

A Publication for the Conscious Woman

Focus *Women* ON *♀* MAGAZINE



The Ten Commandments of Commitment

How Meditation Can Affect Alpha Rhythms in the Brain

Put Down Your Smart Phone and Let's Get Personal

If There is a Way Into a Mess, There is A Way Out



May/June 2013



HER DEMISE
BY ALIAH UDDIN

*To all men and women.
This doesn't have to be you.*

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May/June 2013

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Joslyn Wolfe
Publisher

Sometimes inconveniences, challenges and the uncomfortable realization that we must change our life's paradigm 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.

"Sometimes, change is not only good, but necessary"

All the best,

Joslyn Wolfe

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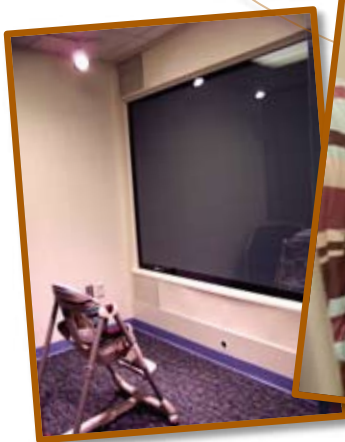


What Do Babies Think?

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.

In our lab, children watch events take place on a puppet stage, watch displays on computer screens, and play hide and seek games!



Interested?

(410) 516-6068

infant.research@jhu.edu

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Visit us on the web!

www.psy.jhu.edu/~labforchilddevelopment

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Focus Women ON Women MAGAZINE

www.focusonwomenmagazine.com
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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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Hearts & Homes for Youth's Annual Girls on the Green Golf Outing FORE Women!

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THE TEN COMMANDMENTS OF COMMITMENT

Contrary to popular belief, commitment is an act of will. It is not something that should be guided by feelings or passion. Feelings, no matter how valid they may be, can be fleeting. If we allow our lives to be swept along by the erratic tide of feelings, we will never find solid ground.

Passion may be very intense and very real, but it fizzles when familiarity sets in. American psychologist Robert Sternberg put it this way: "Passion is the quickest to develop, and the quickest to fade. Intimacy develops more slowly, and commitment more gradually still."

This does not mean a person should abandon their dreams. It is vital to follow your heart, but it is even more vital to do so with wisdom. This is especially true when an act of commitment involves another human being. Then it becomes a promise. It becomes something worth fighting for, even if that conflict is waged within one's self.

Here are some points to remember about true commitment in a relationship:

1 *Don't jump in without testing the water.*

Many proverbs and parables warn against making rash decisions. The ability to stand back, assess a situation and weigh the options before taking a course of action is a sign of wisdom. This is especially true of human relationships. Do not make a promise before you are prepared to keep it.

2 *Come to terms with what you really believe in, where you are going and what you want in life.*

Don't let passion compromise your core values simply because a potential spouse or best friend is headed down a different path. When the fire of getting acquainted dies down-and

it always does-you might then look at your spouse or friend and resent them for altering your course. Determine who you are before you make a commitment and know what is negotiable. If a devout, practicing religious person falls in love with an atheist, the common ground might get very shaky. If one partner wants a large family and the other vows never to have children, one will obviously be unhappy. Differences that are so fundamental to everyday living are difficult to resolve.

3 *Know where you stand.*

Our level of expectation is directly related to our level of disappointment. If a woman is smitten by her own conjured image of a man rather than the real person, she will be disappointed. If a man thinks he has married a goddess and cannot accept that she will eventually morph into a flawed human being, he will be disappointed. You cannot mold someone into the person you want them to be. The only person you can control is you.

4 *Know when to give and when to take.*

You have to do both. Otherwise one person is a parasite and the other is the host. Be sensitive to the needs of a spouse or a friend, and open yourself to them when you are the one in need. Very often, this is what separates the true friends from the acquaintances and the life partners from the flings. Being present to one another at all times forges the most enduring bond.

5 *Respect must be mutual.*

Respect is a common denominator in all long-lasting relationships. Know what your strengths are, and respect the strengths of the other. Together you may form a very dynamic entity.

6 *Never, ever lie.*

Trust is essential, not optional. Its most important underlying element in any relationship, yet it is the most fragile.

7 *Face hard times as a united front.*

No man is an island, and believe it or not, no woman is an island, either. Women often take on the role of family superhero, juggling lives and details until, inevitably, a ball is dropped. There will even be times when grief or despair tests love to its limit. It is the proving ground of a relationship. People who face their problems together emerge from these trials in stronger union.

8 *Forgive and be forgiven.*

It sounds cliché, but nobody is perfect. This Commandment has a Part B: Do not bring up past injuries if they have been resolved.

9 *Avoid taking loved ones for granted.*

Unfortunately, we do not appreciate what we have until it is taken away from us, and regret is a bitter pill to swallow when we lose someone. That is why it is good to plan for the future without living for the future. Don't be caught wishing you had given your loved one the world. Give them what you can *right now*.

10 *Get over yourself.*

It is not always about you. Period.

Remember, the only commandments ever written in stone were the original Ten. All others derive from humanity, which means we can only try our best. Commitment to another person should never be a scary prospect or something that seems out of reach. People have been sharing their lives for millennia. The secret can be summed up in one counter-culture phrase: Less "I," more "we."

How Meditation Can Affect Alpha Rhythms in the Brain

Meditation might act as a “volume knob” for selective attention, leading to better control over pain and negative emotions. A recently published Brown University study on mindfulness based stress reduction (MBSR) has shown that attentional training holds promise for improving everyday functions.

What is MBSR?

Originally developed by a professor at the University of Massachusetts Medical School, mindfulness based stress reduction (MBSR) has grown to become part of many health-care plans in the last 20 years.

It consists of an 8-week program that trains patients to focus a “spotlight of attention” on different parts of their body, and eventually to develop the same awareness of their mental states.

How MBSR affects alpha rhythms

There is strong evidence that the MBSR techniques of increasing attentional control have measurable effects on alpha wave behavior in patients’ brains. Alpha rhythms are a key part of the sensory system: they’re related to how the brain processes and filters irrelevant sensory inputs.

Filtering inputs is a crucial part of higher order cognitive process such as selective attention and working memory. Both of these processes are based on a person’s attention to focus on relevant information while ignoring irrelevant information. Without proper filtering, your ability to carry out even the most basic cognitive operations can be crippled.

Imagine the simple task of backing your car out of the driveway. In order to reach the street safely, you must hold your destination in mind while steering the car and ignoring distractions from every modality: the news on the radio, children playing at the end of the block, an itch on your foot, the glare of the sun in your eyes. Most of us do this filtering subconsciously—but if you let such irrelevant stimuli distract you, even such a daily task can become a difficult ordeal.

That’s why MBSR’s value extends even beyond its ability to improve attention during regular tasks: one of its primary clinical uses is in the treatment of patients suffering from chronic pain, who struggle with ignoring irrelevant pain stimuli on a daily basis. In fact, MBSR has been shown to have positive emotional benefits in those suffering from chronic pain and depression.

Brain scan evidence of MBSR

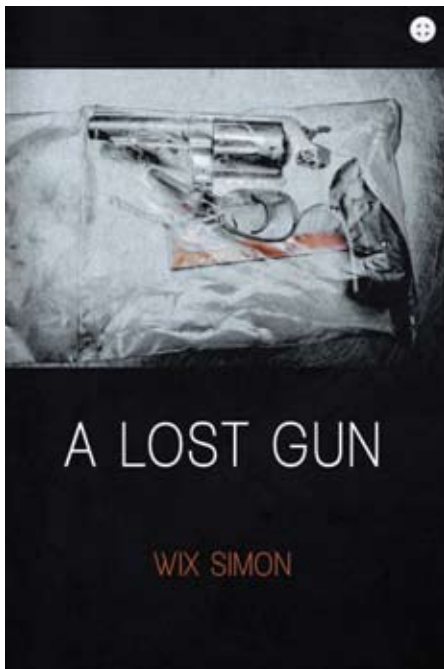
In this 2013 Brown University study, researchers divided participants into two different groups: a test group that underwent MBSR training for 8 weeks, and a control group that did not. After 8 weeks, both groups were analyzed using a brain imaging technique known as magnetoencephalography (MEG).

Participants in the brain scan were told to direct attention to or away from their left index fingers. The MBSR group’s neuronal response was significantly faster than the control groups, as measured by concentration of alpha power.

How you can apply MBSR techniques to improve your life

While not everyone can commit to the full 8 weeks of the MBSR program, its message about the importance of training attention can be applied in other ways. Many of Lumosity’s Attention games, for example, are designed to improve similar functions in just minutes a day. Several games, such as Lost in Migration and Color Match, not only train your focus but can also strengthen your ability to ignore irrelevant stimuli. Unlock full access to 40+ games today and start strengthening your attention!

Finding Balance in the Workplace - Is it Tougher for Police Women?



A new Wall Street Journal survey revealed (hardly surprising) that women feel dissatisfaction in the workplace. Discrimination against women, the gender wage gap, and the almost constant presence of sexual tension in a male-dominated workplace have created a norm in which the lens of male-female differences has altered, if not distorted, the vision of workplace equality.

In spite of the fact that women may lead large companies or rise to power through their own efforts, the workplace remains different for women than it is for men. The differences are most starkly drawn in jobs that require split-second decisions with life-changing consequences—being a cop.

What could be more life changing than to be faced with the decision to kill or be killed? Yet many cops have faced this decision more than a handful of times in their careers. The stress of such a decision creates a fertile ground for a novelist. In my novel, “A Lost Gun,” I wanted to explore the mind of a female police officer. The novel begins with a shootout on a bridge in which Jessie Sands, an inexperienced homicide detective is faced with this decision as she attempts to subdue a murderer, likely high on PCP.

He will not back down and continues to threaten her—even with two bullet wounds. She is forced to kill him to save herself.

After the killing, Jessie has her meltdown in private and pulls herself together just before other cops start arriving. Even with her hands still shaking, she notices how she is treated by other cops—as either a sex object when she feels their eyes roaming over her body—or as a little girl when she receives well-meant but often inappropriate advice about how to get past the fact she has killed another human being.

This killing sets the trajectory for Jessie’s thoughts, motivations and actions throughout the book. She can never decide whether she was wrong to kill—even though the murderer really gave her no choice. Like many women in the workplace, she over-compensates for what she subconsciously perceives as a failure.



The societal view of women in the workplace is still seen through the jaundiced eye of “having it all.” How often have we heard this phrase? It is unreasonable to think that a great career can come without sacrifices in other areas of life, and this fact is true for both men and women.

In my novel, Jessie has not given up the idea that she can have it all. Jessie’s father had been cop; he was killed in the line of duty when she was still a little girl. In living up to the moral example she believes her father to be, she has abandoned any search for balance between work and personal life. Her memories of her father provide the other great driving force in Jessie’s life. Though highly flawed, it is difficult not to love her. This is true for me as the author and readers have told me the same.

Maybe there’s a message in Jessie’s life about seeking balance. If so, that message didn’t come from the author. I could go on about emergent qualities of human nature, but instead you might want see for yourself. Read “A Lost Gun” and then think on how you react to life-changing events.

Wix Simon works as a consulting scientist. He and his wife divide their time between Winston, Georgia and Arlington, Virginia. Together, they have two grown children and a granddaughter. When not writing or working, Wix enjoys playing the fiddle and black-and-white photography.

For more information, see <http://www.wixsimon.com>

Colorado's Crested Butte Wildflower Festival Salutes Nature's Explosion of Color

More than 200 events planned for July 8 – 14 & other spectacular excursions to see the flowers



Designated the “Wildflower Capital of Colorado” by the Colorado State Legislature in 1990, Crested Butte will host the 27th annual Wildflower Festival July 8 – 14. Visitors, photographers and artists from across the United States and abroad journey to Crested Butte to witness nature’s explosion of color during the festival and the weeks surrounding and well into the month of August. Crested Butte Wildflower Festival also will be offering activities through early September this year.

