



Profit Explosion

Decide to Delegate or Stay Small Forever

One of the most important decisions an entrepreneur needs to make to get to six figures and then to move on and create a multiple-six-figure Dream Business is to release and let go. This article could make an amazing difference in your business with just three words – “delegate or die!”

This mindset challenge is one that trips up far too many entrepreneurs, and it is essential that you climb and conquer this entrepreneurial mountain if you truly want to create a dream lifestyle.

In the beginning, most entrepreneurs start their businesses on day one, armed with an idea, a skill, or talent they want to bring to market and build a business. Whether you're a dentist, lawyer, accountant, or web site developer, you have a talent that solves problems, provides value, and fills a need. That is the essence of a successful business.

But something happens between the time you get your business cards and hang out your shingle and when your growth becomes impeded because you're not willing to release and let go. This article will shed some light on potentially what's holding you back, and I hope the story and information I share will help you decide to act... decide to release!

In most cases, I think it's fair to say that every entrepreneur initially wears many hats running a small business. In addition to your “skill” hat (whatever you do), you also wear the hat of other personnel within a typical company such as the accountant, customer service rep,

delivery person, janitor, head of marketing, legal advisor, and about a hundred more!

To be clear: recognize that every big business starts small. As sales grow, so do the demands for the time and attention of the entrepreneur and business owner. The stumbling block for many entrepreneurs occurs when they hold on too long to the notion that they can do it all – the lean and mean approach.

One common expression you'll hear around the entrepreneurial water cooler is, “I can do it faster, cheaper, and better than anyone else.” Do these words ring true for you? Have you actually said them to someone? Or at least thought them on more than one occasion?

Over the course of my entrepreneurial journey, I've gone from being an “I can do it faster, cheaper, and better than anyone else” entrepreneur to having a support team of nine plus people. And every time I hire someone new, my gut twinges slightly, so I ask myself two really important questions:

- Is this new person truly essential to my company and necessary for our continued growth?
- Will this new person either free me up or free up some other key person on my team, so we can implement more and move this business forward at a faster rate of speed?

Here's the bottom line regarding personnel: Just like if you're thirsty, you should have already been drinking. If you feel like things aren't getting done and your progress and speed are not what they should be, you should be delegating!

What's even truer is that you do not hire anyone unless they're going to increase your profits. That is really the only reason to “invest” in additional help – to help you make more money!

What's important to keep in mind here is that the person you hire is going to help you increase profits by **growing** your business.

Quotes of the month

Numbers are the masters of the weak, but the slaves of the strong.

—Charles Babbage

There is strength in numbers, yes, but even more so in collective good will. For those endeavors are supported by mighty forces unseen.

—Richelle E. Goodrich

Good health is not something we can buy. However, it can be an extremely valuable savings account.

—Anne Wilson Schaef

Happiness is good health and a bad memory.

—Ingrid Bergman

For safety is not a gadget but a state of mind.

—Eleanor Everett

The dangers of life are infinite, and among them is safety.

—Johann Wolfgang von Goethe

Individual commitment to a group effort—that is what makes a team work, a company work, a society work, a civilization work.

—Vince Lombardi

Nothing ever comes to one that is worth having, except as a result of hard work.

—Booker T. Washington

Science can only ascertain what is, but not what should be, and outside of its domain value judgments of all kinds remain necessary.

—Albert Einstein

Science may set limits to knowledge but should not set limits to imagination.

—Bertrand Russell

You can't use up creativity. The more you use, the more you have.

—Maya Angelou

If you're not prepared to be wrong, you'll never come up with anything original.

—Ken Robinson

If your success is not on your own terms, if it looks good to the world but does not feel good in your heart, it is not success at all.

—Anna Quindlen

It is well known that a vital ingredient of success is not knowing that what you're attempting can't be done.

—Terry Pratchett

See if These Items Are on Your Calendar!

National Entrepreneurship Month. Honoring those who support entrepreneurship, business, innovation, and new jobs as well as promoting entrepreneurship to America's youth, ensuring that young entrepreneurs will rise to replace older generations and continue to innovate.

National Epilepsy Awareness Month. Learn about the different types of seizures and how to prevent them—or help someone suffering from them. A seizure is a short change in normal brain activity that can cause changes in awareness, behavior, or body movement. Because anyone can have a seizure, recognizing symptoms and knowing how to help is vital.

Native American Heritage Month. Established at the turn of the 20th century as an effort to gain a day of recognition for the significant contributions the first Americans. In 1990 President George H. W. Bush approved a joint resolution designating that November “National American Indian Heritage Month.” Similar proclamations have been issued each year since 1994.

Military Family Appreciation Month. Throughout November, military families serving around the world are honored and recognized for their commitment and the many contributions they make every day in support of the military and our nation.

National Animal Shelter and Rescue Appreciation Week, Nov. 3-9. Approximately 3,500 animal shelters across the United States serve the estimated 6

million to 8 million homeless animals who need refuge each year. Get acquainted with your local shelters and rescuers, and learn how you can assist their lifesaving work.

National Young Readers Week, Nov. 7-11. An annual event co-founded by Pizza Hut and the Center for the Book in the Library of Congress. To make this week special, many schools recruit local celebrities to read aloud a favorite children's book to classrooms.

National Nurse Practitioner Week, Nov. 13-19. Held annually to celebrate these exceptional health care providers and to remind lawmakers of the importance of removing outdated barriers to practice so that NPs will be able to practice to the full extent of their experience and education.

American Education Week, Nov. 14-18. The 2016 theme, "Great Public Schools: A Basic Right and Our Responsibility," will present all Americans with an opportunity to celebrate public education and honor individuals who are making a difference in ensuring that every child receives a high-quality education.

World Vegan Day, Nov. 1. Vegans around the world join together to celebrate animal rights.

U.S. Election Day, Nov. 8. Get out and vote!

World Diabetes Day, Nov. 14. Celebrated worldwide by the more than 230 member associations of the International Diabetes Federation in more than 160 countries and territories.

International Games Day, Nov. 19. Raising awareness of games and gaming in libraries to publishers and the public around the world.

Thanksgiving, Nov. 24. Turkey, football, pumpkin pie, and family—what could be better?

November Facts

The Zen Awakening Festival and the Rock 'N' Roll Marathon

The Zen Awakening Festival takes place in Orlando between the 18th and 20th of November and is the city's only transformational art and music festival featuring everything from DJs and jam bands to yoga,

meditation, holistic and spiritual teachers, and cirque and fire performers across seven hundred acres of nature. Some of the talent lined up the 2016 festival includes Afro Monk, Andreilien, Aplsoz, Attya, Chilling Spree, Dino Brawl, Elliott Lipp, Exit 9, Future Vintage Band, Ployd and Levitation Jones, among many more.

The Rock 'n' Roll Marathon Las Vegas takes place between the 10th and 13th of November and involves running the Las Vegas strip during the evening to the sounds of some blasting rock and roll. The Rock 'n' Roll Marathon actually takes place all over the country including cities such as Washington DC, Dallas, Seattle, and Phoenix, but Las Vegas is definitely the big marquee event of the marathon, with participants able to choose between the 5k and 10k or the half or full marathon.

Black Friday:

Black Friday is the Friday after Thanksgiving. Nearly 135 million people go out shopping on Black Friday each year.

The day's name originated in Philadelphia, where it originally was used to describe the heavy and disruptive pedestrian and vehicle traffic which would occur on the day after Thanksgiving. It's named Black Friday, now, as they say it's the first point in the year that businesses go from being in the red (in debt) to finally being in the black.

Thanksgiving:

Thanksgiving in the States is always on the fourth Thursday in November each year.

The Plymouth Pilgrims were the first to celebrate the Thanksgiving, in Plymouth Massachusetts. The first Thanksgiving celebrations lasted three days!

Benjamin Franklin wanted not the bald eagle, but the turkey to be the national bird!

Abraham Lincoln issued a "Thanksgiving Proclamation" on October 3, 1863 and officially set aside the last Thursday of November as the national day for Thanksgiving.

In the U.S., approximately 280 million turkeys are sold for the Thanksgiving celebrations.

In Canada, it's celebrated on the second Tuesday in October.

Turkeys will have 3,500 feathers at maturity. That's a lot of feathers to pluck!

91 percent of Americans eat Turkey on Thanksgiving. The first Thanksgiving meal did not contain turkey. Most likely, it was duck or wild fowl, stuffed with onions and herbs. They probably included shellfish and clams or mussels, corn and fish and you guessed it... no pumpkin pie! Hard to imagine!

