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From rags to riches stories, to overcoming adversity and achieving personal triumph, to people who are making history – changing their communities and the world, Exceptional Magazine is the place for the best in good news, inspiration and success. Our goal is to deliver content that is inspiring, current and life-changing while offering you unique opportunities to achieve your goals and live your dreams.

As the publication continues to evolve, we will continue to implement extraordinary ideas and tools to help you achieve success both personally and professionally and inspire you to reach out to your community and make a difference. We are not limited to printed content and as a result new content will be added throughout the life of each issue.

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The Healing Power of Peppers, Cont'd by Kat Savid

- Reduction of high blood pressure
- Contains vitamins A, C, and E
- Improved digestion by stimulating stomach secretions
- Protection against some forms of cancer
- Lowers triglycerides
- Laxative effects
- Triggers the release of endorphins
- Unclogs stuffy noses by irritating mucus membranes
- Relief and prevention of cluster headaches, migraine headaches and sinus headaches
- Clears nasal congestion
- Increased metabolic rate

Capsaicin has been proven to help relieve symptoms of arthritis, and other kinds of chronic joint and muscle pain, as well as itching, by decreasing levels of substance P, a chemical involved in sending pain sensations to the nerves. Capsaicin also reduces cholesterol and helps prevent strokes, heart attacks and is used to treat colds and fevers.

In countries where hot peppers are a diet staple, people have understood its preventive and curative benefits for hundreds of years.

Arthritis Pain:

Research has shown that eating foods containing capsaicin or application of capsaicin based-creams can penetrate arthritic joints where it may stop the destruction of cartilage, relieve pain and increase flexibility. It is considered a safe and effective way to reduce pain from rheumatoid arthritis, osteoarthritis, neuralgia (nerve pain) and back pain. It has also been known to relieve fibromyalgia associated with musculoskeletal pain and fatigue disorder. Capsaicin based creams cause burning sensations due to the release of substance P from the pain transmitting (C-type) fibers. Because of the burning sensation, many people do not continue to use the creams. However, continued use prevents more substance P from accumulating, leading to further pain reduction.

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Appetite Suppressant:



Studies have shown that capsaicin may help trim your waistline. Japanese scientists found that red pepper -- also known as cayenne -- suppressed caloric intake. Not only does the heat of capsaicin add zing to an otherwise bland meal, but it may suppress your appetite. It actually helps your body burn calories by temporarily boosting your metabolic rate.

Cancer Relief:

Several recent studies have proven that capsaicin may prevent the growth of certain types of cancer. Studies conducted in Japan indicate that the compound suppressed the growth of leukemia cells. Additionally, capsaicin has been shown to effectively inhibit tumor growth during laboratory studies.

Capsaicin is a compound mainly found in pepper plants mostly indigenous to South America. Scientists have long believed that the low cancer rate in that part of the world may be linked to the consumption of large amounts of capsaicin.

For centuries, cayenne has been used as food and medicine throughout the world. In addition, it has been applied topically to treat frostbite and taken internally as a digestive aid.

Capsaicin has been proven to be a substance that promotes health. However, if you are not used to eating spicy foods it may be wise to start slowly and gradually build your tolerance for larger quantities.

Anyone who has a passion for peppers will tell you that the threshold for pain to the palate increases with time. These little hot numbers can be addictive. In other words your taste buds will adjust and your tolerance will increase over time. If you find yourself overwhelmed by the heat, some suggest drinking milk or consuming some other dairy product to help relieve the heat. Others recommend eating bread or rice. To reap the benefits of capsaicin, you should select medium to hot varieties. A drop or two of hot sauce is a start, but you won't receive the benefits associated with the hotter peppers.

The above information is not a tool for self-diagnosis or a substitute for professional care. You should seek the advice of a professional.

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The Healing Power of Peppers by Kat Savid

My Peppered Past:

I remember when I was first introduced to this fiery substance at the age of six. I wasn't sure whether the room was spinning or whether I was spinning. After several seconds of being in a daze, fanning my mouth and drinking lots of water, which I now know is not the best thing to do, I was back for more. I became hooked. Hot peppers have been a part of my diet ever since.



Can You Take the Heat? It Might be Worth It!

Several studies have shown that hot peppers may have many benefits. The heat source of hot peppers is Capsaicin, a colorless, flavorless and odorless compound or chemical concentrated in the veins of chiles and other hot peppers.