During Crested Butte Wildflower Festival, more than 200 events will showcase the lush landscapes and focus on activities that include wildflowers such as hikes and walks, jeep tours, garden tours, and workshops in photography, art, gardening, medicinal and botany. It’s also possible to attend Crested Butte Wine & Food Festival, Crested Butte Music Festival and Gunnison Cattlemen’s Days happenings the same week.

Highlights for 2013 Festival

Daily hikes and walks for all ranges of strength, fitness and wildflower know-how are some of the most popular happenings on the festival’s schedule. Go full-day, full-strength, or, if still adjusting to the altitude, go half-day at a more leisurely pace. Here’s a sampling of what will be offered.

- Hike through the Maroon Bells Wilderness to Aspen, an 11-mile trip through Colorado’s most epic wildflower meadows.
- Several private landowners are allowing the festival to lead hikes on their properties. See wildflowers in places that most people never get to see.
- Hike to the old mining town of Crystal, home of the photogenic Additional Options Before & After the Festival Crystal Mill.
- Classic Crested Butte hikes will take guests to Scarp Ridge, Cloud City, Schofield Pass, Snodgrass Mountain and the vast West Maroon Pass area.

For those who want to mix it up or who want to enjoy the flowers, learn something new and socialize without a healthy dose of exercise, there are options galore.

- More than 20 photography classes will be offered to help sharpen skills for shooting wildflowers up-close and in landscapes. New this year is bird photography, where students learn how to capture hummingbirds, butterflies and other pollinators with cameras.
- Experience a Rocky Mountain sunset in style with “Hors

- d’oeuvres in the Evening Light” in the Washington Gulch area.
- Crested Butte Wildflower Festival and Crested Butte Music Festival are co-hosting a Wildflower Happy Hour and American String Quartet combo, where cocktails and appetizers will be served, Gregg Morin-the 2013 Poster Artist will sign posters, and chamber music by Chopin, Shostakovich and Dvorak will be presented.
- Gardening classes provide tips on how to create a more natural, native garden that will attract the desired pollinators.
- Birds and butterflies go hand-in-hand with wildflowers. Learn how to identify the area’s unique birds from their song and see stunning butterflies feasting on gorgeous wildflowers.
- Artists may choose from a rich palette of offerings including plein air painting, watercolor, field sketching, batik, ceramics, and calligraphy. Several of the classes are being offered by Art Studio of the Center for the Arts, which also has pastel, canvas and cabernet, and botanical illustration workshops planned for the week.
- Learn to apply wildflower aromatherapy for good health and to make flower-infused teas, vinegars, candles, and botanical skin and hair conditioners/remedies.
- Cooking classes that take inspiration from flowers and nature demonstrate how to create delicious, healthy and fun summer appetizers and meals.
- Van and 4 x 4 tours traverse into the backcountry to see the area’s wildflower splendor.
- Relax and unwind with a yoga class in a field of wildflowers or treat tired hiking muscles to a Pilates mat class.
- Shop at the Blossom Boutique for many unique wildflower-themed gifts, clothing, books and festival posters from 2013 and earlier years.

Schedule & Registration

For more information, to register for events and to download a bloom locator brochure, call (970) 349-2571 or visit www.crestedbuttewildflowerfestival.com. The Festival will be headquartered at Crested Butte Community School, 818 Red Lady Ave., from July 8 – 14.

Additional Options Before & After the Festival

For those who cannot attend the July festival, Crested Butte Wildflower Festival will be offering a variety of hikes in June, July, and August. Friday Adventure Hikes, Saturday Wildflower Walks, and Wildflowers of Crested Butte Mountain Resort will be offered starting mid-June. The hike from Crested Butte to Aspen will be offered twice in late July and twice in early and mid-August.

Also, every Sunday, Black Canyon of the Gunnison National Park hosts free wildflower walks while the flowers are in bloom, usually from June until mid- or late July. These casual walks start at 1 p.m., last approximately one hour and are for all ages. Meet at the South Rim Visitor Center. For more information, call (970) 249-1914, ext. 423 or go to www.nps.gov/blca.

Special Deals/Packages

Crested Butte Lodging and Property Management, West Wall Lodge, Nordic Inn and Inn at Crested Butte are offering lodging discounts ranging from 15 to 30 percent off for Wildflower Festival participants. The percent off depends on the length and timing of stay. For all the details, visit www.crestedbuttewildflowerfestival.com/visitor-info/lodging-discounts/.

Let the experts at Crested Butte Wildflower Festival create packaged hiking trips, art retreats and historic garden tours for groups of six or more that include all guiding/art supplies, breakfast and lunch, lodging and trailhead transportation. These packages can be booked now for dates starting July 15 through early September.

One of the best wildflower hikes in the state, the West Maroon Pass route from Aspen to Crested Butte, is being combined with a weekend of gypsy jazz from Aug. 9 – 11. The Aspen to Crested Butte Hike/Gypsy Jazz In Paradise package is being offered by Crested Butte Wildflower Festival and Crested Butte Music Festival. The guided hike, a weekend pass to Gypsy Jazz In Paradise, lodging at the Nordic Inn in Mt. Crested Butte, transportation from the trailhead in Crested Butte to Nordic Inn, and transportation back to Aspen is included. Go to www.crestedbuttewildflowerfestival.com and www.crestedbuttemusicfestival.com for details.

Or customize hiking dates with The Ruby of Crested Butte's Hike & Hotel - Crested Butte to Aspen and Back Again Hike package. Start the adventure by relaxing at The Ruby for a two-night stay. On the third day, grab an early breakfast and a packed lunch, board a shuttle for a ride to the West Maroon Pass trailhead. Hike on your own on this well-traveled trail

and board the bus into Aspen for a two-night stay at the Anabelle Inn. Hike back to Crested Butte on West Maroon or take the slightly longer East Maroon route and board a shuttle for transportation back to The Ruby where a massage, dinner reservations and a two-night stay await. If hiking one-way is more appealing, a shuttle will provide transportation back to Crested Butte. The price starts at \$1075 per person and includes six nights lodging, shuttle transport to and from the trailheads, a one-hour massage, parking, and a gourmet breakfast served each morning at The Ruby and a packed lunch on the day of the hike. This package is available from June to October, depending on trail conditions. Visit www.therubyofcrestedbutte.com or call (800) 390-1338.

Vacation Packages & Visitor Information

To save on flights, hotel rooms, vacation packages, car rentals and more, call the Gunnison-Crested Butte Tourism Association reservation hotline at (888) 559-0841 or go to <http://book.GunnisonCrestedButte.com>. For destination information, call (800) 814-8893 or visit www.GunnisonCrestedButte.com

About Gunnison-Crested Butte, Colorado

Nestled in a valley with nearly two million acres of pristine, mountainous wilderness, Gunnison-Crested Butte has a prime location in southwest Colorado. Winter sports enthusiasts know the area for its world-class alpine skiing and snowboarding, cross-country skiing, ice fishing and more. Fair-weather activities include mountain biking, hiking, wildflower and wildlife viewing, climbing, boating, whitewater rafting, kayaking, fly-fishing, camping and horseback riding. Year-round visitors enjoy distinctive restaurants, locally-owned shops, stimulating cultural opportunities and festivals galore ranging from the Crested Butte Wildflower Festival and Gunnison Cattleman's Days to Crested Butte Bike Week and Gunnison Car Show weekend.

Along a 31-mile stretch of wide-open vistas and stunning scenery, visitors can explore Gunnison, Almont, Crested Butte and Mt. Crested Butte and connect with the quaint and historic burgs of Pitkin, Gothic, Tin Cup, Marble, Powderhorn and Crystal, also located in Gunnison County. Gunnison and Crested Butte, both founded in 1880, are known for their Victorian-era charm, friendly Western hospitality and free-spirited nature. Almont is a fishing, rafting and rock climbing mecca, and the resort village of Mt. Crested Butte is home to renowned Crested Butte Mountain Resort. Visitors also can explore Curecanti National Recreation Area, home to Colorado's largest body of water, and the nearby Black Canyon of the Gunnison National Park. Gunnison County is part of the West Elk Loop and Silver Thread Scenic & Historic Byways.

Gunnison-Crested Butte is conveniently located in southwestern Colorado, a scenic 4-hour drive from Denver via U.S. Highway 285 or a 3½ hour drive from Colorado Springs on U.S. Highway 50. Air service to the Gunnison-Crested Butte Regional Airport (GUC) for the 2013 summer/fall season is provided by United Airlines with direct flights from Denver (DEN).

2013

HAPPENINGS

June 18, 2013

2013 WOMEN OF THE YEAR AWARDS & SCHOLARSHIP EVENT
(5:30 pm - 8:00 pm)



REGISTER HERE!

Cost:

\$85 Member / \$110 Non-Member

\$95 Member / \$120 Non-Member Late Registration Fee After June 11 Surcharge of \$10 added to Late Registration Fee for Walk-ins.

REGISTRATION CLOSES JUNE 17 AT 3 PM

Description:

2013 Women of the Year Awards “celebrating excellence, commitment and ingenuity.”

The National Association of Women Business Owners, Baltimore Regional Chapter (NAWBO) invites you to attend the 2013 Women of the Year and Scholarship Awards Dinner as we celebrate Women! These annual awards are bestowed upon outstanding women entrepreneurs and a corporate partner in the Greater Baltimore Regional area who have made significant accomplishments and demonstrate a willingness to devote time, energy and financial resources to programs benefiting women and women in business.

Our keynote speaker this year will be Mary Ann Scully, President and Chief Executive Officer of Howard Bank. She is a lifelong banker with over 35 years of varied executive experiences in the Maryland marketplace. In 2003, she headed the organizing team for Howard Bank, the first new bank to open in the county in 15 years. She is an active member of her community and a mentor to women, serving as a trustee for Howard County General Hospital and Catholic Charities. She serves on the board of the Kennedy Krieger Institute and she sits on the President’s Advisory Council of the Maryland Chamber of Commerce.



Mary Ann Scully

President and Chief Executive Officer of Howard Bank

Speaker:

Mary Ann Scully, CEO of Howard Bank

Menu:

Salad: Baby Spinach Salad with Thinly Sliced Red Onions, Strawberries, & Gorgonzola Cheese Crumbles, Crowned with Mandarin Oranges Served with Raspberry Vinaigrette

Entree: 5 oz. Jumbo Lump MD Crab Cake with

Agenda:

5:30 to 6:15 pm - Registration & Networking

6:15 to 6:30 pm - Welcome & NAWBO BRC Board 2012-2013 Induction

6:30 to 6:40 pm - Introduction of Tammy Schneider, Scholarship Chair & Introduction of Two Scholarship Award Winners

6:40 to 7:00 pm - Dinner

7:00 to 7:45 pm - Guest Speaker Mary Ann Scully

7:45 to 8:00 pm - Woman of the Year, Corporate Partner of the Year, Trailblazing Award Winners

Roasted Red Bliss Potatoes and Grilled Summer Squash and Artisan Rolls and Butter
Dessert: Summer Cherry Lattice Pie with Coffee and Hot Herbal Tea Service

Location:

Hayfields Country Club, 700 Hayfields Road, Hunt Valley, MD 21030
www.hayfieldscs.com

July 30, 2013

1st ANNUAL NAWBO FAMILY NIGHT OUT – O's vs. Astros
5:00 PM BUFFET/7:05 PM GAME



REGISTER HERE!

Cost:

\$45 Member / \$55 Non-Member

\$55 Member / \$65 Non-Member Late Registration Fee After July 23 Surcharge of \$10 added to Late Registration Fee for Walk-ins.