A Few Work Tips

Advice for the First Day

Everyone wants to make a good first impression, which makes the first day at a new job a crucial one to get right. You want to show that you are dependable, prepared and polite with good personal hygiene and that above all else, you are normal. One good tip to have a good first day in your new job is to make sure you get enough sleep the night before. To be certain of this, however, you need to start preparing before this. At least two weeks prior to beginning your new job, you should begin practicing going to sleep at an earlier time and waking up earlier. If you stick to this routine, your internal clock will soon be the same as your alarm clock.

It is also a good idea to test drive the route you intend to take to work. Whether you are walking, driving, biking, or taking public transportation to get to your new job, you should do a test run at an appropriate hour to make sure you are in time on that crucial first day on the job.

Get to the Top as an Introvert

Introverts sometimes feel neglected and alone. Just because you're a little bit shy, though, you don't have to miss out on opportunities to advance your career. Here's how to shine as an ambitious introvert working your way up the organizational ladder:

- **Emphasize your quiet strengths.** Being a good listener is important to success, and most introverts would rather listen than speak. Make a point of asking questions and letting other people talk. Show that you're paying attention and remember what they

say. People will notice that you're treating them with respect and empathy.

- **Get comfortable discussing your accomplishments.** You can toot your own horn without bragging. Make a list of what you've achieved—projects that went well, skills you've mastered, challenges you've overcome. Be prepared to bring them up whenever you want to volunteer for an important job or highlight your expertise in a specific area.

- **Strive for balance.** Remember that most teams need a mixture of skills to succeed. Your ability to listen, focus, and work on your own can be a valuable counterweight to someone else's strength at making presentations, thinking fast, and persuading others.

Get around Red Tape without Being Strangled

Bureaucracy and red tape can get in the way of your ability to do a good job, but you don't have to let it stop you completely. If you can't break the rules, you may be able to bend them just a little. Try these tips for overcoming needless hurdles to success:

- **Investigate reasons.** Sometimes a seemingly pointless hurdle actually has a good justification. Knowing it will make it easier to tolerate. On the other hand, if the need for a rule has passed, pointing that out will help everyone work more efficiently.

- **Ignore the rule.** In some cases, begging for forgiveness really is better than asking for permission. Just be sure you're not violating a rule that will have severe consequences down the line. Be prepared to explain your actions with good, business-based reasons.

- **Ask for an exception.** When you don't feel comfortable skirting the rules on your own, talk to your boss about getting an exemption. If you can show good reason why you need to bypass the red tape, most bosses will let you. Later on, you can discuss whether the rule is really necessary.

Ready for More Responsibility? Show It

You feel you've proven yourself on the job and you're ready for more responsibility. How do you show your managers that they're capable of doing more? Follow this advice from the CareerRealism website:

- **Take on the grunt work.** Volunteer for the tasks nobody else wants to do. You'll demonstrate your willingness to help the team, regardless of how difficult or unglamorous the job may be.

- **Help your co-workers.** When you see someone struggling with a task, step in and offer your assistance. This marks you as a dependable team player, and it lets you show off your expertise.

- **Learn new skills.** Take an inventory of your current skills, and identify which ones you should learn in order to take on new duties. Taking responsibility for your own development tells managers you're prepared to do what's necessary to succeed.

- **Ask.** Don't just wait for your boss to offer you a challenging project. Let him or her know you're interested in doing more. Busy managers will appreciate your willingness to step up.

Work/Life Balance

Is Work/Life Balance the Key to Being Happy?

Many people believe that achieving a work/life balance and being able to find the even ground between achieving our career aspirations and maintaining relationships with those we love is the key to happiness. The good news is that there are a number of excellent tips that can set you on the right path to fulfilling this goal.

It is important to achieve a balance, but it is also important to recognize that that balance can be different for different people. You need to define your own understanding of the notion of balance based on your own priorities and what works for you and your own particular circumstances.

Another good tip is to have a conversation about these goals with those closest to you. You should never be afraid to discuss your aspirations and priorities. It is also a good idea to know your limits, setting your expectations at work and learning to say no.

Management Tips

Take the Management Approach that Fits

You can't use the same leadership style with every employee. Take a look at these basic approaches and pick the one that works best—depending on your situation:

- **Directive.** This style calls for lots of hands-on training, instruction, and follow-up. Use it with employees who lack skills, maturity, and/or confidence—frequently your newest workers. You'll have to spend more time with them than with your more experienced employees, but it will pay off later in terms of employee productivity and morale.

- **Coaching.** This approach works best for employees who have the required technical skills but need more confidence. Your primary task is to provide feedback on the employee's performance. You may need to prod them into taking on more work and responsibility.

- **Facilitative.** Your role in this model is to ask employees what resources and support they need in order to do their jobs. You still need to monitor performance and offer feedback, as well as to help workers fine-tune the skills they need in order to perform their work with minimal supervision.

- **Empowering.** Experienced, dependable employees allow you to take an empowering approach. You can delegate projects with the confidence that they will be able to perform satisfactorily without your direct involvement. Your goal should be to reach a level where you can use this approach with all your employees.

Use Silence to Encourage Group Discussions

When you want to encourage discussion in a meeting or training session, use the five-second pause approach. Once you ask a question, count to five, or even 10, in your mind. Because silence is uncomfortable for most people, waiting patiently will prompt someone to offer an opinion that contributes to the discussion.

Nutrition

Boost Nutrition with Healthy Salads

For a healthy salad, experts advise avoiding mayonnaise. Mayonnaise is filled with calories, fat and salt and even as little as a single tablespoon

comes with 94 calories, 88 milligrams of salt, ten grams of fat and nothing in the way of protein, calcium, fiber or Vitamins A, C and D. Healthier alternatives to mayonnaise include plain low-fat Greek yoghurt, mustard, pesto and hummus. Salads with a lot of greens are also a very healthy and nutritious option. Greens are low in calories but full of fiber and nutrients and the dark greens like spinach and kale come with plenty of vitamins such as A, C, E and K. The immune system is supported by this healthy mixture of vitamins, which also protect bones and helps the cardiovascular system to stay healthy. It is also a good idea to avoid blue cheese and bacon bits for salad toppers and choose healthier alternatives such as asparagus and broccoli, which help with eye health, and red vegetables like bell peppers, radishes and tomatoes, which include lycopene, an antioxidant which helps to cut down on the risk of heart disease.

Increase Your 'tech' IQ

Change Your Business with Tech Tips

Technology is constantly changing and evolving and it is vital for businesses to keep abreast of all the developments in order to stay relevant and keep up with the competition. To this end, there are a number of tech tips that can be implemented to do just that.

One good tip is to make use of LinkedIn. Few people are aware of the fact that LinkedIn enables you to export your connections into a database, which you could then make use of in a landing page for your business to demonstrate your value to clients.

Another good tip is to use Google Alerts.

Google Alerts can be used to learn about any topic of your choice that is in the news today, including any references to you and your company. Another app well worth looking at for people who have trouble remembering names is Namerick, which utilizes techniques employed by memory experts to remind you of people's names via text message.

Financial Times

Protecting Yourself from Financial Fraud

Financial fraud is an all too common occurrence in this day and age, be it from the computer networks of

businesses being infiltrated by hackers or other methods of identity theft. It is easy for consumers to become overwhelmed with the amount of information out there, but the good news is there are a number of simple proactive steps that can be taken to help protect you from financial fraud.

One good tip is using chip-enabled credit cards whenever possible, as this gives credit cards an additional level of protection, generating unique codes for individual purchases that prevent the information from being used by others.

Customers also need to be wary about sending sensitive information out over public email or Wi-Fi and to be aware of scam emails purporting to be from their financial institutions; such institutions would never use an email to ask for sensitive pieces of information such as ATM pin numbers or passwords.

Renovating Your Home? Consider All the Options

Remodeling a home can be a good way to get exactly the living space you want for a price you can afford. With the right low-interest loan rate, you can update or expand your home, increasing its value, and putting yourself in a better position for resale down the road. But home renovation calls for careful planning.

First, you should decide what your primary objective is. If resale is your biggest concern, then a minor kitchen update will most likely to enhance resale opportunities, whereas adding a home office typically adds the least value.

Second, decide how to finance the renovation. You have three basic options: refinancing, a home improvement loan, or a home equity loan. Here's what they look like:

- **Refinancing.** Refinancing means taking out a larger mortgage than you had before, but the loan is based on the projected increase in value of the home after renovations.

- **Home improvement loan.** If you have little or no equity in your home, lenders are more apt to approve a home improvement loan, which usually costs an extra point (percentage of the loan).

- **Home equity loan.** Home equity loans are similar but usually carry lower closing costs offset by paying a half a point at closing.