Spicy foods were once blamed for ulcers and other gastric ills. Now the opposite seems to be true. Recent studies suggest that capsaicin may protect against ulcers. So How Hot are They?

The heat of peppers is measured in Scoville units. A rule of thumb is, the smaller the pepper the hotter it will be. Here's how some peppers heat up on the scale:

Jalapeno Pepper - 3,500-7,000 units Hot Banana Pepper – 5,000 – 15,000 units Serrano Pepper - 5,000 - 15,000 Cayenne Pepper – 30,000 – 50,000 units Thai Sun Pepper - 50,000 - 100,000 units Habanera (nuclear power) 200,000 - 300,000 units

Health Benefits of Capsaicin:

Capsaicin and substances that contain it are among some of the most studied in medical, pharmaceutical and nutritional research. Although many of the claims have not been substantiated by scientific research, capsaicin and its derivatives have been used for hundreds of years, and they seem to work for many people. Benefits may include: more...

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Managing Work Stress by John Riddle

Stress in the workplace is a serious health problem, according to medical researchers. It is estimated that 75 to 90 percent of all visits to primary care physicians are for complaints and conditions that are, in some way, stress-related. Every week over 115 million people take some form of medication for stress-related symptoms.



A survey by Northwestern National Life Insurance Company found that twice as many workers today consider their jobs "highly stressed" compared with workers in 1990. The survey also found that about one third of respondents seriously consider leaving their jobs because they feel their jobs are too stressful. About one out of every seven workers will actually quit to escape the stress.

The official definition of stress is a condition that occurs in response to actual or anticipated difficulties in life. Stress at home is difficult enough to work through, but for millions of people who find their source of stress is at work, life can be a real nightmare.

Many people complain that their jobs are too stressful, and that stress, if left untreated, can lead to a wide range of medical problems, including high blood pressure, sleep disorders, back pain and more. In addition, stress can play a role in circulatory diseases such as coronary heart disease, sudden cardiac death and strokes. Stress can increase your blood pressure, constrict your blood vessels, raise your cholesterol level, trigger arrhythmia's, and speed up the rate at which your blood clots.

If you are feeling stressed on the job, keep these tips in mind:

- Learn how to manage your time Many people are stressed because they have trouble completing tasks on time. Look at your schedule, and set your priorities.
- Learn how to deal with conflicts When dealing with a difficult situation, keep your cool. When tensions are elevated, stress results.
- Learn to fit exercise into your daily routine
 -Exercise is a great way to relieve stress, so make sure you find time to "get moving."
- Learn to eat healthy Stop eating junk food for meals and snacks, and

start eating healthy. Your body will cope with stress a lot easier. Reach for a piece of fruit instead of that bag of chips.

• Learn how to express your emotions - Talking to a friend or a coworker about your feelings is a great way to combat stress. Don't keep your feelings bottled up.

John Riddle is the author of 34 books, including several health titles. His byline has appeared in major newspapers, magazines and Websites across the country. He is also the Founder of I Love to Write Day, a grassroots campaign he launched in 2002 to have people of all ages practice their writing skills every November 15.

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- 6.
 Stay objective. Remember, you've only heard one side of the story. And that's from only one point of view. Get the whole story before you proceed. Avoid making judgments until you have a firm grasp of the entire situation.
- 7.
 If the issue is about one of your subordinate leaders, discuss the issue with them candidly. You owe them at least as much loyalty as you do the person who just walked through your open door.
- 8. Don't ever promise you'll keep the matter secret ... just between the two of you. If you do, you've made yourself part of the problem, and it will come back to bite you in the end.
- 9. While you're allowing your employee to work the issue, make sure you maintain confidentiality. Keep your mouth shut! You can blow the whole thing by spreading the tail around to others. It will kill faith in you as well as your open door policy.



But what if I hear something that I must act on? Simple, tell the person you heard it from, "I have to act on this immediately. Here's the reason why. I don't want you to be caught in the middle, so how can we do this so everyone benefits?"

All of these steps have a common theme. Lend a listening ear, but remember that you're dealing with adults that need to learn to handle issues effectively for themselves. Develop the habit of riding in on your white horse and fixing the problems yourself and you will soon find yourself burning someone at the stake that really didn't deserve it in the first place.

Art Jackson is a recognized expert in the areas of performance improvement through leadership, team building, diversity and inclusion and interpersonal skills. He has shared the platform with Les Brown, Stephen Covey and other prominent speakers.