REGISTRATION CLOSES JULY 29 AT 3 PM

Description:

Bring the family and join us for a night at the yard! With a little networking, your favorite ballpark food and a seat to a great game, it's sure to be a fantastic event. Never enjoyed the all-you-can-eat buffet? Below are details to get your tummy grum-

bling! Fans with a Left Field Club Picnic Perch ticket should go to the specially marked booth behind Section 282 to have their ticket and hand stamped for all-you-can-eat access. Once your hand is stamped, proceed to the specially marked concession areas for all-you-can-eat hotdogs, nachos, salads, peanuts, popcorn, ice cream, soda, lemonade, and more! And don't forget to ask about our new, fresh Garden Salads available upon request.

All-you-can-eat food items are available from when gates open until the conclusion of the 7th inning or 3 hours after the scheduled first pitch. Alcohol is not included, but may be purchased by those over 21. Children 3 and under are Free!

Location:

Oriole Park at Camden Yards
Tickets are located in Left Field Club Box Section 284

The 4th Annual
CASEY CARES FOUNDATION & Orioles
5K
RUN+WALK
With Baltimore Orioles Outfielder **Nick Markakis**
August 3, 2013
CaseyCares5K.org

Logos at the bottom: THE BALTIMORE SUN MEDIA GROUP, 93.1 WPOC, WBAL 1090AM, mash, UNDER ARMOUR, Casey Cares Foundation (Enhancing the lives of critically ill children)

September 24, 2013

WELCOME BACK TO NAWBO! (11:30AM - 1:30PM)



REGISTER HERE!

Cost:

\$35 Member / \$50 Non-Member
\$45 Member / \$60 Non-Member Late Registration Fee After September 17 Surcharge of \$10 added to Late Registration Fee for Walk-ins.
\$25 Special Exhibit Table Opportunity for Members (Total Cost \$60)

REGISTRATION CLOSSES SEPTEMBER 23 AT 3 PM

Description:

Welcome back! Join us as we preview our fall speaker lineup and provide an overview of NAWBO. What's NAWBO all about? Learn more about the many benefits NAWBO membership offers including the opportunity to talk with each committee chair on how you can get more involved and increase your company's brand awareness.

Agenda:

11:30 a.m. to 12:30 p.m. - Registration, Networking, and Opportunity to talk with Committee Chairs
12:30 p.m. to 12:45 p.m. - Buffet Lunch
12:45 p.m. to 1:30 p.m. - Program

Location:

DoubleTree by Hilton - Baltimore North - Pikesville
1726 Reisterstown Road, Pikesville, Maryland, 21208

Menu: Coming Soon!

November 20, 2013*

TASTING WITH MITCHELL PRESSMAN - SELECTING IDEAL WINES FOR HOLIDAY GIFTS (5:30 - 7:30 pm) *Note this is an event on Wednesday



REGISTER HERE!

Cost:

\$35 Member / \$50 Non-Member
\$45 Member / \$60 Non-Member Late Registration Fee After November 13 Surcharge of \$10 added to Late Registration Fee for Walk-ins.

REGISTRATION CLOSSES NOVEMBER 19 AT 3 PM

Description:

Join your fellow NAWBO Members for an opportunity to discuss one-on-one with Mitchell Pressman your upcoming holiday gifts and dinner needs while sampling wines perfect for those hard-to-buy-for individuals. Get to know other NAWBO Members, BUILD your network, and kick off the holiday season with a little fun!

Location:

Chesapeake Wine Company
2400 Boston Street
Baltimore, MD 21224
Complimentary Parking in Lot and in Garage

Menu: Coming Soon!

Café de Paris

Greetings!

This June Café de Paris has much to offer!! Give a close look at our main events of the month! Ravishing the eyes, the ears and the palate is our motto for this summer. Enjoy!

Offer Expires!!!

July 31 2013

Tango at Café de Paris Thur, June 6th at 6.30 pm



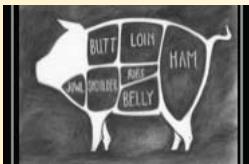
Join us for a "Tango night at Cafe de Paris" - A talented duo of skilled musicians will charm you while Chef Rebecca and her team prepare a tapas plate with ceviche, Gazpaccho and some other goodies. The special main course will be an Andalousse Pork in light spices served over rice.

A delight for your palate as well as for your ears, an evening you cannot miss that will transport you from Spain to Argentina. No door fee, just come to enjoy with all your senses. Bon appetit et a bientot, Please call or go online for reservation since space is limited.

**LUNCH OF BRUNCH
\$5 OFF**

Your Lunch or Brunch Check of \$20 or more. With certificate. Dine -in only. Not Valid with other offers or promotions, including early bird specials. One certificate per table. Valid for Crêpe Café.

Cooking Class June the 15th



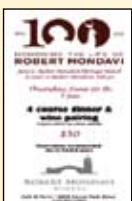
Café de Paris is proud to announce a new menu for an incredible journey into French country cooking! Join us this June the 15th at 9 am for our 3 course Menu Cooking Class.

First get started with a breakfast, in a friendly atmosphere, get to know the other participants and familiarized with the Chef. Then Hands on in the kitchen for a simple but tasty menu, featuring country style tart, Chicken Paupiette and it's duo of vegetable purée, finishing with the cherry on the top, by the Crème Caramel! Reservation and information at : www.cafedepariscolumbia.com/CDP

**DINNER
\$15 OFF**

Your Dinner Check of \$65 or more. With certificate. Dine -in only. Not Valid with other offers or promotions, including early bird specials. One certificate per table.

Wine Dinner June 20th



Have you ever attended a Wine Dinner? Well, have a try with us! It is easy and friendly, you learn and enjoy at the same time! Erik (the owner) is going to take good care of you. This Wine Dinner will be dedicated to Robert Mondavi wines. Go online to make a reservation and see our tailored menu!!!

8808 Centre Park Dr
Columbia 21045, MD
Call: 410 997 3560



Put down your smart phone and Let's get personal!

Why face-to-face communication is needed more than ever... by business communication specialist Miti Ampoma

A friend recently confided in me that she and her husband now email or text each other while at home together, rather than talk face to face. She said "When I come to think of it, we can go most days emailing each other while he's in the dining room and I'm next door in the lounge. You just get into the habit". She made no connection between her complaint that she felt 'disconnected' from her husband and the way they communicate.

A recent UK study found that "modern technology is making face-to-face human communication redundant. Almost half those sampled admitted that they used phone calls, text messages, tweets and emails to communicate with family members in the same house rather than going into another room to talk to them face –to-face." So clearly my friend is not alone!

We have a generation growing up brilliant with but addicted to smart phones. Many struggle to look a person in the eye to have socially interactive articulate conversations. Meaningful human relationships are lost when there is insufficient face-to-face interactive human dialogue, leading to misunderstandings, confusion and potential distrust.

Don't get me wrong, the smart phone is one of the great gifts of modern technology, but it's worth balancing our use of it with meaningful face to face communication, so it supports human relationships, not hinders.

Face to face communication liberates the human spirit, spurs people on, motivates. No smart phone can ever really replace that emotional benefit.

About the Author

Miti Ampoma is an award-winning business communication specialist in Britain. She passionately believes we can each help change the world through the power of words in business and life. Miti lives in London and loves dancing, meditating and helping others to become powerful communicators.

The Innovative Communicator: Putting the soul back into business communication.

Miti's book can be found at: <http://goo.gl/3Kgkb>
or at online bookstore www.balboapress.com

Top tips for improving face-to-face communication:

- Ring fence 2 hours in the week (they can be split up time or together) and allocate that to human face time – time that is dedicated to interacting face to face with another person be it friends, family or co-workers in whatever way you choose, that you'll enjoy.
- Increase the 2 hours by another hour or two over the weekend, so you have smart phone free time then. Just be with another human being or by yourself and have fun.
- If you're relaxing, try and really switch off by switching your smart phone to silent. That means switch off the bleeper, ringtone and vibration mode!
- Try relaxation techniques like meditation and yoga where you learn to be comfortable with silence.
- In the workplace or in personal relationships make a list of 5-6 people you need to get to know better and make a commitment to have a face to face conversation with them rather than sending just a text or email.
- At home, eat at the table with loved ones, with no smart phones. Focus your time on listening and contributing to family and friends time. Don't sneak off to look at your smart phone messages!
- Be consistent in your efforts and keep going. It's all about on-going practice. You'll feel great when a healthy balance of your smart phone use and face-to-face communication becomes habit. Your relationships will be better for it.

Packing Heart on Your Next Vacation

By Ann Craig-Cinnamon



Let's face it, some of the most fascinating places in the world are located in some of the most impoverished places in the world. You can't visit the Pyramids of Giza without driving through the slums of Cairo. The Taj Mahal, arguably the most beautiful building ever built, sits amid some of the worst poverty anywhere. Even vacationing on a beautiful Caribbean island, your luxury resort is an anomaly; the ugly truth is all around you.



I've been traveling most of my life and, in fact, I lived in Tehran, Iran as a young woman back in the mid 1970's. Poverty was all around me there. I had a



beggar friend that I passed every day on the street. We were warned not to give money to beggars because if you did, they wouldn't leave you alone and you might draw an unwanted crowd. So I didn't give him anything, and for his part, he never asked. We just had a friendly salaam and a smile for each other each day. But I always felt bad about it. The often used rationalization about the poor not knowing any better never held any truth for me. It's more "there but for the grace of God go I" that sums up my feelings more accurately. I don't know how you can witness other human beings struggling for their everyday existence and not be changed by it.

As much as I love to travel to exciting and exotic spots around the world, I have always had a lot of trouble justifying my own good fortune being able to enjoy the best of what a country has to offer while the people there, many of them poor, are waiting on me and treating me like a king. I understand and agree with the logic that, by going, I am helping to create jobs and am contributing to the economy. But it just doesn't seem like enough.

A few years ago I read about a couple who, on their own, raised money, medical supplies and clothing at their workplace and church which they personally delivered to an orphanage in Nairobi. So when my husband and I decided to go to Kenya we thought we would try the same thing. We raised several thousand dollars, lots of clothing, and had a local pharmaceutical company donate medical supplies which we then took with us to the New Life Children's Home in Nairobi. We packed everything in old suitcases that we just left there. It wasn't a difficult thing to do; it just took a little thought and planning. And we received way more

than we gave when we had the opportunity to visit with those beautiful children and see the good work the orphanage was doing in a country devastated by Aids and other diseases.

More recently when we visited Cambodia we noticed wells that had signs on them. We asked our guide about it and learned that the wells had been donated by tourists who wanted to help when they saw the poverty that the people of Cambodia were living in. We decided to donate a well ourselves so our guide took us to an area near Siem Reap where the government had given little plots of land to the poor and disabled. Many of these people had nothing but a shack to live in and no water nearby. Drinking dirty polluted water was a common occurrence and people often became ill and even died because of it. So, we donated enough money to have a well built in an area where several families lived. Believe it or not, the well only cost us \$200. For the cost of a utility bill here at home, several families would have fresh, clean water to drink. It was an easy thing to do. We didn't even lift a finger.

There are a lot of non-profit organizations that offer what are called "voluntourism" trips in which the traveler gets involved in charitable work while they are visiting a poor country. And that is a great way to help. But if you are the kind of traveler who wants to go on your own but you'd like to do something to help while you are visiting, you can, if you seek it out. It doesn't have to be Cambodia or Kenya, it can be closer to home like in the Caribbean. Just do a little research ahead of time to find an organization that is legitimate, contact them to see what they might need and start a fundraiser of your own at your church before you go. Tour guides are often a great source too. You have the added bonus of seeing for yourself that your donation is going to a good cause. I guarantee you that you will enjoy your trip a lot more if you leave something meaningful behind rather than taking lots of things home with you.