To see which financing option works best for you, have your bank calculate and compare the price of the loan, closing costs, and future interest costs.

One final point: Don't finance a home-improvement project with your credit card. Interest payments are not deductible, and the interest rates can be exorbitantly high.

Stop Living Paycheck to Paycheck

Many Americans would be in financial straits if their paycheck was late. If you're one of them, try stretching your earnings with these suggestions:

- **Meet with the payroll manager.** If possible, change the withholding on your W-4 tax form to put extra money in your paycheck. Stash the extra cash in a bank account or other interest-bearing savings vehicle.
- **Get direct deposit.** With direct deposit, your money immediately starts earning interest, especially if you arrange to deposit in a higher interest-bearing money market account.
- **Check your company's commuting perks.** Many employers have benefits like pre-tax transportation allowances. Take advantage of them.
- **Sign up for flex-spending plans.** These plans allow you to put pre-tax dollars from your paycheck into flexible spending accounts that can be used to pay for certain medical, dental, or dependent care expenses not covered by the insurance plan.

Analyze Your Fear of Finance

We're all plagued with fears about many things, but money can be a source of persistent and all-consuming anxiety. Financial expert, Suze Orman offers this advice for analyzing your fears about money:

First, grab a pen and a piece of paper and write your thoughts down. Then read them out loud to yourself. Does your fear make sense to you? Is it connected to some past experience that you had, possibly in your childhood?

Once you've made connections to your past and how it affects you in the present with respect to money, you can start creating a new belief system and a better way of relating to your finances.

Learning Is Fundamental

Language Learning Tips

Learning a new language can be difficult, especially as we get older, but there are a number of ways you can get the most out of your learning experience. Studying the vocabulary of your new language every day is a very important thing to do. Although this can be tiresome and arduous and very tempting to get behind on, it is crucial to keep this work up and one of the best methods of practice and memorization is to write it out by hand. This not only cuts down on the likelihood of spelling mistakes but also effectively trains you to write in the form of sentences with the language in question. A couple of hours per day spent on vocabularies will enhance your word choices enormously.

Listening to music and watching subtitle-free movies in the language you are learning is another good idea. Choose a favorite film and watch it again and again in the foreign language until you are ready to make a comparison of your comprehension with that of the translated version.

Family Matters

Dealing with the Terrible Twos

The "terrible twos" are a common reference to what happens when young children reach a certain age. Children at this age tend to become more independent but also more stubborn and more determined to test their limits to see precisely what they can and cannot get away with.

Children in this age group can also become incredibly frustrated by their inability to find the words to be able to ask for the things they want, resulting in whining, screaming, kicking, hitting, crying and biting. Tantrums can also take place, rarely or often depending on their individual personality. The best thing you can do when your child throws a tantrum is to do your absolute best to ignore it and do not interact with them until they have calmed down, as this teaches the child that having a tantrum will not get them attention. It is crucial that

you avoid becoming angry yourself and stay cool. You are the adult and need to set the example of how to behave when frustrated.

Another good tip is to avoid fighting over everything and learn to pick your battles.

Family Budgeting

If you have a growing family, it is likely that ways to save money will be among your top concerns. The cost of raising a family is estimated to have increased by as much as 40 percent over the course of the last ten years, but the good news is there are a number of helpful budget tips that can assist families to save money.

One good tip is to purchase things in bulk. The family budget can be eaten away by several trips to the supermarket in a week, but money can be saved by going less often and buying items you know you will need in bulk. This will also cut down on the money you are spending on gas in order to get to the supermarket.

Another good tip is to spend family nights in the home. The cost of taking a family to see a film in the cinema is sky high these days, especially when sweets and drinks are added to the equation. It is much cheaper to stay at home and watch a film on your TV, or play a board game, or go hiking together for a healthier alternative.

Non-Profit Program Serving Up Good Food for Kids

A non-profit program in the state of Utah is having healthy meal options such as red quinoa salad and pumpkin soup replacing hot dogs and chicken nuggets. The Utah Community Action Program Central Kitchen gives freshly made meals to kids at a variety of local preschools, charter schools and after-school programs, with the food contracts generating money for the community. The meals are used by the YMCA for children in their local after-school program.

None of the meals on the menu is fried or processed, and all of them come with fresh vegetables and fruits. The staff gives the children food on a number of occasions before deciding to pull them if they are proving unpopular. Lima beans proved to be a striking success, but Brussels sprouts did not go down well at all.

Nuts and pork are excluded from the menu in order to avoid problems with allergies and religious beliefs.

Kids Can Outgrow ADHD

A new study suggests that many children may simply outgrow attention deficit hyperactivity disorder by the time they become adults. The new study followed 2232 twins from Wales and England from between the ages of 5 and 18 and found that 78 percent of those diagnosed with ADHD during childhood no longer suffered from the condition by the time they turned 18. Nor did they suffer from any more sleep difficulties than was the case with those never diagnosed with the disorder, an important finding given that sleep disorders are common with ADHD children.

Researchers acknowledge that the link between sleep disorders and ADHD is a complicated one, making it difficult to ascertain in some cases whether the disorders are caused by ADHD, or vice versa. Eleven percent of youngsters between the ages of 4 and 17 were diagnosed with ADHD as of 2011, according to the Centers for Disease Control and Prevention.

Keep Learning at any Age

As you and your family members age, you may find you have more difficulty remembering things. Try to help yourself stay on top of the knowledge game and keep you learning as you age:

- **Visualize.** Mentally rehearse an event, conversation, or activity before it actually happens. This visualization helps eliminate the stress you may feel over the unknown. Plus, when you're more relaxed, you're better able to learn.
- **Take a break and exercise.** If you're trying to remember information you're reading, take frequent breaks. Don't just sit around, though. Engage in some kind of activity to keep your mind alert and your blood flowing.
- **Focus on concentrating.** Distractions are the bane of any learning attempt. If you're attending a class or lecture, sit near the instructor and maintain eye contact with him or her. Try not to fidget; simply relax into the session and let your focused attention do the job.

- **Say it out loud.** Read aloud the material you're trying to learn and repeat out loud the facts you want to retain. This way, both your mind and your ears are taking in information.

- **Tame frustration.** If you grow frustrated over material you're trying to learn, remind yourself that getting emotional will only hamper your ability to retain information. If you have to, step back and take a long break.

Offer Care to Caregivers

People who take care of elderly or chronically ill relatives often feel overwhelmed by their responsibilities and disconnected from friends and life. Here's what you can do to help:

- **Educate yourself.** Find out about the disease or condition afflicting the sick person. Ask the caregiver for suggestions on books to read. Your interest helps show your support.

- **Keep in touch.** Email or call just to ask the caregiver how things are going—with him or her and with the person who's sick.

- **Have an attentive ear.** Give caregivers a chance to talk about themselves and their feelings.

- **Be specific about ways you can help.** Look for ways you can provide help to the caregiver. Be specific about what you can do—like running to the store to pick up groceries.

- **Offer your time.** Give the caregiver a break—even if it's just for an hour—while you volunteer to sit with the person who is sick.

To Grandmother's House You Go? Make Long Driving Trips More Enjoyable

So the thought of packing your family into the car for a long drive on Thanksgiving (or any other holiday) doesn't sound like fun to you? Make the trip more successful by following some of these suggestions:

- **Start early.** Getting the kids and their pillows into the car early cuts back on the amount of times they'll ask if you've reached grandma's yet.

- **Consider renting a bigger car.** If you've got a small vehicle, renting a bigger car for the weekend can help everyone have a more comfortable trip.

- **Bring plenty of entertainment.** Play music that everyone likes to listen to, bring along some games, and rent children's books on tape.

- **Encourage some photography.** Let each person take his or her own pictures to remember the visit to grandma's.

Success & Personal Growth

Inspiration Tips for Writers

Writing is easy – sometimes. At other times, however, it can seem almost impossible to make anything emerge from your brain onto the paper or computer screen. All writers understand this feeling, but the good news is there are ways to overcome the frustration and get inspired even on days when it just does not look like it's going to happen.

One important piece of advice is just to show up. Procrastinating writers are aware of every method and distraction in the world to avoid actually doing any writing, which means that just sitting down in front of the computer screen is a victory in itself. Turn the internet off, set aside an hour or even just 30 minutes and write.

It is also important for writers to grant themselves the permission to write poorly. Writers frequently find they are stuck as it seems impossible to turn the great idea they have in their head into the right words on the page, and that frustration can make it very tempting to just give up. Don't do it; the best way to overcome this feeling is to just to write. Even if what you write turns out to be horrible, it can always be fixed later on, but there is nothing that can be done to save a blank page.