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How to Have an Effective Open Door Policy by Art Jackson



One of the most effective management and leadership tools is the 'open door policy'. An effectively used 'open door policy' helps the leader know what's going on and maintain the kind of contact that makes them feel they are part of a team. Leaders who lose touch will experience a loss of productivity, an increase in morale problems and very little commitment to their vision.

However, when managed improperly, that very same 'open door policy' can create more problems than it resolves. Here's an example of one of the more infamous 'open door policy' events.

The first recorded open door policy event occurred in what is now the town of Danvers, Massachusetts then a parish of Salem Town, known as Salem Village. Two young girls, Betty and Abigail took advantage of the open door of the Salem Village minister, Reverend Samuel Parris. In order to create some excitement and some celebrity status for themselves, they told the good Reverend that their bizarre, seemingly inexplicable behavior was due to witchcraft being conducted by some of the town citizens. The good Reverend mistakenly assumed that he was receiving good intelligence, so on their word alone, he launched into an investigation that led to a trial that eventually led to some very tragic events.

By the time the hysteria ended, 24 people had died by hanging, burning and one being pressed to death under stones.

What went wrong? Surely, as leaders, we want to hear about what's going on in the lower ranks so we can take the action required and make the organization as effective as possible? Right?

Well yes, but as leaders, we have a responsibility to be fair and impartial with everyone under our command ... including subordinate leaders.



So here are some tips that may help you the next time someone uses your open door policy.

- When an employee comes through your open door to voice a complaint, consider it nothing more than information. It's just intelligence. It's neither good nor bad. It's neither the truth or a lie. It's neither accurate or inaccurate. It's just information. It is someone perception of events and circumstances. Be glad to receive it, but be careful before you act on it.
- 2. Spend more time listening than talking. Ask as many open ended questions as you possibly can to gather as much information as there is available. Ask the presenter why they are concerned and if the situation is having a negative impact on them or others on the team. Ask what they have done to try to resolve the issue.
- 3. Now, ask if they've attempted to use their leadership 'chain-of-command' to work the issue. If they haven't ... and that is often the case, try to convince them to do just that. The first step in the conflict reconciliation process is to work the conflict with the other party involved. I found in my time as a corporate leader and manager that a lot of people used my open door to throw their conflicts over the fence to me to fix. Asking this question, often kept me from catching issues that were better worked by the individuals involved.
- 4. Now here's your next question. Simply say, "I think I understand the problem, how can I help?" Help them brainstorm several things they might do to fix the problem. The more items you develop, the more they will gain confidence in the fact that the problem can be worked.
- 5. You'll like this step. Review the list of possible solutions with them and help them notice the ones they could do themselves. Make sure before the meeting is over that they can see they can work the problem themselves. Don't let them walk out of there thinking you're going to go off and work the issues for them. more...

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Do You Like Your Boss?



by James Adonis

Are you one of the 48% of workers who wish they could fire their boss? What about one of the 29% who say they'd like to send their boss to a workplace psychologist? These findings by Badbossology.com show that it's time employees learned how to 'manage up' - the art of managing your manager. Knowing how to influence your boss will not only improve your

career prospects, but your job satisfaction as well.

Try using these tips to enhance your relationship with your managers:

- Make your boss look good: talk positively about him or her to others and provide outstanding support.
- Mirror communication: if your boss communicates at a rapid rate, speed up when you talk; if your boss is a chronic e-mailer, use e-mail.
- Build a relationship: get to know your boss on a personal and informal level.
- 'Need to know' basis: don't waste your boss's time with unnecessary details.
- Be proactive: Never notify your boss of a problem without having a solution to offer.
- Toot your own horn: make your boss subtly aware of your achievements.