*Ann Craig-Cinnamon has spent 30 years in both radio and television broadcasting in the Indianapolis market. After living in Tehran, she developed a love for travel and has visited all 50 states and more than 70 countries on all 7 continents. She is also the author of the new book, *Walking Naked in Tehran*.*



For more information please visit: www.walkingnakedintehran.com

Focus on Women Magazine

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.

Evenets of the month

E-mail at: info@focusonwomenmagazine.com



Issue: **May/June -2013**

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Health Insurers Rate Requests Posted on MIA Website



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www.mdinsurance.state.md.us

Today the Maryland Insurance Administration (MIA) posted to its website summary documents from the rate filings of 12 health insurance companies for products they plan to sell through Maryland Health Connection, the new health insurance marketplace scheduled to open in October 2013. These summary documents, prepared and submitted by the health insurance companies, or "carriers," are intended to provide consumers with information that will help them understand requested changes in their health insurance rates, and to enhance the transparency of the ratemaking process.

The rate requests vary among carriers, as do the carriers' approaches to completing the summary documents. The carriers maintain that because these rate filings propose new rates for new products, they do not propose any changes to rates. Nev-

ertheless, because Marylanders who now are enrolled in products currently offered by these carriers will be directly affected by changes in product offerings and the rates for those products, the MIA requested that the carriers attempt to estimate that impact in their summary documents. Two new carriers – All Savers Insurance Co. and Evergreen Health Cooperative – also plan to offer products through Maryland Health Connection, but do not have existing enrollees in the state who would be directly impacted by their rate requests.

By law, a carrier may not charge a premium for a health benefit plan unless and until the premium rate has been filed with and approved by the Maryland Insurance Commissioner. The Commissioner must disapprove or modify any premium rate filing where, based on statistical analysis and reasonable assumptions, the proposed rates appear to be inadequate, excessive in relationship to the benefits offered, or unfairly discriminatory. In July 2011, the U.S. Department of Health and Human Services determined Maryland's rate review process to be effective. That means that the federal government will defer to the MIA on rate decisions.

Maryland Insurance Commissioner Therese M. Goldsmith issued the following statement about the rate filings:

Today's public release of information provides consumers an opportunity to review health insurance carriers' requests for premium rates. I want to stress that these rate filings reflect the carriers' requested rates. In Maryland, the premium rate a carrier requests is not always the rate that is granted.

The Maryland Insurance Administration conducts a stringent, thorough review of all health benefit plan rate filings. Actuaries at the MIA will test the carriers' assumptions and projections in these rate filings and perform extensive statistical analyses. After their review process is complete, the Office of the Chief Actuary will make a recommendation to me. Only those rates approved by the Commissioner may be charged to policyholders.



Consumers can review their **carriers' requests** on the MIA's website at <http://www.mdinsurance.state.md.us/sa/consumer/health-insurance-rate-review.html>. The MIA is accepting public comments on these rate filings for the next 30 days. Those comments will be considered in the rate review process. The MIA expects decisions on these filings to be made in July.

5 Financial Tips

Every Woman Should Know

When it comes to personal finances, some statistics surrounding women and their financial futures can be shocking. For example, the National Center for Women and Retirement Research reports that 75 percent of women are widowed at an average age of 56, and 25 percent of those women are financially broke within two months of being widowed. Further, they report that only 41 percent of women participate in the 401(k) plan offered by their employer, and 87 percent of elderly Americans in poverty are women.

“Women are often involved in paying the bills and balancing the check book, but it’s scary how many women let the man take the driver’s seat when it comes to investing and planning for the future,” explains Samantha Fraelich, Certified Financial Planner and Vice President of Bernard R. Wolfe & Associates, Inc., a company specializing in offering wealth management strategies. “Life throws us curve balls and we need to be prepared to take action if the worst happens. Otherwise, in the middle of what can be an emotional or upsetting time, we become frozen in fear. We’re unsure what our next step should be, and wondering who we can trust to help us move forward.”

Here are 5 ways that divorce can have an impact on your pocketbook:

Take the driver’s seat.

Skip relying upon someone else to worry about retirement or financial planning. If you haven’t in the past, get involved in the conversations regarding your personal finances.*

Think emergencies.

Every woman should have an emergency fund in place. Even those who feel secure in their career or relationship can, at times, find that financial emergencies arise. Whether it is an unexpected medical bill, a divorce, or some

other complication, an emergency fund will help soften the blow.*

Take care of yourself.

Single women of working age, for example, may want to have disability insurance in place, since they may not have someone to fall back on if something prevents them from working. Long Term Care insurance can potentially help to reduce or eliminate having to depend on children or anyone else to take care of you if or when you can no longer take care of yourself.*

Be realistic.

Have an honest conversation with yourself about what you can afford to spend what you’re currently spending. If you spend more than you make and don’t save enough, poverty is most likely outcome. Once you get control of your budget, make a plan to save for retirement because social security alone will not be enough to live comfortably.*

Ask an advisor.

Whether women can’t find the time, or are intimidated about the process, it’s important to take the time to find an adviser who you can feel you can trust and makes you feel comfortable. Try to find a certified financial planner, since they are held to higher industry standards in regards to education and experience. You can visit www.cfp.net/find to find one in your area.*

“It is really important for women to take their own steps to help ensure their financial future,” added Fraelich. “The process can be very empowering and potentially rewarding as they realize the benefits and the sense of security that it can bring.”

Samantha offers securities and investment advisory services through NFP Securities, Inc. Member FINRA/SIPC. Bernard R. Wolfe & Associates, Inc., provided financial management strategies and investment services since 1981. They assist wide range of private & corporate clients with everything from retirement planning and investments, to divorce and estate planning.

About Bernard R. Wolfe & Associates, Inc.

Bernard R. Wolfe & Associates, Inc., founded in 1981, provides wealth management strategies and institutional investment services. The company is led by a team of CERTIFIED FINANCIAL PLANNERS™ Professionals who have over 50 years of combined years of experience in the field. The team of professionals provides knowledgeable financial planning guidance to a diverse range of personal and corporate clients. To learn more about Bernard R. Wolfe & Associates, Inc.,

visit the website at www.bernardwolfe.com

5 Ways Divorce

Will Impact Your Pocketbook

According to the U.S. Census Bureau, over 2 million marriages take place in America each year. It stands to reason that these people don't go to the altar believing their marriage will end in divorce. Yet that will be the reality for an estimated 40 to 50 percent or more, depending on whether it is their first or a subsequent marriage, according to the American Psychological Association. Further complicating the issue, financial issues arise when a divorce takes place, issues which most people don't tend to think about until it actually happens to them.

"Most people don't realize the depths of what divorce can do, when it comes to their finances," explains Samantha Fraelich, CERTIFIED FINANCIAL PLANNER™ Professional, and Vice-President of Bernard R. Wolfe & Associates, Inc., a company that specializes in offering wealth management strategies. "It is usually a matter of much more than a loss of salary or income. In addition to that, there are other issues that can arise and impact your finances."

Here are 5 ways that divorce can have an impact on your pocketbook:

Legal Assistance.

Attorney/Certified Divorce Planner costs—be prepared to spend thousands, even if you think it will be an amicable divorce. These services are not inexpensive.*

Childcare Expenditures.

If children are involved, child support will need to be paid by the parent who doesn't have sole custody of the kids. But for the one who does end up having sole custody of the children, keep in mind that it's typically more expensive for you, since many costs pop up at the last minute and it's tough to split everything like that with a former spouse.*

Uncle Sam.

Tax brackets will change, once you go from married filing jointly to head of household. Going from a joint filing status to a single filing status could increase your taxes. Be prepared for this so there are no surprises at tax time..*

Future Planning.

Your plan for retirement has probably drastically changed now that you won't have two people sharing the costs. It is usually helpful to get a retirement plan run by a professional, ensuring it includes the proposed settlement agreement, before you actually sign divorce paperwork. That way, you'll know whether the numbers will work in the future for you, as well as today.*

Insurance Needs.

Many couples don't have long-term care insurance since they think their spouse will help take care of them. Once single again, long-term care insurance may need to be considered for those who are unable to self-insure that expense. Also, if you both agree you'd like long-term care, some companies offer "couples discounts" so it may be beneficial to apply and purchase the insurance before you decide to file any legal proceedings.*

"Divorce is likely to have an impact on most people's financial situation," added Fraelich. "But that doesn't have to mean disaster. It should be the perfect opportunity to meet with a financial advisor, set some revised goals, and start working toward a new future for yourself."

Bernard R. Wolfe & Associates, Inc., has provided financial management strategies and investment services since 1981. They assist a wide range of private and corporate clients with everything from estate planning and investment to divorce planning. The company also offers professional women's financial planning services, led by Samantha Fraelich, a CERTIFIED FINANCIAL PLANNER™ Professional.

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visit the website at www.bernardwolfe.com

Securities and Investment Advisory Services offered through NFP Securities, Inc. Member FINRA/SIPC.

5 Things Every Investor Should Know in the Current Economy

If there is one word that can sum up our current economy, it would be 'shaky.' At least, that is how millions of people across the country would describe it. The current economy has left some people uncertain about which moves to take next in the investment world, and which ones to avoid. The good news is that there are some tips that can successfully help them navigate the current investment field.

"We have been having a tough economic time for a while now, and we don't know how long it will last," explains Samantha Fraelich, CERTIFIED FINANCIAL PLANNER TM Professional, and Vice-President of Bernard R. Wolfe & Associates, Inc., a company that specializes in offering wealth management strategies. "Yet it is still important to make investing a high priority, so that you can enjoy strong long-term benefits."

Here are 5 things we think every investor should know in this economy:

Don't wait.

For many people, it may seem that these current economic times make it better to hold off on making investments. But that may not be the case. It may be better to keep investing and looking toward the long-term future.*

Diversify.

For the most part, you want to diversify your investments. This can help to protect you more if there are economic troubles. You don't want every strategy in your portfolio to be moving in the same direction at the same time. You only know that you're truly diversified if portions of your portfolio are behaving differently from each other over similar periods of time.*

Consider re-balancing.

Now may be an ideal time to look at re-balanc-

ing your portfolio. This is especially helpful if many of your investments were made a while ago and may not account for the current market trends.*

Turn off the TV.

If you had believed all of the negative news in the media over the past 4 years about Europe, our national, debt and political strife, hopefully you didn't react. If you had, you would probably be hiding cash in your house instead of investing and you would have missed out on a lot of the recovery. There is no direct relationship between the economy and how the stock market moves in today's environment.*

Professionals can help.

Even though the economy may be shaky, it is important to keep investing and to do so wisely. This can be easier if you work with a professional financial planner who can offer guidance to you in this economy and help you be more successful with your investment endeavors.

"There are things that every person needs to know, in order to be successful in their investments," added Fraelich. "But the most important thing to know is that, even in this current economy, you can still be successful. Done correctly, it will be worth it in the long run."

Bernard R. Wolfe & Associates, Inc., has provided financial management strategies and investment services since 1981. They assist a wide range of private and corporate clients with everything from estate planning and investment to divorce planning. The company also offers professional women's financial planning services, led by Samantha Fraelich, a CERTIFIED FINANCIAL PLANNER TM Professional.