Write a Winning Business Plan

If you've ever dreamed of starting your own business, you know that one of the first steps is creating a business plan. A plan can't tell you the future, but it can help you shape it. Here are the basic elements every business plan should have:

- **Executive summary.** This is an overview; it should be the last thing you write, and the first thing anyone

reading the plan sees. It's a snapshot meant to capture the attention of prospective lenders and investors. Briefly cover the key elements of your plan—your idea, organizational structure, market analysis, marketing strategy, financing, and five-year projections. This summary should be your best, most influential writing.

- **Your idea.** This is where you explain why your product or service is valuable. Go into as much detail as possible regarding technical specifications, manufacturing steps, outside vendors, trademarks, patents, and any other information that will have a bearing on your business.

- **Organizational structure.** How will you be organized, and how will you operate? When you talk about your organizational structure, also talk about the skills of your employees and the expertise of your managers.

- **Market analysis and marketing strategy.** Do your homework before you write this section. Describe your customers' needs and trends—taking care to emphasize what makes your product unique. Link your projections to actual demographic figures. Talk about the competition. Outline your pricing and promotion strategies.

- **Financial plan.** Once you thoroughly dissect the market, use the same approach to describe your financial plan. This section will often make or break your entire business plan—and is usually the key factor in whether or not an investor will support you. Describe your capital requirements, depreciable assets, projected income, and cash flow. Make sure you specify your break-even point.

- **Five-year projection.** This section will be somewhat speculative; it should provide some sense of your long-term expectations. For the first two years, include monthly projections of costs and profits; after that, you can provide only quarterly projections.

Learn the One Crucial Success Factor

The single biggest predictor of success isn't brains, money, or willpower—although all those can help. No, according to entrepreneur and author, Michael Simmons, it's the kind of network you have.

Most people live their lives in a closed network of familiar family members, friends, and professional colleagues. But those with an open network—one in which they connect people in different, seemingly unrelated groups—tend to be more creative, knowledgeable and successful. They're exposed to new ideas more often, avoid relying on the same assumptions, and are better able to combine ideas from different areas in interesting and successful ways.

If you want to be more successful, open your network—and your mind.

Keep Your Career on Track, No Matter How Busy You Get

When your job gets busy, you may feel tempted to put your career planning on the back burner for a while. Resist the urge. Here's how to keep your career front and center, even when you're distracted by the demands of your job:

- **Continue stepping up.** You've succeeded so far because you've actively sought out interesting and important projects. Keep taking them on as much as your schedule allows. You'll accomplish more for your organization and yourself.

- **Keep learning.** Look for development activities wherever you are. These can include reading, peer discussion groups, webinars, and being mentored and coached.

- **Get a life.** Carve out time for your family and friends by buying tickets to activities in advance, so you've committed yourself to going. Ideally, you'll refresh and recharge; at a minimum, you'll have a non-work topic to discuss when you're back on the job.

Science of the World

Unbelievable Science Facts

The world is weird and wonderful, and science is every bit as strange, with some facts being just so plain bizarre that most people would immediately assume they were not true, even though they really are.

One almost unbelievable science fact is that coconut water can actually be given intravenously. Severely dehydrated patients sometimes need to have a saline solution that is directly injected into their bloodstream in order to replace electrolytes and fluids, and if no medical saline is on hand, coconut water can be used as a short-term blood plasma replacement, thanks to its mix of potassium, sodium, sugar and other electrolytes.

Another fact that seems difficult to believe at first is that the moon is actually moving away from Earth. In fact it has been moving as much as 3.78 centimeters away from us every year, thanks to the tidal bulge's braking effect, which is the result of the moon's gravitational pull. The moon is unlikely to ever abandon the Earth entirely, however, as the further it goes, the weaker the tidal forces will become, and many scientists believe its ultimate fate will be to end up in geostationary orbit around us.

These Tiny Robots May Save Your Life

The newest medical robots look and move like bacteria, and they can deliver medications to specific locations within the human body and perform intricate surgeries like clearing clogged arteries.

According to the Science Daily website, a team of scientists is working to develop a selection of biological robots that are soft, flexible, and move through bodies under the control of an electromagnetic field. Once they reach their destination, they're heated to change shape, mimicking—for example—the bacterium that causes African trypanosomiasis, or sleeping sickness. Although still in development, these microrobots could revolutionize the way patients are treated in the not-so-distant future.

Your Fish May Know What You Look Like

Dogs and primates can recognize human faces, but can fish? Apparently so. Scientists at the University of Oxford and Australia's University of Queensland have discovered that the archerfish can be trained to differentiate between faces with a high degree of accuracy, even though they don't have the type of brain other animals use for visual recognition.

As reported on the Reuters website, scientists chose the archerfish for their experiment because of its ability to shoot a jet of water from its mouth, usually to hunt down insects above the water's surface. They

introduced the images of two human faces and trained the fish to shoot water at a specific one. In later tests, the fish were able to recognize a learned human face from 44 new ones and hit their original target 81 percent of the time—even when the color and shape of the head were changed.

Because fish have no neocortex in their brains, and presumably no evolutionary need to recognize and distinguish between humans, the discovery is unexpected—and interesting to scientists studying brains of all kinds.

How Did Dinosaurs Travel Across the Oceans?

The remains of similar species of stegosaurus and other dinosaurs have been found on both sides of the Atlantic Ocean, prompting scientists to speculate about how some dinosaurs, along with mammals and other land animals, made their way across oceans after the breakup of the supercontinent Pangaea hundreds of millions of years ago.

The latest theory suggests that North America and Europe were joined together by two strips of land that existed during the late Jurassic period—some 151 million to 154 million years ago—and the early Cretaceous, approximately 129 million to 131 million years ago. One land bridge connected Canada to the Iberian Peninsula, and the other provided a route between North America and Scandinavia.

Dinosaurs like the stegosaurus and allosaurus could have moved along the land bridge along with turtles and early mammals. According to the Science News website, tectonic activity could have caused ocean shelves in relatively shallow water to rise above sea level. The bridges would have been narrow strips some 80 to 160 kilometers across—before they sank back into the sea.

Kepler Telescope Keeps Finding New Worlds

The planets just keep coming: The Kepler space telescope has discovered 104 new exoplanets around distant stars, adding to the 2,300 it has already spotted from 2009 to 2013. Most of these new worlds are less than three times the diameter of Earth, although close to a dozen are about the same size or smaller. A handful of them receive as much sunlight and solar energy as Earth, making them possibly suitable for life to develop.

The discoveries come in the wake of a series of malfunctions to Kepler and a new mission that has the telescope watching a section of the galaxy aligned with Earth's orbit, observing one location for about 80 days before moving on to new frontiers.

B2B

How to Close a B2B Sale

Closing B2B sales successfully requires you to understand your customer and convince them that your service or product is essential to improving their business. The entire sales process should be constructed around that basic idea.

Once upon a time, people in sales thought that business was won by closing, pitching and differentiation, but times have changed and such old-fashioned techniques are out of place in the business environment of the 21st century. A far wider range of competencies and skills is required of sales people in this day and age, including being an educator, business expert, trusted advisor, researcher, negotiator, insight provider, value creator and accomplished communicator.

Closing tactics are worn out, awkward, and manipulative and should be avoided. A far better approach is simply to develop a better strategy to determine the motive of your prospect to purchase what you are attempting to sell them. It is far more important to make a genuine connection with the customer than it is to be worrying about closing the sale.

How to Make a New B2B Business Work

When correctly executed, B2B businesses offer an amazing level of opportunities for growth, profit and sustainability to entrepreneurs. When done right, B2B businesses offer vastly superior benefits than is the case with B2C businesses. The bad news is it is far too easy to get it wrong, but the good news is there are some tips that can help to make sure you get it right.

The most important tip is to work out who your first and primary targets are. This may sound obvious, but a lot of startup B2B businesses fail to do so. Identifying the targets you want to be serving with your new business will then most likely guide all the other decisions you make in regards to plans and strategies.

It is also of crucial importance that your business is offering a product or service that others are really going to need. It can be very tempting for a new business to try really hard to be completely different from every other B2B business around, but the main reason new businesses fail is because they are offering services and products that are not actually needed. If you really want to do something different, try researching your primary targets to identify a relevant need that really is not being filled by your competitors.

How to Kick-Start a B2B Marketing Strategy

The key to having a company's marketing efforts be a success is having a solid marketing strategy. B2B marketers should use a proactive approach to marketing projects rather than a responsive approach, focus on what they are attempting to accomplish as well as the nature of the customers they want to reach and when, and a plan for successfully achieving the intended result. Happily there are a number of tips that can assist with this endeavor.