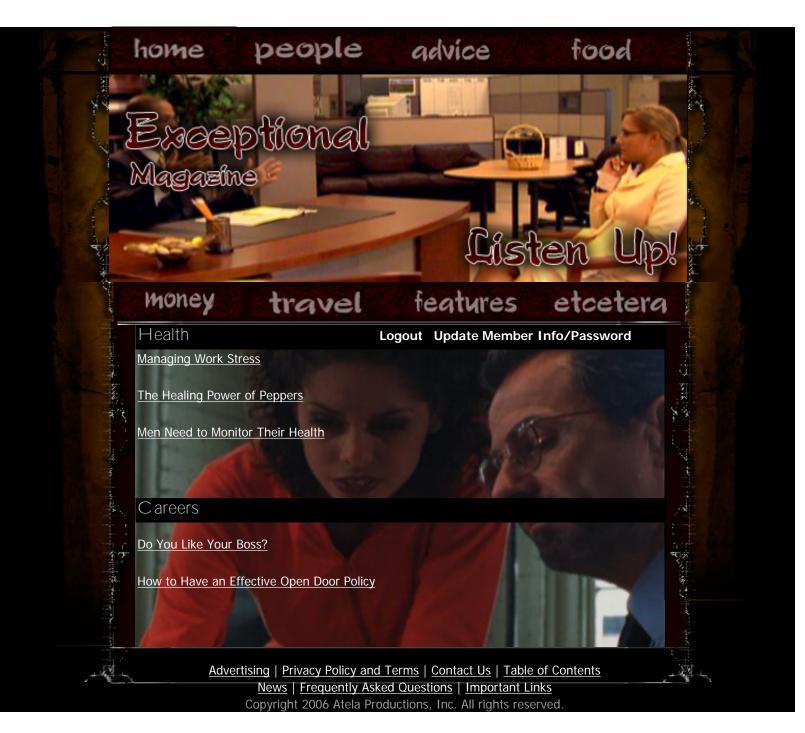
James Adonis is an employee engagement expert, speaker, and author of "Love Your Team: How to halve your employee turnover in less than 90 days!" To download his complimentary e-book, visit www.jamesadonis.com.

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Men Need to Monitor Their Health by John Riddle

Men will spend hours taking care of their automobiles. They will change the oil, perform a tune-up, even buy the latest gadget to help them make their cars last longer. But those same men won't even think about calling the doctor when they are feeling ill, or scheduling a preventative medical test.

According to medical experts, most men tend to view health care as a "sickness" system, rather than a "wellness" system, and that makes it extremely difficult to get guys to see a doctor. Men tend to see themselves as bulletproof, and, when they do go to a healthcare professional, it's usually because they've cut their hand off and are bleeding to death, or they're in the emergency room with chest pains.

In short, men associate seeing a doctor only when a serious illness occurs.

The reason? Men are not as comfortable talking about their health problems, and they are less likely than women to follow through with their doctor's recommendations. The Commonwealth Fund, a private foundation in New York, reported that one out of three men had no regular doctor, compared with one out of five women, and that only six out of ten men had received some type of preventative care in the previous year, compared with six out of seven women.

The American Medical Association recommends that men get a complete physical once a year, and follow their doctors' instructions for when to schedule preventative health screenings.

Men need to start thinking about their health before it is too late. They should take a deep breath, admit they are human, and see a doctor for a check-up.

John Riddle is the author of 34 books, including several health titles. His byline has appeared in major newspapers, magazines and Websites across the country. He is also the <u>Founder of I Love to Write Day</u>, a grassroots campaign he launched in 2002 to have people of all ages practice their writing skills every November 15.

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Change is Inevitable

"Change is inevitable, and I have found that accepting this fact is paramount to dealing with it. A phrase which became very important to me in my early 30s, and one that I have held close to my heart for many years, is "It is not what happens to you in life that makes you who you are but how you deal with it."

How we deal with change and stress in our life can be influenced in positive ways by how we take care for our physical self/appearance, maintain our home/haven/physical surroundings and open ourselves to enjoyable friendships/support systems/social activities. My future

articles in this column will discuss these areas of our life in detail. I will share information and great books to help you attain a positive balance in your life. When we are in balance, change and stress become less traumatic events in our lives."

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Take Charge Success Strategies by Jo Condrill



KEEP SCORE

You don't play baseball without keeping score; you don't play golf without counting the strokes. This is the game of life. You need to keep score so you can celebrate the "wins." Chart your progress; learn from your experiences. Keeping score helps you decide how you are going to close the gaps, the distance from where you are to where you want to be.

ESTABLISH A BASELINE

The baseline is where you are now, your line of scrimmage.

You have a vision

You have developed a plan of action

You may have people to help you achieve your desired outcome. They jumped on board when you shared your vision with them.

You know what resources your have

You know the critical success factors, things that must occur or that you must have to succeed.

You know the first step to take.

The object is to move forward from that baseline position. If something interrupts your progress, you will need to evaluate what went wrong and perhaps make some adjustments.