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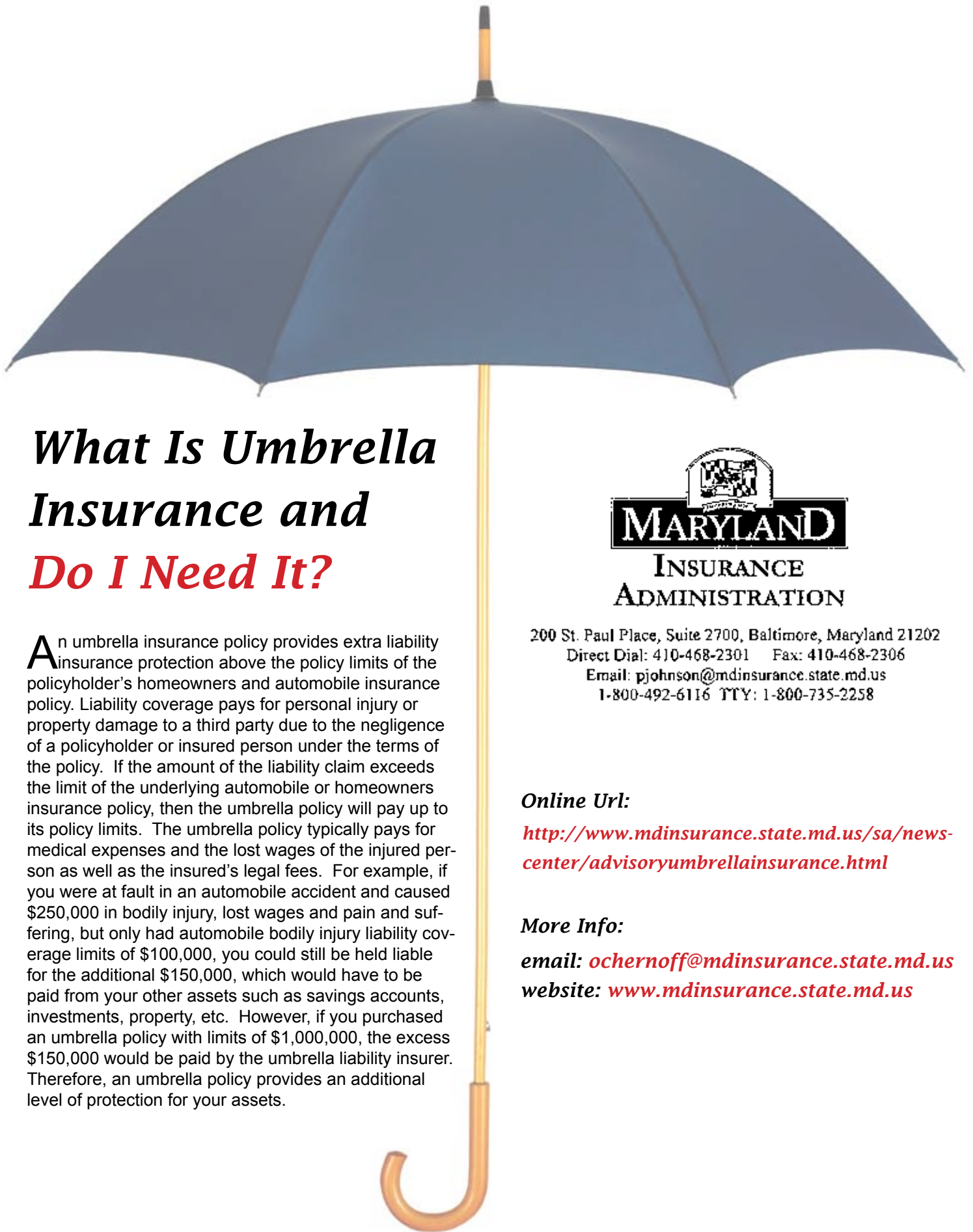
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Securities and Investment Advisory Services offered through NFP Securities, Inc. Member FINRA/SIPC.

1. Diversification does not protect against loss of principal.

2. Rebalancing assets can have tax consequences. If you sell assets in a taxable account you may have to pay tax on any gain resulting from the sale. Please consult your tax advisor.



What Is Umbrella Insurance and Do I Need It?

An umbrella insurance policy provides extra liability insurance protection above the policy limits of the policyholder's homeowners and automobile insurance policy. Liability coverage pays for personal injury or property damage to a third party due to the negligence of a policyholder or insured person under the terms of the policy. If the amount of the liability claim exceeds the limit of the underlying automobile or homeowners insurance policy, then the umbrella policy will pay up to its policy limits. The umbrella policy typically pays for medical expenses and the lost wages of the injured person as well as the insured's legal fees. For example, if you were at fault in an automobile accident and caused \$250,000 in bodily injury, lost wages and pain and suffering, but only had automobile bodily injury liability coverage limits of \$100,000, you could still be held liable for the additional \$150,000, which would have to be paid from your other assets such as savings accounts, investments, property, etc. However, if you purchased an umbrella policy with limits of \$1,000,000, the excess \$150,000 would be paid by the umbrella liability insurer. Therefore, an umbrella policy provides an additional level of protection for your assets.



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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 or visit bbb.org.

Contact:
Angie Barnett
(President & CEO),
410-347-3981 (office),
443-223-1303 (cell)

Jody Thomas
(V.P. Communications),
410-347-8593 (office),
443-254-0464 (cell)

President's Message

Nominate your Business for BBB's Torch Award

Nominations are now being accepted for BBB | Greater Maryland's 2013 Torch Awards for Marketplace Excellence. I encourage your business to complete the **OFFICIAL NOMINATION FROM TODAY!**

The Torch Award is reserved for companies in Greater Maryland that document excellence in integrity and intentional, ethical behavior.

Winners and finalists can leverage the distinction of the award in local advertisements, marketing materials, and on their website.



To learn more, click [here](#) or contact Jody Thomas. (jthomas@greatermd.bbb.org)

Don't Miss Out on Your Next Sales Lead
BBB's "Request a Quote" program allows potential customers to request an estimate directly from your business review.

Upcoming Events

Baltimore Business Journal Growth Expo

Join your BBB at the Baltimore Business Journal Growth Expo on **Thursday, May 16, from 8 a.m. to 12 noon** at the Hunt Valley Inn. You'll get a chance to network with over 500 business professionals and to hear tips on how to expand your business. Also, be sure to stop pass our booth and meet Eric Lynch, BBB's business relations specialist.

BBB Builders of Trust Leadership Conference

BBB invites you to attend its biggest event of the decade! Builders of Trust Leadership Conference will be held on **Tuesday, September 10** at The Grand Historic Venue. The event features a keynote address by international author and business strategist, David Horsager; panel discussion on building trust; 2013 Torch Awards presentation; Trust Edge training for leaders and more.



**Developing a new generation of
leaders who lead in a new way**

IMAGINE a new generation of leaders who lead in a new way...who lead with principle rather than pride...who step across barriers of class and race every day...who seek out the work that needs doing in the world...and, who bring boundless energy to every challenge. We know who these leaders will be; they are today's Girl Scouts!

Girl Scouts is the pre-eminent leadership development organization for girls—empowering them to think big and equipping them with the courage, confidence and character they need to achieve their dreams. Girl Scouts of Central Maryland is working with business leaders, elected officials, financial institutions and other gatekeepers to ensure that going forth, girls will experience a new and vastly different world—a world that welcomes them into a myriad of leadership roles where they will lead with character and courage to make the world a better place. We are determined to break down societal barriers that hinder girls from leading and achieving success in everything from technology and science to business and industry.

The journey begins with the Girl Scout environment itself. In Girl Scouting, we help every girl discover who she can be and what she can do, wherever she chooses to put her energies. A girl's leadership potential blooms among other girls—away from school pressures, social cliques and boys—where she can be herself and try new things. In Girl Scouts, activities are girl-led. Girls learn by doing and the learning is cooperative, not competitive. You can help to keep the dial moving forward. We ask women of all ages and at all stages and phases of their careers to partner with us and use their brilliance and leadership skills to help girls see and understand their individual potential.

We are empowering girls to be ready to lead at any moment—anywhere.

Girl Scouts of Central Maryland helps girls develop their inherent leadership capacity in a number of ways: through our **destinations** program girls can choose a location in the U.S. or abroad to visit and conduct cultural and/or scientific research; our STEM programs invite girls to discover the sciences through experimentation and investigation; our leadership development programs—CIT (Counselor in Training) the annual Girl Scout Cookie program and sale, and the Distinguished Women's Award program—provide girls with training and skills to lead others and work productively as a team. In addition, Girl Scout Gold Award recipients have all developed and implemented meaningful and sustainable community service projects that change real people's lives and positively impact neighborhoods here and around the globe.

Girl Scouts is asking everyone to support our efforts to prepare every girl for leadership in their homes, schools, neighborhoods and communities. We are empowering girls to be ready to lead at any moment—anywhere. We need your support to ensure that we can offer our girls the resources, training, experiences and leadership development tools that will prepare them for their roles as leaders now and in the future. We need your support because when girls succeed, so does society, and we all can play a role in making that happen. We invite you to partner with us as we build a brighter future for every girl. If you would like to support the movement, please contact Pattie Dash, Vice President of External Affairs, pdash@gscm.org or 410.358.9711, ext. 232. If you would like to volunteer your time and talents, contact Katie Pedersen, Manager of Adult Volunteerism, kpetersen@gscm.org or 410.358.9711, ext. 219.

Girl Scouts of Central Maryland provides leadership development programs for girls in grades K-12 residing in Baltimore City, Anne Arundel, Baltimore, Carroll, Harford and Howard counties. For more information about our programs visit our website: gscm.org. Like us on Facebook, follow us on Twitter.

Parents of Howard County Middle and High School Students TEST FEST

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Sponsored by AAUW of Howard County, Administered by The Princeton Review

Parents, how will your child score on an SAT test?

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SAT Practice Test — bring #2 pencils and calculator

Date: July 20, 2013

Time: 10:30AM – 3:30PM

Scores Back Session

Date: August 10, 2013

Time: 2:30PM - 4:00PM

Location: Vantage House Auditorium
5400 Vantage Point Rd.,
Columbia, MD 21044

Sponsored by:



Remit \$15 cash or check made out to AAUW Howard County and send to:
Amy Robinson, 5563 Nettlebed Ct., Columbia, MD 21045
Questions about donations, email aauwhocomembers@gmail.com



A Little Slice of Grace

At twenty-five, I was mother to three children. I never thought about my life after they left the nest. That issue was tucked safely away for another day, another time. It has been said, "Husbands marry their jobs, and wives marry their children." With Jim happy and excelling in business, my children became my world. That is, until I turned forty-two. The youngest went off to Baylor, and the house fell painfully silent. I was invisible.

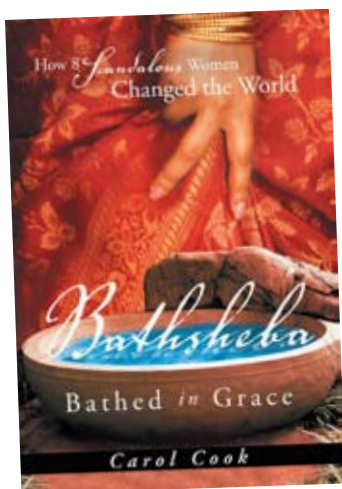
My life purpose and passion came to a screeching halt. I searched for meaning in my world to see it had become small. A friend invited me to lunch and a tour to a local charity. In one afternoon on their campus, my heart surged and I experienced something other than aloneness. My life was about to change.

I wrote a mission statement to help me stay focused: "To help women and children in crisis while sharing God's love in everything I do." I would become a servant, a teacher, and friend.

Awakened to the realization that my life experiences could have value and I could minister to others, I took the first steps on my journey to philanthropy and mentoring. There were so many opportunities outside my private world! I served on boards and volunteered at fundraising events to help create awareness of the needs of others. Before long, I was busier than I had ever been with my children, and fulfilled beyond measure. I was happy.

I recalled a verse from the Bible about the older women teaching the younger. Years passed. I had become an older woman! What did I have to offer? You don't reach 48 years of marriage, have 3 grown children, in-laws and 10 grand children without a lot of challenges, successes and failures to share.

I looked to women from the past to mentor me. I studied about our Biblical sisters. I discovered an amazing truth: Women haven't changed much in over 6,000 years! To my surprise and delight, my own issues of perfection, jealousy, control, unforgiveness, secrets and victimization were a common thread woven throughout the ages in women.