One good tip is to immediately set the goals you wish to achieve. The great advantage of marketing in today's digital age is the sheer number of available options, including social media, online ads, events, email campaigns and webinars, but it is of equal importance to be aware of how capable you are of successfully executing these endeavors. Marketing goals should be specific, achievable, timely, measurable and realistic.

Another good tip is to have a clear timeline for your marketing strategy to reach those goals. This should include deadlines, associated tasks and vital milestones. A clear plan helps you to identify your deadlines, goals and successes will ensure that nothing is forgotten along the way.

Trivia

Caribbean Facts

The Caribbean is one of the most famous places in the entire world, yet there are a myriad of interesting bits of trivia regarding it that most people will have never heard about.

The Caribbean includes over 7,000 islands, yet just two percent of them are actually inhabited, with an amazing amount of land that remains solely the

province of wildlife, offering a tremendous amount of opportunity for exploration.

The discovery of the Caribbean was actually an accident. Christopher Columbus arrived in the Caribbean thinking he was actually in the East Indies (Asia).

A number of musical genres have been massively influenced by the Caribbean culture over the years, with it being famous for Calypso, Chutney, steelband, Reggae and Salsa music.

The name “Caribbean” comes from the Caribs, an Amerindian tribe, to which many people have ancestral connections, though this may not be something to be too proud of, given their warlike nature and sometimes cannibalistic practices!

Healthy Living

How to Lead a Healthy Life

Getting enough sleep is one of the most important things anyone can do in order to lead a healthy life. A lack of sleep - often referred to as sleep deprivation - can result in exhaustion that in turn can lead to injuries caused by carelessness as well as a number of chronic illnesses. If you are having difficulties getting a good night's sleep, there are a number of possible causes, so it is a good idea to visit your doctor for assistance with working out the underlying causes.

Paying attention to the hidden toxic elements in many common foods can also help you to lead a healthier life. These include sodium nitrate in processed foods such as hot dogs, sausages and bacon, and hydrogenated oils that are used to prolong the shelf life of mass-produced snacks but which have been linked to heart disease and diabetes. Artificial sweeteners and diet soda can also cause prolonged exposure to the neurotoxic chemical additive aspartame, which is associated with dizziness, headaches and even nerve cell damage.

Keeping the Brain Healthy

The thought of Alzheimer's disease and other kinds of dementia scares many people even more than the thought of cancer or death. Thus it makes sense to make an investment to keep your brain in shape and

stay happy and focused regardless of your age, and the key is as always lifestyle.

You can eat your way to a healthier brain by boosting memory, mood and thinking with an array of different foods that are fresh, non-processed and preferably locally sourced. There is nothing wrong with having the occasional treat, but the majority of the time is what matters. Drink lots of water to ensure your brain cells stay hydrated and add something colorful and fresh to your plate at every opportunity. Exercise is not just good for the body; it's also good for the brain. Moving stimulates better attention and thinking, defuses stress and helps to regulate sleep patterns, causing more positive brain chemicals such as dopamine, endorphin and serotonin to be released. It can even assist to reduce brain shrinkage.

Keeping Kids' Feet Healthy

The purchase of new shoes for growing children is one of the most important purchasing decisions that parents make, as it is important to choose the right shoes to help kids' feet stay strong and healthy for years to come. The good news is there are some tips that can help parents to choose footwear that promotes wellness and health for all children.

One thing to remember is that the size of the footwear is actually less important than a good fit. Good fits enable around half an inch of space between the end of the shoe and the end of the foot, so it is a good idea to shop at stores who offer extra assistance in the form of a fit specialist.

It is also a good idea to avoid giving children shoes that are hand-me-downs, as they are unlikely to be correct fits and end up supporting their feet in positions that are not healthy. Parents should also avoid making online shoe purchases or just guessing as to the shoe size of their child.

Acupuncture, Supplements, and Other Treatments Add Up to Big Money

Americans spend a lot of money on traditional health care, but we also spend a large amount on so-called “complementary” approaches to curing what ails us. According to an analysis by the National Center for Complementary and Integrative Health (NCCIH) and the Centers for Disease Control and Prevention, non-traditional treatments like herbal supplements, meditation, chiropractic care, and yoga add up to

\$30.2 billion a year in the United States. Here's how it breaks down:

- Chiropractic, acupuncture, and massage therapy account for \$14.7 billion, an average out-of-pocket expense of \$433.
- Natural dietary supplements add up to \$12.8 billion, an average of \$368 per user.
- Other self-care products like books, CDs, and other resources total \$2.7 billion, an average of \$257.

Ease the Pain of Nighttime Leg Cramps

Sudden, uncontrollable cramping of the calf muscle at night is a painful condition that afflicts about 70 percent of adults over the age of 50. These nocturnal leg cramps are often sharp enough to interrupt a deep sleep and can last anywhere from a few seconds to 10 minutes.

What causes the condition? Researchers don't have a definitive answer, but dehydration, prolonged sitting, and overexertion of the muscles all appear to contribute to the problem. Doctors can prescribe medication to relieve acute cramping that regularly interferes with sleep, but if you suffer from just occasional symptoms, try the following:

- **Drink water.** Try a few ounces of prevention: Drink six to eight glasses of water during the day. Water is the best choice for keeping the body well hydrated.
- **Stay loose.** Don't wrap blankets tightly around your body, especially your feet. Don't point your toes downward while you sleep—this can also affect circulation.
- **Stretch.** Throughout the day, periodically stretch your calf muscles.
- **React the right way.** If you wake up with a cramp in the middle of the night, flex your foot so that your toes point upward. You can also stand up, placing all your weight on the affected leg, and bend at the knee to stretch out the muscle. Applying a heating pad or ice pack can also relieve the pain.

Odds & Ends

Don't Be Afraid to Ask Questions

Alyssa Mastromonaco was deputy chief of staff in the Obama White House until 2014. She told a radio station an important lesson she learned early on about the importance of asking questions:

During an Oval Office meeting on the economic crisis, she was close to panic, worried that the president would ask her a question about issues she knew nothing about, such as quantitative easing. She began quickly writing down key words and phrases to look up later.

Economic adviser, Larry Summers noticed and tapped her on the shoulder. "Come to my office later," he said.

Worried that Summers was mad at her, Mastromonaco went to his office after the meeting. Summers asked about her list.

When she told him what she'd written down and why, Summers said, "I'll tell you anything you need to know." He proceeded to give her a quick lesson on economics. She left the office feeling relieved—and better informed than before. Nowadays she knows that admitting you don't know something is better than pretending you do—and she never thinks asking for information is stupid.

A Lesson in Determination

British runner, Derek Redmond was one of the favorites for a gold medal in the 400-meter sprint at the 1992 Olympics in Barcelona. But halfway through the race, Redmond—in the lead—collapsed on the track with a hamstring injury.

Medical staff rushed to help him, but Redmond waved them away. He somehow got to his feet and started staggering down the track. With thousands watching, and officials unsure of what to do, Redmond's father ran out to him.

"You don't have to do this, son," he said.

"Yes, I do," Redmond replied.

His father helped Redmond down the track, tears streaming down both their faces, waving away anyone who tried to stop them.

The crowd roared when Redmond finally crossed the finish line. The feat is considered by many to be the defining moment of the Barcelona Olympics.

Carve Your Turkey Successfully on the Big Day

What's a Thanksgiving without a proper turkey? To get the best results from your big meal, use proper carving and slicing techniques. Follow these simple directions for successfully carving your turkey:

- Allow turkey products more than 10 pounds to stand at room temperature from 10 to 20 minutes after cooking and before slicing. This allows the juices to distribute evenly throughout the turkey. Netting and cooking bags are easier to remove after the recommended 10 minutes standing time. The maximum standing time should be 20 minutes.
- Immediately, after the 10 to 20 minutes holding time, carve the turkey from its carcass into major sections (i.e., breasts, thighs, drumsticks, and wings).
- Slice or carve on a sanitized cutting surface. Knives, pans, and covers should be sanitized, too. Resanitize board and knives every 30 minutes.
- Wear disposable food-handling gloves while carving, or thoroughly wash your hands frequently.
- To serve turkey hot, place sections in pans. Cover with film to retain heat and moisture and to minimize the possibility of contamination. Hold at 140 degrees Fahrenheit or higher in a hot holding device (i.e., cabinet, steam table, bain arie). Turkey must be at least 140 degrees Fahrenheit when placed in the holding pans. The heating device will only maintain temperature. A maximum holding time of 20 to 30 minutes is recommended.
- Slice the sections into serving pieces, put them on a plate, and add garnish.