The goal line is your desired outcome. It may be the long-range, strategic vision or an intermediate goal. The goal line may change over time, just as our vision of technology has changed over time. That does not mean we can't proceed with the information we now have.

REWARD YOURSELF

Plan on it. There will be plenty of reasons to reward yourself. It may be difficult, but it's essential. Sure, kudos from others are rewards, but it's also important to be good to yourself. Take some time off. Treat yourself to a weekend getaway - even if there may be a seminar along with it. Take that exotic cruise around the Greek Isles that you've dreamed about. Ski the Matterhorn, as well as the local mountains. Invite a friend to dinner. Go to a movie, the theater, or the beach. Go ahead, treat yourself!

The thrill of the game of life is charting a course, accepting problems as challenges, facing them head on, and holding someone else's hand along the way. Sometimes you win, sometimes you lose. Keep your eyes not on the individual battles, but on the outcome. The past is history. The future is unknown. Live to the fullest in the present moment. Make the most of it to achieve your vision - your Gold Medal of Life.

For a personally autographed copy of Jo's books, Email her at condrill@goalminds.com.

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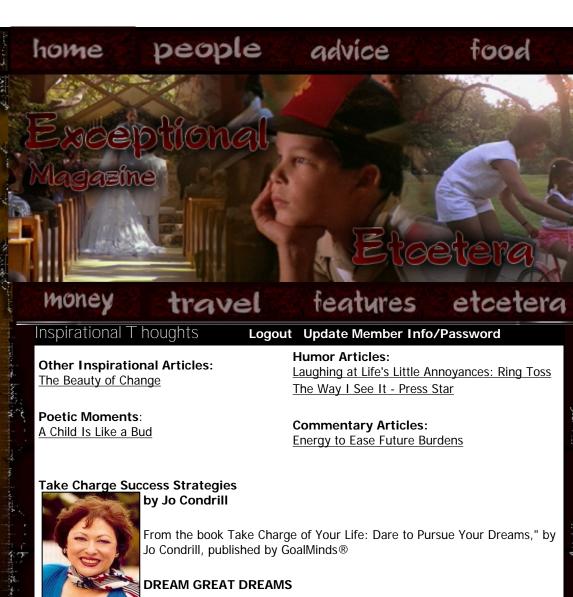
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If you could be anything you want to be, what would you be? If you could do anything you want to do, what would you do? If you could have anything you want to have, what would you have? If you were to design the life you want to be living ten years from now, what would it be like? You can make it happen.

There is no straight line from where you are to where you want to be. Life is not a linear process with steps following each other. Rather, it is an intricate weaving back and forth, in and out, of dreaming, planning, rewarding, enrolling, analyzing, evaluating. The most effective route I have found is reading, learning from others, and setting my sights high. Once set upon something, commitment, determination, and persistence can take over. The difference between success and a near miss is often knowing when to be flexible and when to stand firm.

MAKE A DECISION

In every single decision we make, there is power--power to shape and control our own lives. Unfortunately, most of the time we do not realize or understand how powerful we really are. Instead of pursuing our own empowerment, we sometimes blame our choices on outside influences. We speak in terms of what acted on us to cause a situation. How many times have you heard someone say, "I had no choice," or "I couldn't help it?" Was it true? Or did the person just not understand the power of his or her personal choices?

EXERCISE YOUR POWER TO CHOOSE

Simply dreaming great dreams will not change your life; although, it is a first step in getting what you want. What do you do with these dreams? How could they possibly become reality? What would it take?

Many factors need to be considered so that you can make an informed decision whether or not to take action on these great ideas. Sift your dreams, your right brain, imaginative thinking, through the logical sieve of the left brain. That will lead you to a reasoned course of action. We form the dream in the right hemisphere of our brain, but the left hemisphere has to believe that the dream is do-able, in the realm of possibility. This allows a belief to be born and from that belief a vision is born. The subconscious mind can then help us make it happen.

Visions are internal gyroscopes, guiding us in the direction of the person we want to become. They pull us in the direction of our desired outcome while we make daily decisions. When faced with choices, instead of thinking in terms of today or tomorrow, we are more inclined to look at the future and ask ourselves what those choices will mean in the long run.

FORM A SUPPORT TEAM AND LET THEM HELP YOU

Among the people you enroll in your dream will be those who can help you reach it. Allow them to be involved. They will provide energy and "know how" that may help you persevere. Many people find it difficult to accept help. "I can do it better and faster myself." "If I accept their help, then I'll owe them something." Remember, no person is an island. No one has all the answers and pay back can take many forms. Find support early in the process and your journey will be more fun and rewarding! more...