I noticed two important components, in my opinion, to a fulfilled and joyous journey in life: Grace and Forgiveness.

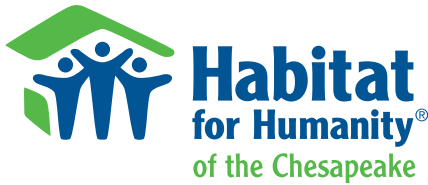
This revelation led me to teach other women these truths through home Bible studies for many years. Observing the effect it had on their lives, I was inspired to write a book, ***Bathsheba Bathed in Grace: How 8 Scandalous Women Changed the World.***



About - Carol Cook Author

Carol Cook has spent many years as a Bible teacher. She has studied women of the Bible extensively, taught many Bible studies and mentored women in her home. She currently lives in Paradise Valley, Ariz., with her husband of 48 years. They have three children and ten grandchildren.

For more information about Carol, Visit her website at <http://www.CarolCook.us>.



call (410) 366-1250

Visit www.habitatchesapeake.org/women-build/

Women Build Volunteers Celebrate National Women Build Week

More than 70 women join forces to build affordable Habitat house

Working to provide decent, affordable housing in the Greater Baltimore area, over 100 Habitat for Humanity of the Chesapeake volunteers joined together to kick-off national Women Build Week on a beautiful spring day.

On May 4, participants gathered on the 700 block of McCabe Avenue working as a team to remove broken concrete slabs from vacant homes, attend to unkempt yards, and eliminate waste from neighborhood streets. Maintaining an upbeat attitude and celebratory mood, dedicated volunteers including more than 70 females worked diligently to complete the challenging task at hand. By the end of the day, the group had made significant visible improvements in the Woodbourne-McCabe community. Participating groups included Zeta Phi Beta (Graduate Chapter), Trane, Morning Star Baptist Church, Build-A-Block Coalition, Eric Hertzberg Group with special thanks to Lakeside Title, the Women Build event sponsor. Throughout the day, new friendships were formed and volunteers shared a sense of accomplishment they earned from the hard day's work.

Habitat Chesapeake's Women Build Committee Chair Staci Summers leads Habitat Global Village trips for groups to help build affordable, decent houses often in remote parts of the world. Summers invites women to join her Women Build group to help eliminate poverty housing in our region. She said, "Part of a Habitat for Humanity International initiative, Women Build empowers women around the world by providing unique opportunities to work alongside other females, in support of the Habitat for Humanity mission of eliminating poverty housing. The program encourages women from all stages of life and socioeconomic backgrounds to advocate for decent, affordable housing by working to create sustain-

able change in local communities." Since its commencement in 1998, Women Build volunteers have helped construct more than 1,600 homes across the U.S. Although the program aims to provide a supportive environment for women, Women Build is non-discriminatory and men play many important supportive roles in the program.

Lowes also provides essential support as the underwriter of Women Build. Along with financial support, the company coordinates with local stores and regional Habitat for Humanity affiliates to offer a series of free "How-to" construction clinics. For more information about clinics offered, residents should check with their local Habitat affiliate or participating Lowes.

At Habitat Chesapeake, over 60 Women Build members participate in a variety of activities to help provide affordable housing in Baltimore City, Anne Arundel County, Howard County and Baltimore County. The programs three primary goals are to: raise awareness about sub-standard housing, generate funds for Women Build houses, and encourage more women to join the group. By volunteering on build sites, women help shatter stereotypes that only men can conduct construction-related tasks. Through this unique volunteer experience, Women Build participant often get to work alongside Habitat homeowners as they complete their sweat equity hours building on construction sites. This level of involvement fosters an encouraging community, especially considering the high percentage of females (85%) who are Habitat Chesapeake homeowners.

There are many other ways besides volunteering on construction sites to participate with Women Build. The following opportunities are alternative ways to join the movement:

Advocate

by spreading the word about the Women Build Program.

Learn to Build a House

by attending a "How-to" clinic sponsored by Lowes.

Fundraise

by attending events like "Girls Night Out" or sponsoring a Women Build house.

Join a Committee

by becoming an official member and helping to plan event.

Habitat Chesapeake encourages all females who want to help eliminate poverty housing to participate in Women Build. Alternative youth programs may be recommended for young girls who want to get involved. With dedication and a willingness to partner, all women possess the ability to create dramatic change in their communities. Through Women Build, participants will become better equipped to support the Habitat mission and serve more families.



**Liberty
Forrest**

The Power & Simplicity of Self-Healing

During those frenzied, frantic or otherwise distressing moments, simply close your eyes and take a deep breath. Exhale slowly, and as you do so, plant a serene little Buddha smile on your lips.

Focus on your breathing for a moment or two, letting your tension go as you exhale, and think about that little smile. Feel it spreading up into your cheeks, and imagine that they are smiling, too.

Forget whatever is going on around you; you're having a few moments of smiling meditation and you can't change the situation in which you're caught anyway, so just let it go and smile.

With your eyes still closed, imagine that they are smiling, too, and so are your eyelashes, your eyebrows and your forehead. Even your hair is smiling, and so are your ears.

Let the rest of your body smile, too. Your neck, shoulders, ribs are all smiling. Your heart has a big toothy grin right smack in the middle of it. Your kidneys, your liver, your belly button, your knees are smiling. Your blood cells race through your body like millions of little happy faces. Even your toes are smiling.

There is a proven biochemical reaction that occurs when we smile. Evidence has shown that when we hold even a fake smile for a short time, it alters our chemistry in the same way as a real smile would do, and our bodies actually think we're happy. All kinds of 'feel-good' endorphins are released into our bloodstreams and before long, we feel

Have you ever had occasion to become terribly stressed? Perhaps you've been tied in knots, stuck in a really awkward situation and inconveniencing others but there's nothing you can do about it?

Or maybe you're caught in a queue... waiting...and you're late to be somewhere...can't stay...but can't go... Or perhaps you're just having a really bad day, feeling down, worrying about something, or missing someone.

Yes, I'm sure you've been down these roads more times than you care to remember.

We spend an awful lot of our time having to deal with situations or problems that are beyond our control. All we can do is change how we respond to them. And one of the quickest, simplest and most effective ways to do that is with a lovely little meditation that the Buddha, in all his great wisdom, taught many long years ago.

It is called the Smiling Meditation. I do it daily, and I end every meditation class with it, much to my students' delight, just because it feels so wonderful. But despite its simplicity, it is also a powerful tool to be used for medicinal purposes, so to speak.



better and the smile is real.

You can do this anywhere, any time, and even if it isn't appropriate to close your eyes and do a proper meditation, just put that little Buddha smile on your lips and imagine that it is radiating throughout your entire being. In a matter of moments, you will begin to feel peaceful and calm.

Website:

www.libertyforrest.com



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6001 land of fire, 6001 the sleepers - Author W. R. Widerberg

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For the mom with a green thumb...



Archipelago's new **Alfresco Vita Collection** features outdoor incense sticks (\$15, shoparchipelago.com) and an oversized wooden wick candle (\$76, shoparchipelago.com) for entertaining in the garden. Essential oils of Citrus and Poecaceae Grass keep pests at bay without a nasty odor.

For the Mother-In-Law you'd prefer to gift from afar...

What better way to pamper your favorite in-law than to send her on a real or faux spa-cation with **The Spa Week Traveling Beauty Kit** (\$36, 3Floz.com) a set of relaxing beauty products to remind her of you, while you relax.



For the New Mom...

New moms lack time. Period. **Jamberry Nail wraps** (\$15, jamberrynails.com) take just five minutes to apply and last up to two weeks. Make her coo by using Jamberry's new **Nail Art Studio** to make **customized nail art** (\$24.75) with her beautiful baby's face or name.



LEAN IN
WOMEN, WORK, AND
THE WILL TO LEAD

SHERYL SANDBERG

For the Power Mom...

Sure she has her weekday work staples, but it's her accessories that allow her to show her fashion personality. **Color by Amber's** versatile jewelry (prices vary, colorbyamber.com) features beautiful objects and materials encapsulated in stunning eco-resin.

If There is a Way Into a Mess, There is A Way Out

by Liberty Forrest

“ Oh, no! How did I get into this? How did this happen?
My life was ticking along just fine - or maybe not all
that fine, but it wasn't like this! It's a disaster! ”

Does this sound familiar? I'm sure we've all been there. Perhaps that's where you are right now. And if you are, the good news is that if you got into it, you can get out of it. Okay, it's true, there may be some aspects of your situation that you cannot change. If, for example, you're sitting in a car that you just wrapped around an enormous tree a moment ago, you can't rewind about ten seconds and take it all back. After all, life isn't like one big shoelace that you can just undo whenever you want. So you made some choices that have got you all tied up in knots and you don't know where to begin to fix it. First of all, just for a moment, forget where you are.

Forget the fact that you're seriously in the soup and look ahead. Never mind what's wrong just now; what do you want to be right? Come on, push aside all the bits which are upsetting, distressing, disturbing, or

Fill-in-the-blank. Yes, you CAN. YOU are in control of your thoughts. YOU get to choose what goes on in your head. Your life or the situation may feel out of control at the moment but it's temporary. The only constant is change, so hold onto that knowledge and begin by changing your thoughts.

Set all your worries to one side for a moment. Forget where you are, and see where you want to be. Just close your eyes and focus on what you want. Do NOT think about how you want this or that to stop, because then you're still focusing on what you DON'T want. Be very clear about this. Focus on what you WANT.

This is an extremely important difference and it is vital to your ending up where you want to be as quickly as possible. Firstly, it's because positive thoughts produce hundreds of times more energy than negative ones (so says science), which will make you feel better and get you moving again. Secondly, because the Law of Attraction is at work all the time, whether you're thinking about it or not. So if you focus on what you don't want, you'll only attract more of it.

Once you've got the hang of it, it becomes quite simple to flip negative thoughts into positive ones. Then hold the vision. See what you want. As you're looking to the future and seeing where you want to be, don't be thinking "Thank heaven this situation is over!" - because then you're still focusing on the situation! To demonstrate my point, if you're rushing to get to an important appointment and you're worried that you're going to be late, don't be thinking "I don't want to be late" - because then you're still focusing on being late and you're more likely to trip yourself up with little things that do, in fact, delay you to the point of being late. Instead, be thinking about everything going smoothly so that you arrive on time.

Every time you think of what's wrong, change that feeling, that thought, that image into the vision of what you want and hold onto it for a few moments. Not only will it lift your spirits, it will also keep you focused, feeling positive and moving forward. As for more immediate help with "how to get out of this," find one thing you can do today

to take a step toward the way out. Perhaps you've been so distracted by the problem(s), your house is a bit of a disaster or there's a ton of filing or unopened mail waiting for you. Pick just one thing you think you can do today and do it. Make a dent in that mountain of laundry. Tidy up one room. Brush your hair. Something. Anything. Just do one thing that begins to move you toward where you want to be. It doesn't have to be huge - but it can be, if you're up for it.

Do at least one of those 'somethings' every day. If you can do more than one, go for it. That's great! Every one of them will just make you feel better, give you energy. And you know why? Because you'll be taking control of your life again. The more you feel like you're in the driver's seat, the more you'll look through the windscreen and see that vision for your future. Each time you see it, it's not going to seem so far off in the distance. Each time you see it, that vision will become a little clearer. And that will only make it easier for you to know exactly which roads to take and where you need to turn in order to get there. You might well be in a really enormous mess. But you can unwrap the car from that massive tree trunk. You can get the front end repaired or rebuilt. The tree will heal - and so will you. Yeah, you got yourself into this. But you can put yourself back behind the wheel and get out of it, too - one mile at a time.

Just see where you want to be. Then hold that vision...



