taught to use to manifest our lives? - Our Brain”**

You may have noticed how completely ineffective that is. That is why many say the law of attraction does not work, but now you know differently. Your brain is not your mind or your subconscious mind. It is a tool that has extremely limited manifesting abilities. So, if you think you can use your brain to trick GOD to manifest what you deserve, well, sorry you have to let that go now. You have the basic facts about The Law of Attraction now.

Henry Ford once said:

**“Whether you believe you can do it or not, you are always right!”**

Look what he accomplished. Look at what he says about belief in self.

It is in your best interest to discover what lies deep within you regarding your core beliefs. I help clients reprogram beliefs to generate new Law of Attraction results that heal pain, stress, depression and bring more love and abundance into their life. It takes work, a commitment to loving yourself and authenticity.

**I welcome your comments and questions with honour.**

**Blessings, Rocky Krogfoss – President**

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**YouTube: Stress and “The Law of Attraction”**

**<https://www.youtube.com/watch?v=nMzvp69Ee74>**