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The Way I See It - Press Star by Melvin Harter



When I was a boy, if we didn't feel well, we told the operator the doctor's telephone number. My doctor was 3022. His phone rang. He or his wife always answered in three rings any time of the day or night, in any weather. We could come right in or he could be at our house in ten minutes.

Today, thanks to microchips and megalomania, we have automatic telephone answering technology. We push a ten-digit number on a keypad. What follows is attributed to progress. Progress? Ha!

T: (after 3 rings) You have reached the Angel Haven Health Clinic. If this is an emergency, hang up and dial 911.

Me (talking over the continuing outgoing message): "That's what I'm calling for. I want to talk to the doctor to figure out if this is an emergency. The last time I dialed 911 they kept me on hold for 7 minutes then told me to call my doctor."

T: Para Espanol, oprima la estrella.

Me: I just need to talk to my doctor.

T: If you know your extension, dial it now. I try to outsmart it. I dial 0.

T: "That is not a valid entry. If you know your extension, dial it now."

Me: "Can I please ...?"

T: For Medicine, Dial 1. Surgery, dial 2. Gynecology, dial 3. If you are calling about a bill, dial 4. Job opportunities, 5. Administration, 6. Supplies, 7. Complaints? Hang up and call back during regular business hours. To repeat this menu, press star.

I chose 1, Medicine.

T: For Dr. Smith, press 1, Dr. Jones, 2; Dr. Green, 3. I pressed 1.

T: This is Dr. Smith's answering machine. We're busy and can't come to the phone right now. Listen to the following menu, which has changed twice since Monday, four times since January and ten times since we started. To leave a message, press 1. To make or cancel an appointment, press 2. To be put on hold for the obligatory elevator music concert, 3. To hang up, 4.

I pressed 1 to leave a message.

T: After the beep, please leave your name and telephone number then a brief message as to the reason for your call.

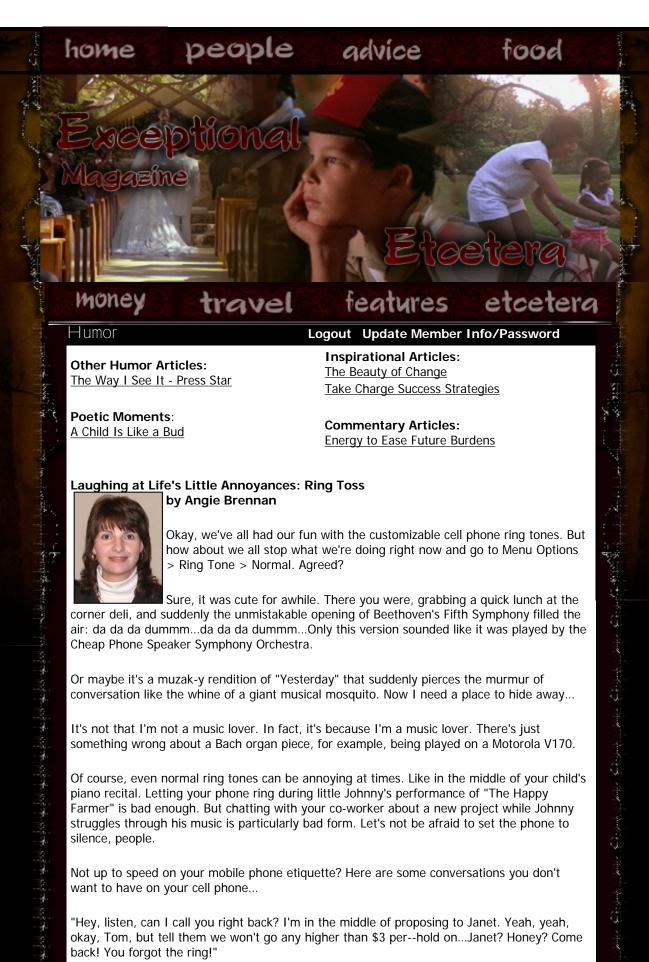
Reason for my call? I forgot!