Long Live the Cocktail!

When you're imbibing your favorite cocktail at a holiday party, entertain your friends and co-workers with this anecdote about how the "cocktail" got its name:

According to *Mothers of Invention* (Quill), by Ethlie Ann Vare and Greg Ptacek, a woman named Betsy Flanagan was a tavern keeper in New England during the American Revolutionary War. Her inn was often

visited by local officers and soldiers supporting the revolution, and they frequently sat around complaining about a local Tory who prospered greatly while they suffered.

One night Flanagan concocted a drink of rum and fruit juice for her regular customers—and decorated each glass with a feather that had been plucked from the rich Tory's rooster.

The crowd went wild. The drinking and joking all mixed together until one young French officer called out in his enthusiasm: "Vive le coq's tail!" And so history was made.

Your Creative Side

Get More Creativity with a Clear Focus

Creativity and innovation aren't always accidental. A consistent focus will produce better results, so you don't have to wait for lightning to strike. Try these techniques to spur your imagination as you work:

- **Start your day with a purpose.** Instead of rushing out the door without a plan, spend a few minutes in the morning thinking about what you want to accomplish that day. Do this before checking your cell phone or email. You'll be less likely to get distracted by other demands.
- **Shake up your routine.** Get out of your comfort zone so you aren't always surrounded by what's familiar. Get up earlier than normal, take a new route to work, do your tasks in a different order, try something new and exciting—anything to shake your mind free of its preconceptions and look at your work in a different light.
- **Be mindful.** Don't go on autopilot. Pay attention to everything around you—the people you work with, the tasks you work on, the environment you work in, and so forth. The more aware you are of what's going on, the more likely you'll see a new connection or find an idea where you least expect it.

Exercise! It's Good for Your Memory

A good memory is useful for creativity; remembering something you've just learned helps you make connections and see possibilities. A new study

reported on the Science Daily website suggests that one way to boost memory and retention is exercise.

In the study, conducted by the Donders Institute at the Radboud University Medical Center in the Netherlands, 72 subjects learned a series of picture/location associations. They were then randomly separated into three groups—one worked out on exercise bikes immediately after the session, another exercised four hours later, and the third group didn't exercise at all. Two days later, all the participants were tested on what they'd learned while undergoing an MRI.

The subjects who had exercised four hours after the session retained their knowledge better than those in the two other groups, the researchers found. The brain images indicated that delayed exercise appeared to be associated with activity in the hippocampus—where learning and memory take place—whenever a participant answers a question correctly.

The experiment suggests that exercise isn't just good for your health—it strengthens your memory as well.

Create a Spirit of Innovation on Your Team

Sparking innovation in a team or organization depends on a number of factors. Concentrate on these to get the most from everyone's creativity:

Individual factors

- **Challenge.** Bored people don't come up with great ideas. Look for tough problems to solve or difficult projects to accomplish—as long as they're not too overwhelming.

- **Autonomy.** Allow as much freedom as possible to get things done. People are more creative when they can make their own choices.

- **Recognition.** Make sure to praise good ideas when you hear them. Even if they don't work out, you'll reinforce people's innovative spirit.

Team factors

- **Debate.** Encourage open discussion. Don't let meetings turn into arguments, but do make sure everyone feels free to explore ideas honestly.

- **Support.** Team members should help each other develop their ideas. The more support people feel, the more eager they'll be to make suggestions.

- **Collaboration.** Ideas may come from individuals, but they usually require a group effort to bring to life. Establish common goals, so everyone feels a stake in coming up with the best ideas and making them work.

Numbers in the News

A Troubling Trend: Americans Overdoing Antibiotics

Antibiotics are a boon to doctors and their patients, but they pose dangers if they're overused. That makes this news especially concerning: A Texas study reported on the UPI website found that about one in 20 adults have stockpiled supplies of antibiotics in their homes and use them without a physician's advice.

The study of 400 adults in the Houston area found that 14 percent of adults have a stash of antibiotic medications in their home, and five percent have used them without a doctor's guidance in the past year. The medications come from a variety of sources: 40 percent came from a store or pharmacy, 24 percent were purchased outside the United States, 20 percent came from family or friends, and 12 percent were left over from past prescriptions.

In four percent of cases, the drugs obtained without a prescription were intended for use on animals, not humans.

Workers Leave Vacation Days on the Table

If you're like most workers, you probably need a vacation but you haven't taken all the vacation days you have coming to you. A survey reported on *The Wall Street Journal* website found that in 2015, more than half (55 percent) of U.S. employees failed to use their full allotment of vacation days. Workers used an average of 16.2 vacation days, down from the 20.3 days they took off from 1976 to 2000, and left a total of 658 million days unused.

In addition to the physical and mental costs associated with not getting enough rest and relaxation, skipping vacations has an economic impact, depriving the U.S. economy of \$223 billion in recreational and other vacation-related spending such as restaurants, hotels, and other travel activities.

Millennials Worry about Debt

Millennials aren't the carefree kids you might think they are. A FICO survey found that they're concerned about debt—with good reason. According to FICO's online survey of approximately 1,000 Americans over 17, 32 percent of millennials owe \$20,000 or more in student loans, and 45 percent owe at least \$7,000 on car loans.

In all, 37 percent of millennials ages 25 to 34 say they're concerned about their level of debt, and 33 percent would like assistance in managing their debt. For example, 65 percent would like to receive an email alert when their student loan payments are overdue by less than 90 days, and 35 percent want to be notified by app when their mortgage payments are less than 90 days late (but they'd prefer a phone call if their payments are more than 90 days overdue).

Human Resources

Motivating Asset Management Staff

The asset management industry landscape has altered considerably over the course of the last two decades, but one of the constants has always been the importance of having employees who are happy as well as the ability to attract and retain the best possible talent.

Achieving this goal is dependent on fostering a positive working environment throughout your business and one that thrives on trust and team spirit. The key to trust is transparency, which should pervade all levels of your company and includes factors such as salaries, the business' financial performance and the minutes of the most recent board meeting. Having an open date policy creates trust and allows any disagreements and conflicts to be quickly dealt with in an efficient manner. Complete honesty allows staff to have a more comprehensive understanding of the company and its main drivers, increasing the likelihood that they will come to management with any concerns, questions or new ideas.

Another good way to make sure that employees remain completely invested in a business is to facilitate entrepreneurialism. This can include initiatives such as enabling employees to buy

company shares and paying a portion of turnover in the guise of a variable payment four times per year. Such an approach results in a great sense of worth for new staff members and greater motivation across the board.

Use Teamwork When You Hire

Hiring is too important a task to leave to a single person. Try taking a team approach: For each position, form a team of five or six people—an HR person, the manager to whom the new hire will report, one or two peers, and even one or two other managers and their direct reports. As a group, the team can interview and evaluate job candidates and gain a better perspective than one person can.

Bring Your Task Force Up to Speed

The most difficult part of forming an effective task force often comes at the beginning, when members are still getting used to working together. You can get your team up to speed quickly by talking honestly about these issues up front:

- **Meeting protocol.** Decide how the group will run meetings. For example, who will be responsible for making sure discussions stay on track, and what tools and techniques is this person authorized to use? Will decisions be made by majority vote or full consensus?
- **Logistics.** Identify the resources you'll have access to. Discuss and decide how information will be distributed between team members.
- **Expectations.** Team members should all know what's expected of them and what they can rely on each other for. Be concrete as you hammer this out.
- **Skills.** Team members will have been chosen because of the different skills they bring to the project. Get everything out on the table so every person knows what the others are capable of.
- **Communication.** Some people prefer emails while others opt for face-to-face exchanges. Establish communication guidelines that balance people's preferences with the group's need for data.
- **Conflict.** Agree on how conflicts between team members will be resolved. Will a team leader decide issues? Will members vote? Clarify this right away.

- **Roles.** Every member of the team should have a specific role to play and understand everyone else's roles as well. Select people's jobs in a way that seems fair to all.

The Danger Zone

Keep Your Fireplace Safe This Winter

The winter months are perfect for snuggling up in front of a nice cozy fire. Just make sure your fireplace doesn't pose a hazard to your home with these tips from the Hearth, Patio & Barbecue Association:

- Clear the area around the fireplace and chimney. Debris too close to your fireplace can ignite.
- Always use a fireplace screen.
- Don't overload your fireplace with logs.
- Don't try to burn your Christmas tree or other refuse in your fireplace.
- Always keep a fire extinguisher nearby.
- Equip your home with smoke detectors and check your batteries on a regular basis.
- Place your logs on a grate at the rear of your fireplace.
- Never leave the fire unattended. Make sure the fire is fully extinguished before you go to bed.
- Keep fireplace wood stacked, covered and out of doors—away from the house and off the ground.
- Have your fireplace and flue inspected and cleaned annually by a certified chimney sweep.