JOIN IN CELEBRATING **HERSTORY**

JUNE 2013

Three Exciting Events At and By the

MARYLAND WOMEN'S HERITAGE CENTER



SATURDAY, JUNE 8

12 Noon TO 4:00 p.m., Maryland Women's Heritage Center, 39 W. Lexington Street, Baltimore

Teen Scene Disability Telethon

Teen Scene Telethon to raise funds for a Disability Accessible Van for the family of a child with Cerebellar Agenesis. FREE and open to the public - stop in any time.

Please join teens coming together at the Maryland Women's Heritage Center (MWHC) for a good cause. Teens are raising funds for a Disability Accessible Van for a needy family. This is a wonderful opportunity for the public to visit the MWHC, be interviewed by teen hosts and promote your individual organizations.

Teen Scene, a production of McDonagh Davis Associates, has been on television for ten years. For the past two years, it has been taping at the Maryland Women's Heritage Center. *The Teen Scene Show* features Teens aged 13-17 as hosts and participants. The show focuses on teen issues of average teens, places and programs that make the Teen World tick. Its 100 episodes have included many charitable activities.

Teen Scene promotes the fact that TEENS ARE DOING GOOD THINGS in the city of Baltimore and throughout the State of Maryland.

It airs on channel 75 at 12 to 1:00 p.m. and on channel 99 on Wednesday and Friday at 5:30 p.m. They also have a YouTube channel HBCTV.

The telethon will raise funds to purchase a disability van for the family of Ignatius Ehlinger who is 9 years old. Ignatius was born with *Cerebellar Agenesis* a rare disorder in which the cerebellum portion of the brain is absent, affecting both fine and gross motor coordination. The youngsters on *Teen Scene* adopted this important cause to help Ignatius and his family. Winnie Ehlinger, Ignatius' mother, currently struggles to life him and take him all over for therapy sessions, Special Needs sports activities, medical appointments, etc., while her husband is on disability. The initiative to raise money for their family was begun by Joan Abruzzo, Ignatius' aunt. All funds raised will go directly to the Ehlinger Fund to enable the family to purchase a van. No donation is too small.

You are invited to join Teen Scene and all the sponsors who will be present on June 8th. Everyone coming that day can be interviewed on camera about your organization and will therefore receive some free publicity for it. As Teen Scene tells it:

One dollar One product donation One credit listing in the show

Join these terrific teens in this meaningful civic endeavor! If you would like to donate but are unable to be with them on June 8th, donations may be sent to: Ignatius Ehlinger Fund, c/o Mary Newcomb, 5714 First Avenue, Halethorpe, MD 21227. Mary is Ignatius' grandmother and her phone number is 410-242-0161.

All donations for the June 8th Telethon will be strictly for the Ehlinger Fund. If you wish to be an ongoing sponsor of the Teen Scene show, and have your products, donations or in-kind services acknowledged in the show's credits, contact Loretto Gubernatis at McDonagh Davis Associates.

For more information about the Telethon and/or Teen Scene, please email Loretto Gubernatis at: mcdonagh_davis@msn.com or visit: http://mcdonagh_davis.tripod.com



THURSDAY, JUNE 13

6:00 TO 8:00 p.m., Maryland Women's Heritage Center,
39 W. Lexington Street, Baltimore Scholarship Reception and
Silent Auction by ABC Women

Scholarship Reception

For the third year, the Women in Construction of the Associated Builders and Contractors, Baltimore Metro Chapter, will hold a reception and silent auction at the Maryland Women's Heritage Center. This special annual event raises funds for scholarships to encourage girls and young women to pursue careers in the construction fields. Please join the women of ABC for networking, gourmet hors d'oeuvres, beer/wine, and great silent auction items up for bid. All proceeds and donations from this event will go to the Women of ABC Scholarship Fund, which awards scholarship money to deserving female students who plan to pursue careers related to construction. For further information please email Rachel Hughes at rhughes@abcbbaltimore.org or call 410-821-0351.



SATURDAY, JUNE 22

2:00 To 4:00 p.m., Enoch Pratt Library, Wheeler Auditorium,
400 Cathedral Street, Baltimore.

Film Premiere - STEM

Joint program of the Maryland Women's Heritage Center and the
Enoch Pratt Library

Fly with pioneering women pilots in the Baltimore Premiere of the award-winning documentary, *Breaking Through the Clouds: The First Women's National Air Derby*, produced and directed by Maryland independent film maker Heather Taylor. The Maryland Women's Heritage Center is committed to preserve the past, understand the present and shape the future. One of the Center's initiatives has been highlighting women's contributions in areas related to STEM (Science, Technology, Engineering and Math) careers for women and girls.

We are pleased to provide, in partnership with the Enoch Pratt Library, the Baltimore Premiere showing of *Breaking Through the Clouds: The First Women's National Air Derby*, the story of 20 historic women who were aviators in the early 20th Century. An additional unique feature of this documentary film is that it was envisioned, directed and produced by national award winning Maryland filmmaker, Heather Taylor. This showing will celebrate women in aviation as well as recognizing a Maryland woman film maker, currently engaged in the creative arts preserving important events in women's and national history.

With just a compass and a road map to guide them, Amelia Earhart and 19 other brave pilots defied convention by taking to the skies and racing across the country for the first Women's National Air Derby. Facing cultural stereotypes, mechanical failures, threats of sabotage, navigational challenges and endless chicken dinners, the women became pioneering legends in aviation. *Breaking Through the Clouds* captures the women's personalities and portrays the drama of the race, stressing the importance the derby made for women, aviation, and the country as a whole.

Please join us June 22, 2013, with our Baltimore host and collaborator, Enoch Pratt Central Library, at 2:00 p.m. in the Wheeler Auditorium. Following the showing of the feature film, there will be an opportunity for Q & A with the director/producer. For more information, please visit: www.MDwomensheritagecenter.org or www.breakingthroughthecLOUDS.com and/ or www.prattlibrary.org

The Baltimore premier is FREE and open to the public. Seating is first come first serve. Please join the Maryland Women's Heritage Center at Enoch Pratt Library for this historic showing of amazing women pioneers in the sky....leading the way for more women in technology and space travel!!

An interview with producer Heather Taylor will be available on www.marylandlife.com on June 1, 2013. For additional information on the film and the June 22 showing, email Diana Bailey at: dibailey@comcast.net or call 410-730-3857 or visit: <http://www.prattlibrary.org/calendar/atPratt.aspx?id=79274>

Maryland Women's Heritage Center

P.O. Box 719 Brooklandville, MD 21022-0719

410-767-0675 | jtech42@comcast.net | <http://www.mdwomensheritagecenter.org>

For note

Gregory Moreau, founder of the house Valgrine realized his dream by creating the most exceptional putters. This engineer passionate of design and art draws its inspiration from the heart of the rarest and most exceptional materials to create the most luxurious and exclusive putters in the world.

New luxury interpreter, offers the best putter thanks to the new marriage of craft industry and high French jewelry (Jeweler, setters, engraver, polisher, metal worker, fitter and blacksmith). Valgrine displays its most exceptional talents from the birth of a putter with ending and finishing filled of symbols. We feel setters and jewelers vibrations of the place Vendome in Paris.

Valgrine's putters are real aerodynamics sculptures recognized for their exceptional finishing and their French elegance. Drawn in fluidity and tension, they embody a promise of sensation from the first glance. These creations are made from exceptional materials.

Valgrine's putters can be completely personalized or custom-made to create exceptional pieces. Reserved for the owners of exceptional pieces, Valgrine balances every putter with an alloy of meteorite according to game's style.

R&D in morphopsychology realized by Valgrine and validated by international professionals assure an increased regularity in situation of important stress.

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- Numbered edition :

Access to ValGrine's putters, in the numbered edition, edited in 9 or 18 copies of each models, the collection claims excellence.

- Unique pieces :

A card of customizations according to ValGrine's selections (finishing of aspects and colors, grooves and engravings).

- Exceptional pieces :

Mixture of goldsmith's art and jewelry, insert valuable materials and completely custom-made of

your putter ValGrine. Access to ValGrine's club, private and exclusive universe.

Valgrine, creator of power installs its putters in the paroxysm of exception and jewelry.



VALGRINE

EXCLUSIVE & LUXURY FRENCH PUTTER
PARIS

When love is tested: New book explores surviving the odds

Ordinary people overcome extraordinary odds in inspiring story of love and hope

What constitutes a quality life? A new book explores the concept as it intimately reveals one family's journey through hardship and survival.

In her debut book *The Healing*, author Frances Pergamo brings readers the story of Mike Donnelly, a retired FDNY firefighter who is diagnosed with progressive multiple sclerosis. When his wife Karen faces the challenge of



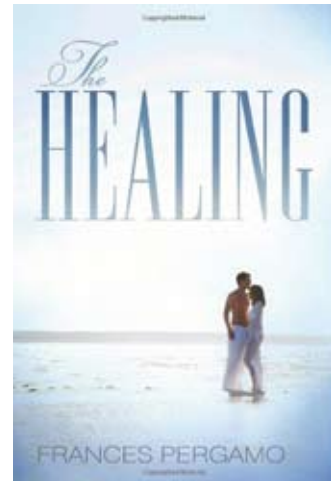
caring for her deteriorating husband and their emotionally fragile teenage daughter, she finds strength in a friend with a mysterious gift. Exploring the basis of strong relationships, *The Healing* centers on the truest kind of love story.

"I wrote this book because I wanted to explore what is at the heart of a good marriage or any good relationship," says Pergamo. "It's a timely question in light of modern medical ethics

and issues surrounding a person's dignity."

Emphasizing that true love is sacrificial and not self-seeking, *The Healing* addresses the notion that it is the simplicity of human connection and interaction that makes life worth living. Readers are brought to the reality of hardship as the novel strays from the typical fairy tale ending, yet capitalizes on the power of true love and the everyday hero.

"There are blockbuster books and movies out there about ordinary men who become heroes because they challenge kings," says Pergamo. "This book's characters are ordinary, but they are heroes because they meet the challenges of daily life. They make a life worth living."



Author: Frances Pergamo

About the Author

A native New Yorker, Frances Pergamo is a music director at Sacred Heart Church in Highland Falls, N.Y., and a parishioner of Our Lady of Loretto Church in Cold Spring, N.Y. Passionate about music, spirituality and writing, Pergamo began writing fiction at a young age. Married with two adult sons, she resides in Cold Spring, N.Y. This is her first of many planned novels.

BURNOUT PREVENTION STRATEGIES FOR YOU AND YOUR COMPANY

Bonnie, president of a small business consulting company, stares at the stacks of paper on her desk. For weeks now, she has not been able to concentrate on her work. Her once contagious enthusiasm has deteriorated to apathy.

Sam, a top sales representative overhears a co-worker complain: “What’s the matter with Sam these days? He has no patience with anyone and criticizes everything we do.” Sam fumes over these words and pops another Valium to dull his escalating rage. He must concentrate on his sales quota.

Joan, manager of a French country accessories business, drags herself out of bed these days to go to work. “I used to love my job,” she tells her husband, “but now it feels unimportant. I need to do something meaningful.”

Many people like Bonnie, Sam, and Joan feel trapped in their jobs or their businesses—victims of stress overload, commonly known as burnout. Burnout leaves in its wake individual casualties, loss of productivity, high absenteeism, chemical dependency, strained family relationships, and broken dreams. Bonnie, Sam, and Joan must confront their burnout in order to cure it. Also, if their companies were innovative and supportive, the road back to productivity and health would be swifter.