Melvin M. Harter is a retired physician turned freelance writer. He lives in the Palm Springs California area and is a director of the Palm Springs Writers Guild. He welcomes reader feedback at harter@dc.rr.com

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Or this: "And so I think I would be a good fit for this company because I'm focused, I'm loyal, and...excuse me just a minute. Hello? Dude! Hey, what's up? Tonight? Yeah, sure. The 7:30

show? Okay, but I may need to borrow some money--at least until I land this job. Yeah, I'm at the interview right now. Okay, bye. Uh, sorry about that. Now, as I was saying, I'm the kind of employee who would be totally dedicated to this job..."

Or even this: "You're kidding? She told you that? Hold on just a sec, my row is filing past the casket now..."

As the saying goes, "There is a time for silence."

As for cell phones ringing in the middle of restaurants, theaters, or church services...If you're afraid you might miss that important incoming call, just put the thing on vibrate. That's a small price to pay to avoid making the rest of us want to take that cell phone of yours and-

Hold on a minute. My phone's ringing, and I want to hear the rest of "Stairway to Heaven."

"Angie Brennan (<u>www.angiebrennan.com</u>) is a freelance humor writer and illustrator from Maryland.

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Many investors now realize the financial potential and also how it can benefit the economy and the earth, so they are eager to invest. The idea of long term derivatives will also increase interest.

Hopefully, our concerns about oil shortages will eventually fade and give way to the comfort

that alternative energy sources will provide a cheaper, longer-lasting source for our needs. Some states are currently enjoying the benefits of alternative energy sources and Europe is not far behind.

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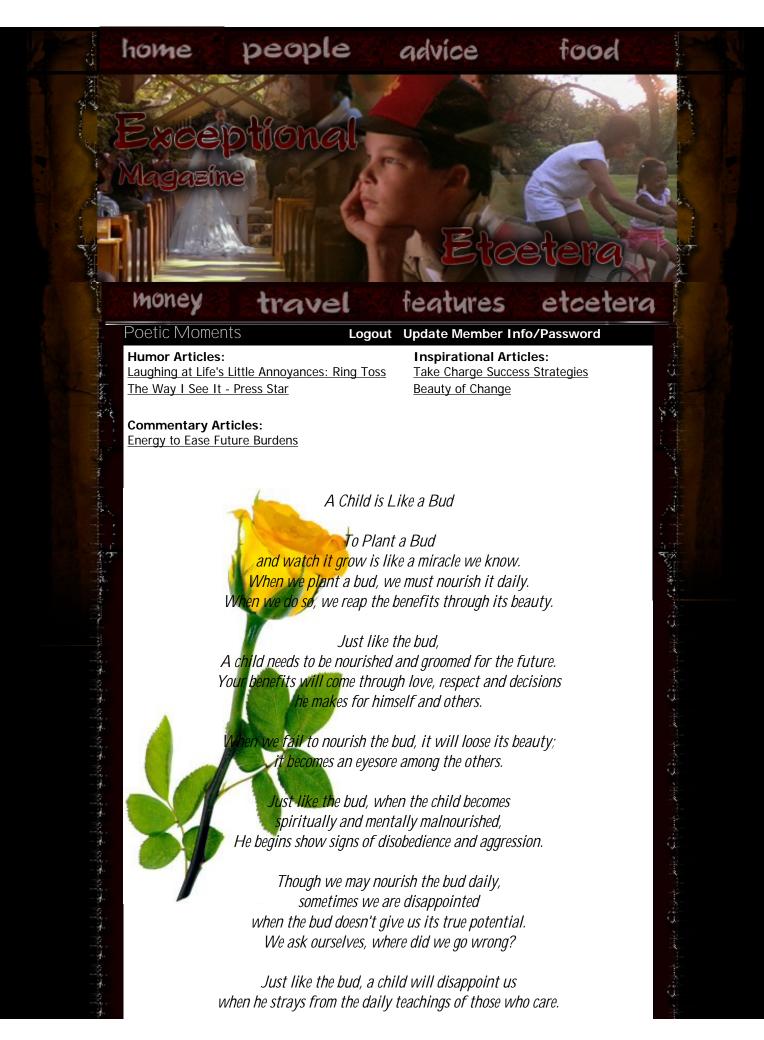
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Women Bikers, Shifting Gears by Monica Davis

Women motorcycle riders. From casual riders to racers; they come in all shapes and sizes and they're a force to be reckoned with. It has been reported that women make up about 10 percent of bike owners today.