Take Action when Co-Workers Ignore Rules

A safe workplace benefits everyone, but sometimes people don't want to follow the rules set down for their own safety. Follow this advice for bringing them around to a better frame of mind:

- **Focus on the benefits.** No matter what these contrarians do or say, don't argue or attack their

opinions. Instead, continue to point out all the positive benefits of a safe workplace.

- **Channel their resistance.** Concentrate on understanding their position rather than defending your own. Ask them to explain their point of view, and listen with an open mind to their objections and suggestions.

- **Discuss the options.** Talk with the contrarians and explore the potential consequences—and benefits—of their perspectives and ideas. Ask questions and listen closely. You may learn something, or they may come to understand that their point of view isn't valid.

- **Be willing to change your approach.** The people doing the work may have a better understanding of what's safe and unsafe than you do. Be flexible enough to incorporate their expertise and judgment into your plans.

Remember These Essentials for a Safe Workplace

Safety in any workplace is a team effort. Whether you're a manager or an employee, pay attention to these crucial elements that create a culture of safety:

- **Environmental factors.** These include the right equipment, keeping machinery in good repair, and making sure your workplace is clean and clear of hazards.
- **People factors.** Employees should be trained in safety procedures and expected to use good judgment at all times.
- **Behavioral factors.** You and your co-workers should comply with safety regulations and communicate problems when they become apparent.

Focus on Four Factors for Safety

Staying safe from accidents and hazards at work is everyone's responsibility. It rests on these four elements:

- **Commitment.** Both managers and employees should be involved in maintaining a workplace free of injury and illness.
- **Investigation.** Explore your work site thoroughly, looking for anything that might cause an accident or health problem.

- **Prevention.** Practice caution to avoid accidents before they happen.

- **Training.** Get the training and information you need to stay healthy and unharmed.

Social Media

Looking for Work?

Using job boards or job fairs to find work has largely been consigned to history with the great majority of recruiters and job seekers using social media to find their desired candidate or employment. Forty-eight percent of job seekers use social media to look for jobs, with 67 percent using Facebook, and Twitter being used by 35 percent, according to a recent survey by Jobvite.

Recruiters are also using social media to look for new workers, so it is important to be visible on the web as a lack of information could suggest that the person is either behind the times or trying to hide something.

If you are looking for work, it is a good idea to reach out to your Facebook, LinkedIn or Twitter followers and let them know this, as well as advising as to the nature of the work you are looking for. There is also nothing wrong with using real life friends on Facebook to assist you with finding new work either, though you should remember to prevent employers from accessing personal videos, photos and posts by making them and your profile private.

Gadget Review

The Blackberry DTEK50

The new Blackberry DTEK50 is a smart choice – for IT departments, but not necessarily for individual users, who are likely to be able to get a better deal with a device that has better image quality, a longer battery life and faster performance for about the same price.

On the plus side, the new Blackberry DTEK 50, the second attempt by the company to create an Android smartphone following the more ambitious Priv last year, comes with solidly build quality, is relatively inexpensive and is excellent when it comes to handling software. On the downside, however, the

device suffers from the occasional hiccup, a somewhat confusing “convenient” key placement and a somewhat disappointing battery life.

This is still a solidly constructed device with a very secure foundation, but with so many rough edges and in such a fiercely competitive field, the Blackberry DTEK 50 is respectable but unlikely to be a major priority for those who are not overly concerned with security.

Travel Tips

Travel Safety Tips You Shouldn't Ignore (But Do)

There are a number of safety tips for travelers that most people agree make sense, yet to fail to take note of when they go on holiday. These tips should, however, not be ignored as they really can help you to stay safe while traveling.

Registering with the State Department is an important step for travelers to take. Nobody goes on vacation believing that they will experience an emergency including the likes of terrorist attack or natural disaster, but it is still a good idea to be prepared for such unpleasant possibilities. Make sure that before you leave the U.S. you enroll in the Smart Traveler Enrollment Program of the State Department so that if something unfortunate happens, including family emergencies back home, the U.S. Embassy closest to you will be able to track you down and offer their assistance.

Everyone knows to dial 911 in an emergency in the United States, but would you be able to immediately dial the foreign equivalent in your holiday destination? It is very important to learn the local equivalent of 911 in the area you are staying as every second can count if a dangerous situation erupts.

Monthly humor

A Classic Thanksgiving Tale

On the night before Thanksgiving, a neighborhood butcher was just locking up his shop when a man pounded on the front door. “Please let me in,” the man pleaded. “I forgot to buy a turkey, and my wife will kill me if I don't come home with one.”

Feeling sorry for the man, the butcher let him inside. “Let me see what I have left.” He went into the walk-in refrigerator and found only one scrawny turkey left. He brought it out to show the man.

“That’s too skinny. What else have you got?” the man asked.

Irritated, the butcher took the bird back into the fridge, waited a few minutes, and then brought the same turkey back out.

“Oh, no.” The man shook his head. “That one doesn’t look any better. You better give me both of them.”

No Slackers

The new CEO wanted to prove that he wouldn’t tolerate any slackers in his organization. On a tour of the plant on his first day, he noticed a man leaning against the wall while everyone else worked at a hectic pace.

“How much money do you make a week?” the CEO demanded.

Surprised, the man answered, “About \$500. How come?”

The CEO reached for his wallet and counted out \$2,000. “Here’s four weeks’ severance pay. Now get out and don’t come back.”

Startled, the man quickly left. The CEO turned and asked the plant foreman, “What did that guy do around here?”

The foreman answered, “He delivered the pizza.”

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International Writers**

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Work Tip

Advice for the First Day

Everyone wants to make a good first impression, which makes the first day at a new job a crucial one to get right. You want to show that you are dependable, prepared and polite with good personal hygiene and that above all else, you are normal.

One good tip to have a good first day in your new job is to make sure you get enough sleep the night before. To be certain of this, however, you need to start preparing before this. At least two weeks prior to beginning your new job, you should begin practicing going to sleep at an earlier time and waking up earlier. If you stick to this routine, your internal clock will soon be the same as your alarm clock.

It is also a good idea to test drive the route you intend to take to work. Whether you are walking, driving, biking, or taking public transport to get to your new job, you should do a test run at an appropriate hour to make sure you are in time on that crucial first day on the job.

The Work/Life Balance

Is work/life balance the key to being happy?

Many people believe that achieving a work/life balance and being able to find the even ground between achieving our career aspirations and maintaining relationships with those we love is the key to happiness. The good news is that there are a number of excellent tips that can set you on the right path to fulfilling this goal.

It is important to achieve a balance, but it is also important to recognise that that balance can be different for different people. You need to define your own understanding of the notion of balance based on your own priorities and what works for you and your own particular circumstances.

Another good tip is to have a conversation about these goals with those closest to you. You should never be afraid to discuss your aspirations and

priorities. It is also a good idea to know your limits, setting your expectations at work and learning to say no.

Healthy Living

How to Lead a Healthy Life

Getting enough sleep is one of the most important things anyone can do in order to lead a healthy life. A lack of sleep - often referred to as sleep deprivation - can result in exhaustion that in turn can lead to injuries caused by carelessness as well as a number of chronic illnesses. If you are having difficulties getting a good night's sleep, there are a number of possible causes, so it is a good idea to visit your doctor for assistance with working out the underlying causes.

Paying attention to the hidden toxic elements in many common foods can also help you to lead a healthier life. These include sodium nitrate in processed foods such as hot dogs, sausages and bacon, and hydrogenated oils that are used to prolong the shelf life of mass-produced snacks but which have been linked to heart disease and diabetes. Artificial sweeteners and diet soda can also cause prolonged exposure to the neurotoxic chemical additive aspartame, which is associated with dizziness, headaches and even nerve cell damage.

Management Tips

Motivating Asset Management Staff

The asset management industry landscape has altered considerably over the course of the last two decades, but one of the constants has always been the importance of having employees who are happy as well as the ability to attract and retain the best possible talent.

Achieving this goal is dependent on fostering a positive working environment throughout your business and one that thrives on trust and team spirit. The key to trust is transparency, which should pervade all levels of your company and includes factors such as salaries, the business' financial performance and the minutes of the most recent board meeting. Having an open date policy creates trust and allows any disagreements and conflicts to be quickly dealt with in an efficient manner.