How do you recognize burnout in yourself or an employee? Warning signals may include the following signs, occurring on a regular basis:

- 1) Difficulty getting up in the morning
- 2) Frequently being late for work
- 3) Skipping work
- 4) Irritability and quickness to anger
- 5) Forgetfulness



Gail McMeekin, LICSW (Owner of Creative Success, LLC and Author)

- 6) Frequent illnesses
- 7) Inflexibility and resistance to change
- 8) Boredom
- 9) Frustration
- 10) Fatigue
- 11) Feeling unappreciated
- 12) Hopelessness and detachment
- 13) Tension
- 14) Accidents, on and off the job
- 15) Procrastination
- 16) Increased alcohol / drug consumption

Burnout is insidious—you may be the last to notice. If Sam could consider the validity of his co-worker’s comments about his irritability, he could begin to acknowledge his pain. Awareness is the first step in recovery. As these warning signals can also be symptomatic of disease or depression, check with your doctor, as well, to be certain you are designing the right recovery plan.

Who is most at risk of burning out? Usually, it is the best and the brightest workers who are most vulnerable. Ambitious, capable people have high expectations of themselves and can get overwhelmed by their drive to achieve. If you are obsessed with success, overcommit yourself with too many responsibilities, and need to be in control all the time, you are a likely candidate for burnout. Attitude and your philosophy of life also influence your vulnerability. It is your attitude toward a demand or a pressure rather than the actual demand or pressure that causes your stress response. For example, when you work in sales, you must learn to handle rejections regularly. Presently, when Sam loses a sale, he vents his anger at his customer, instead of calmly analyzing the facts and preserving

the relationship. He has lost touch with his former professionalism and perspective.

Learning to manage stress means taking care of yourself by taking responsibility for your well-being and making positive life choices. Bonnie, Sam, and Joan all need to eclipse their stress overload by examining their personal and work choices. Managers and organizations can help their employees by analyzing their corporate culture and instituting positive changes. In Joan's case, she needs to uncover the truth about why her career now seems so unfulfilling.

The following is a list of powerful steps that you and your company can implement to halt the downward spiral of burnout:

These guidelines can help you and your colleagues take

FOR YOURSELF

- * Take a personal stress inventory and make decisions to avoid, alleviate, or adapt to whatever causes stress for you
- * Make plans to identify and actively pursue your personal and work goals
- * Do work that you love and matches your personality and lifestyle
- * Build up your stress resistance with a healthy lifestyle
- * Learn relaxation techniques and use them daily, even just for 5 minutes
- * View yourself and your job realistically and identify potential pitfalls ahead of time
- * Develop strong personal relationships with your managers and co-workers
- * Limit your overtime hours and take your vacations
- * Learn to say "No" and to actively negotiate to prevent your workload from becoming overwhelming
- * Keep your life balanced with satisfying personal relationships, recreation, and creative pursuits

IF YOU MANAGE OTHERS

- * Model the above stress reduction strategies listed above to your employees
- * Watch for the early signs of burnout in your employees
- * Meet regularly with your staff to review job responsibilities, company objectives, and employee career development goals
- * Regularly give earned positive recognition to employees
- * Don't overload your best employees with too much responsibility
- * Limit employee work hours and set realistic expectations
- * Encourage employee participation in decisions whenever possible
- * Ensure that your employees have proper training, resources, and support to do their jobs well

FOR YOUR ORGANIZATION

- * Announce an organizational commitment to stress-reduction and identify key problems and solutions
- * Provide stress management information to all employees
- * Train your managers in effective coaching and people skills to utilize with their employees
- * Offer company benefits, such as health club memberships, smoking cessation, groups, and health lunches to support their well-being
- * Review departmental job descriptions and expectations to develop new and innovative models of efficiency and job satisfaction
- * Communicate organizational goals and initiatives to employees so they can feel like a significant part of the team
- * Be certain that all policies and procedures are up-to-date and equitable
- * Provide ongoing coaching, professional development programs, and technical training for all employees
- * Arrange for employee assistance counseling or coaching for employees dealing with burnout

charge of your body, mind, and spirit. Life enhancing choices will prevent you and your employees from feeling stuck and helpless. Bonnie, Sam, and Joan are being challenged to make some significant changes in their relationship to work. Burnout can be an opportunity for growth and decision-making that can improve your life and allow you to once again become a positive member of your family, workplace, and community.



*Gail McMeekin, LICSW, is the owner of Creative Success, LLC, a company dedicated to helping people and organizations reach their personal, professional, and creative goals. She coaches professionals on how to activate their creativity, discover fulfilling work, restore inner peace, and grow their businesses. She is the author of *The Power of Positive Choices* and *The 12 Secrets of Highly Creative Women: A Portable Mentor, and Boost Your Creativity, Productivity, and Profits in 21 Steps* and publishes a monthly e-zine called *Creative Success*.*

Importance of Personality in Therapy Cats

By Mary Ann Clifford, Cat Whisperer

Just about every cat can master certain skills to live with his human counterparts. There are some remarkable felines willing to perform tricks for the special people in their lives, but there are only a few exceptional cats possessing the capabilities to become therapy cats.

There are two prominent personality traits to always look for in a cat when considering a particular feline as a possible therapy cat. The cat must possess a very gentle disposition and an outgoing personality. These traits allow a feline to tolerate touching and handling by all kinds of humans.

It is not important if the feline has a pedigree of known lines or is a cat with an unknown history . . . what matters is how the cat interacts with humans. It does not mean the cat is a lap cat; instead, a cat has to find pleasure from the tickles, rubs, and touches from the humans around him. Although certain temperaments run in different purebred lines, every cat is an individual and evaluated as such.

The most suitable feline for AAT is an adult. After a cat reaches the age of two, the feline's temperament becomes established. A kitten changes as he grows. What a kitten is like as a baby is not necessarily what he will be like as an adult. A friendly and outgoing kitten is not always friendly and outgoing when he reaches maturity. A cat also needs to pass through his juvenile stage of development. This allows his active kitten antics to settle down before entering an AAT program.

There are particular characteristics in a cat's personality to watch for when considering a cat as a potential therapy cat. The number one characteristic a cat needs is the love of people. Second, a cat must have a gentle and forgiving nature for humans. Third, a cat needs to accept a certain amount of change and not be fearful of it. Fourth, a cat has to enjoy the requests asked of him when in therapy service.

Therapy cats are outgoing, quiet, attentive, docile, assertive, curious, and so much more. Negative features are never a part of a therapy cat's demeanor. A cat cannot be aggressive, mean, or a biter.

There are two other contributing factors that make a difference in a cat's personality. First, the cat's size is important . . . larger cats tolerate more handling. Next, the cat's physical condition is also an important consideration to keep in mind. If the cat has a medical problem or a physical disability that puts either the cat or a patient at risk of injury, he can never be considered for a therapy program.

Whether the cat is male or female is not important, both genders are wonderful to work with in therapy service. Again, it goes back to each cat possessing an individual personality.

Basically, it's important for the cat to have a suitable temperament for therapy service. With it, he becomes a valuable asset in an AAT program.

The most valuable reward received by anyone coming in contact with a therapy cat is witnessing how the cat breaks through barriers no human can penetrate. Quite often, a cat's sixth sense tells him about the needs of humans, and then he reaches out in a way that touches and soothes a person's inner soul. It is with tender hearts, loving touches, and total devotion a therapy cat gives of himself. By sharing these gifts, the feline makes a magical connection with a patient, a family member, or a member of the staff in only a way a cat is able to establish.

How wonderful for everyone involved to watch the miracles created from the caring touch of a paw and the soothing sound of the purr from a therapy cat.



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Do a good deed. Share this ad with someone who might need it. All inquiries are held in strictest confidence.

GIFT



GALLERY

3 Tiered Fruit and Cheese Serving Set from Home Wet Bar

For any Fall and Holiday entertaining stories you may be working on, please consider this 3 Tiered Fruit and Cheese Serving Set from Home Wet Bar. The fall is right around the corner and as the harvest air gets cooler wine and cheese become a staple for entertaining nights in the house. Traditional pieces with a whirl of refinement, these swivel, tiered, wooden serving trays offer an imaginative but practical approach to home entertaining. Ideal for serving a variety of hard and soft cheeses, crackers, and fruits, the three, 360° swivel cheese boards allow you to create your own unique appetizer display for wine and cheese parties or cocktail hour. Carved moat borders (to collect cheese brine or fruit juice) surrounds each cutting board, and the pull-out cheese knife tray lets you keep your serving-ware accessible for guests and store easily when not in use. Three handsome utensils included, a fork-tipped cheese knife, hard cheese knife, and cheese spreader, combine polished stainless steel blades with parawood handles. Perfect for home entertaining.



Available for MSRP \$37.99 at (www.HomeWetBar.com)

Bambooe Reusable Bambooe Towels

The Holidays are around the corner and with that comes parties, family gatherings and feasts! There is a lot to keep clean and now there is an easy and organic way to do! So, I wanted to be sure you knew about the newly introduced reusable bamboo towel, Bambooe that may be a fit for your readers this holiday season. Bambooe is earth friendly, sustainable and an extremely versatile product for any kitchen or household cleaning and can be reused and washed up to 25 times! One roll of Bambooe is equivalent to 60 standard paper towel rolls. They are a great way to bring a little "green" into your kitchen or to the table this fall, winter and New Year!

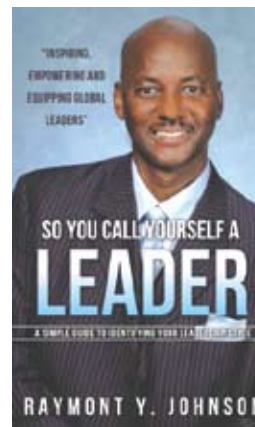


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GIFT



GALLERY

For the Traveler and Beauty Maven: TRAVALO

The maker of the must-have beauty accessory for men and women is proud to launch its newest atomizer, Travalo Touch.

Made of durable aluminum, the Travalo Touch is a 5 mL refillable fragrance wand with rollerball technology and can hold up to 50 applications so your favorite cologne or perfume is always available. TSA-approved, Travalo Touch is a portable fragrance wand designed to internally refill in seconds. Its spill-free patented Genie-S pump system allows you to easily transport your favorite scent anywhere you go whether it's in your carry-on, luggage, purse, gym bag, car or desk drawer. Refilling Travalo is as simple as removing the nozzle from your perfume, placing the Travalo on bottle pump stick and filling as much as you need.



(<http://www.us.travalo.com>)

For the Wine and Beverage Enthusiast: soirée home

soiréehome is innovating tradition once again with high quality, yet flavorless stainless steel with its newest product. tilt (MSRP \$34.99 for a set of 2) is an iceless and flavorless chilling sphere that keeps drinks chilled longer without diluting or interfering with the flavor. tilt's easy to use design allows users to simply store the stainless steel sphere in the freezer and in a matter of 4-6 hours, it's ready to be inserted into any beverage, wine glass or even party dip to keep chilled for at least 30 minutes. tilt's surface area/volume ratio allows for a better, more even chill, and the food grade stainless steel shell ensures purity of any taste from whiskey to lemonade.



(<http://www.soirehome.com>)

SHAVETECH

This new standard in shaving offers a sleek, lightweight design that gives users a convenient USB charging option that will save them not only space but also the aggravation of finding a free electrical outlet. The premium power source USB shaver, ShaveTech can be powered up by plugging it directly into any USB port. A single full charge holds for 30 minutes of shaving.



Available for \$39.99 at (<http://www.shavetech.com>)

For Baby:

Comotomo's newest product has kept babies in mind with a non-toxic and finger-like feel. Once babies begin teething, they usually head straight to their fingers, if nothing else is available. Comotomo has reinvented the wheel with a choke-proof design that is the ideal bite-size and will even help prevent finger sucking



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If you choose to participate, we will make sure you receive a copy of the results of the study; all free! You can help other moms just like you by taking part today!

Participation includes:

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- One phone interview after delivery
- Release of medical records relating to pregnancy
- \$50 compensation for time spent participating in the study

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