Complete honesty allows staff to have a more comprehensive understanding of the company and its main drivers, increasing the likelihood that they will come to management with any concerns, questions or new ideas.

Another good way to make sure that employees remain completely invested in a business is to facilitate entrepreneurialism. This can include initiatives such as enabling employees to buy company shares and paying a portion of turnover in the guise of a variable payment four times per year. Such an approach results in a great sense of worth for new staff members and greater motivation across the board.

Nutrition

Boost Nutrition with Healthy Salads

For a healthy salad, experts advise avoiding mayonnaise. Mayonnaise is filled with calories, fat and salt and even as little as a single tablespoon comes with 94 calories, 88 milligrams of salt, ten grams of fat and nothing in the way of protein, calcium, fibre or vitamins A, C and D. Healthier alternatives to mayonnaise include plain low-fat Greek yoghurt, mustard, pesto and hummus. Salads with a lot of greens are also a very healthy and nutritious option. Greens are low in calories but full of fibre and nutrients and the dark greens like spinach and kale come with plenty of vitamins such as A, C, E and K. The immune system is supported by this healthy mixture of vitamins, which also protect bones and helps the cardiovascular system to stay healthy. It is also a good idea to avoid blue cheese and bacon bits for salad toppers and choose healthier alternatives such as asparagus and broccoli, which help with eye health, and red vegetables like bell peppers, radishes and tomatoes, which include lycopene, an antioxidant which helps to cut down on the risk of heart disease.

Increase Your 'tech' IQ

Change Your Business with Tech Tips

Technology is constantly changing and evolving and it is vital for businesses to keep abreast of all the developments in order to stay relevant and keep up

with the competition. To this end, there are a number of tech tips that can be implemented to do just that. One good tip is to make use of LinkedIn. Few people are aware of the fact that LinkedIn enables you to export your connections into a database, which you could then make use of in a landing page for your business to demonstrate your value to clients.

Another good tip is to use Google Alerts. Google Alerts can be used to learn about any topic of your choice that is in the news today, including any references to you and your company. Another app well worth looking at for people who have trouble remembering names is Namerick, which utilises techniques employed by memory experts to remind you of people's names via text message.

Learning Is Fundamental

Language Learning Tips

Learning a new language can be difficult, especially as we get older, but there are a number of ways you can get the most out of your learning experience. Studying the vocabulary of your new language every day is a very important thing to do. Although this can be tiresome and arduous and very tempting to get behind on, it is crucial to keep this work up and one of the best methods of practice and memorisation is to write it out by hand. This not only cuts down on the likelihood of spelling mistakes but also effectively trains you to write in the form of sentences with the language in question. A couple of hours per day spent on vocabularies will enhance your word choices enormously.

Listening to music and watching subtitle-free movies in the language you are learning is another good idea. Choose a favourite film and watch it again and again in the foreign language until you are ready to make a comparison of your comprehension with that of the translated version.

Financial Times

Protecting Yourself from Financial Fraud

Financial fraud is an all too common occurrence in this day and age, be it from the computer networks of businesses being infiltrated by hackers or other methods of identity theft. It is easy for consumers to

become overwhelmed with the amount of information out there, but the good news is there are a number of simple proactive steps that can be taken to help protect you from financial fraud.

One good tip is using chip-enabled credit cards whenever possible, as this gives credit cards an additional level of protection, generating unique codes for individual purchases that prevent the information from being used by others.

Customers also need to be wary about sending sensitive information out over public email or Wi-Fi and to be aware of scam emails purporting to be from their financial institutions; such institutions would never use an email to ask for sensitive pieces of information such as ATM pin numbers or passwords.

Family Matters

Dealing with the Terrible Twos

The “terrible twos” are a common reference to what happens when young children reach a certain age. Children at this age tend to become more independent but also more stubborn and more determined to test their limits to see precisely what they can and cannot get away with.

Children in this age group can also become incredibly frustrated by their inability to find the words to be able to ask for the things they want, resulting in whining, screaming, kicking, hitting, crying and biting. Tantrums can also take place, rarely or often depending on their individual personality. The best thing you can do when your child throws a tantrum is to do your absolute best to ignore it and do not interact with them until they have calmed down, as this teaches the child that having a tantrum will not get them attention. It is crucial that you avoid becoming angry yourself and stay cool. You are the adult and need to set the example of how to behave when frustrated.

Another good tip is to avoid fighting over everything and learn to pick your battles.

Inspire Your World

Inspiration Tips for Writers

Writing is easy – sometimes. At other times, however, it can seem almost impossible to make anything emerge from your brain onto the paper or computer screen. All writers understand this feeling, but the good news is there are ways to overcome the frustration and get inspired even on days when it just does not look like it's going to happen.

One important piece of advice is just to show up. Procrastinating writers are aware of every method and distraction in the world to avoid actually doing any writing, which means that just sitting down in front of the computer screen is a victory in itself. Turn the internet off, set aside an hour or even just 30 minutes and write.

It is also important for writers to grant themselves the permission to write poorly. Writers frequently find they are stuck as it seems impossible to turn the great idea they have in their head into the right words on the page, and that frustration can make it very tempting to just give up. Don't do it; the best way to overcome this feeling is to just to write. Even if what you write turns out to be horrible, it can always be fixed later on, but there is nothing that can be done to save a blank page.

Science of the World

Unbelievable Science Facts

The world is weird and wonderful, and science is every bit as strange, with some facts being just so plain bizarre that most people would immediately assume they were not true, even though they really are.

One almost unbelievable science fact is that coconut water can actually be given intravenously. Severely dehydrated patients sometimes need to have a saline solution that is directly injected into their bloodstream in order to replace electrolytes and fluids, and if no medical saline is on hand, coconut water can be used as a short-term blood plasma replacement, thanks to its mix of potassium, sodium, sugar and other electrolytes.

Another fact that seems difficult to believe at first is that the moon is actually moving away from Earth. In fact, it has been moving as much as 3.78 centimetres away from us every year, thanks to the tidal bulge's

braking effect, which is the result of the moon's gravitational pull. The moon is unlikely to ever abandon the Earth entirely, however, as the further it goes, the weaker the tidal forces will become, and many scientists believe its ultimate fate will be to end up in geostationary orbit around us.

November Dates for Your Diary

The Zen Awakening Festival and the Rock 'N' Roll Marathon

The Zen Awakening Festival takes place in Orlando between the 18th and 20th of November and is the city's only transformational art and music festival featuring everything from DJs and jam bands to yoga, meditation, holistic and spiritual teachers, and cirque and fire performers across seven hundred acres of nature. Some of the talent lined up the 2016 festival includes Afro Monk, Andreilien, Aplsoz, Attya, Chilling Spree, Dino Brawl, Elliott Lipp, Exit 9, Future Vintage Band, Ployd and Levitation Jones, among many more.

The Rock 'n' Roll Marathon Las Vegas takes place between the 10th and 13th of November and involves running the Las Vegas strip during the evening to the sounds of some blasting rock and roll. The Rock 'n' Roll Marathon actually takes place all over the country including cities such as Washington DC, Dallas, Seattle, Phoenix, but Las Vegas is definitely the big marquee event of the marathon, with participants able to choose between the 5k and 10k or the half or full marathon.

Sudoku #1

			2	3	8			
		8	7					
3	4	2	1					8
5	6					2		7
8		7				6		4
4		9					1	3
6					1	5	2	9
					9	3		
			5	7	6			

For a man to truly understand rejection, he must first be ignored by a cat.

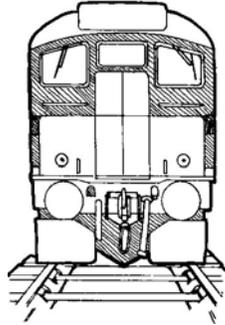
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Fill in the blank squares so that each row, each column and each 3-by-3 block contain all of the digits 1 thru 9.

If you use logic you can solve the puzzle without guesswork.

Need a little help? The hints page shows a logical order to solve the puzzle. Use it to identify the next square you should solve. Or use the answers page if you really get stuck.

Fun Graphics



Thank you for reading our newsletter, I hope it informed you, educated you and made you laugh.

My apologies for not bringing this sooner to you, it has been some time since I delivered a newsletter, and again I apologies for this.

I love hearing from you and all my loyal clients, it has been a privilege to work with you.

With Christmas looming up, please beware we are shutting down from Wednesday 21st to Jan. and opening Wednesday 4th Jan.

If we can be of assistance or help to you, then please call

Thanks for reading! Watch for your next issue of Derick's Newsletter



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