Freedom. Throwing caution to the wind. Oneness with nature. This is how many women are feeling about their motorcycles and they are taking the roads by storm. The notion of women being perceived as backseat ornaments on motorcycles is long past. Women are suiting up all over America and the world to experience the exhilaration that until recently mostly men had the pleasure of experiencing. They're controlling the throttle and their husbands, significant others and men in general are embracing their new found independence.

When it comes to forming motorcycle groups, clubs and organizations, women are setting their own standards. We should reflect on the past and give credit to the rebels who made this possible by defying the norm.

In the 1900's motorized bicycles opened up a new world of adventure for women. Take Dot Robinson who was considered to be a pioneer in the arena of female motorcyclists. Dot won her first trophy in 1930 at the Flint 100 Endurance race. She rode until she was 85. It is estimated that Dot has ridden about a million and a half miles.

Bessie Stringfield also known as "The Motorcycle Queen of Miami" was one of the first African American women to challenge gender and race in this arena. She was known for her "Penny Tours". She would toss a penny onto a map and set out to ride her Harley to that location, which took her all across America. Bessie received her first Harley in 1927 at the age of 16. She joined the Army as a Motorcycle dispatch Rider during World War II. Bessie was inducted in to the Motorcycle Hall of Fame in 2002 subsequent to her death in 1993 at the age of 82.

Let's not forget Adeline and Augusta, the Van Buren Sisters. In 1916 the sisters were the first

to climb Pike's Peak a 3,300 mile trip and the first to travel from New York to California on motorcycles.

It was the tenacity, boldness and rebellion of such women that cleared the road for today's women who ride with passion and finesse.

In 1940, Linda Dugeau formed the Motor Mail Organization, which gave women of that era the opportunity to share their experiences with new-found friends. more...



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Women Bikers, Shifting Gears by Monica Davis

Today's women are taking the lead, continuing the trend of hitting the open road and even the race tracks, in groups and alone.

As I spoke with Tammy Mullins about her riding experiences, I could tell she embraced motorcycle riding with great passion. As a young kid, Tammy enjoyed taking turns riding a dirt bike with friends. It was something she looked forward to every chance she got. From



that point on she became hooked on the idea of riding a motorcycle. During one Christmas holiday, she was deeply disappointed when her brother received a motorcycle and she did not. Her parents were unaware that she had a passion for motorcycles. Over the years, Tammy continued meeting people who rode these two-wheeled wonder machines. For a long time she was a backseat rider which she admits was also a thrill. After years of not knowing how to go about obtaining a

license, her husband encouraged her to take the exam. She admits that the exam challenging because "you have to be aware of your surroundings. You're out in the elements and there's no padding around you such as with driving a car." No longer the backseat rider, Tammy owns and rides a Buell Blast made by Harley Davidson, which she loves because "it's loud which allows others to become aware of my presence." Tammy always gravitated toward people with bikes because it represented a sense of freedom and independence.

Driving out in the open, the wind in your hair, feeling oneness with the road is what attracts so many people to motorcycle riding and Tammy's no different. She expresses it as communing with nature, and "it's the best feeling." Her Buell is more of a learning bike for her because she is still fairly new to the world of motorcycle riding.

Women feel a deep sense of independence when riding their bikes that they can't get from driving a car. She would like to see the motorcycle industry cater to women a little more by building bikes with power but less weight and width.



Some dealers are now beginning to take women riders more seriously. It is a growing market for them. Companies like BMW and Suzuki are beginning to design bikes that are tailored to the female physique.

Generally speaking, women have less upper body strength than men and many of them are not as tall as the average male rider. One thing Tammy dreads is picking up her bike if it falls There is a special bond that exists between motorcycle riders. For example, the wave that motorcyclists use when they pass each other; bring your hand down to your left side and point your finger down.

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Tammy's husband Jim has been riding motorcycles since about 1975. As a teenager in San Antonio, Texas, he realized he could obtain a license for a motorcycle before obtaining an automobile license and to him this meant freedom, in a different sense. It gave him the opportunity to leave the house without his mother having to chauffer him. His mother was not too pleased about him riding a motorcycle though. He traded his first motorcycle in for a Harley and twenty years later discovered it in a private collection at a motorcycle shop. He regained ownership and plans to restore it. According to Jim, one of the safest motorcycles you can purchase is the BMW.

Early on when Tammy first began riding, Jim accompanied her quite often for safety reasons and to help her gain confidence; but it was also much more enjoyable when riding together.

Jim's view of women riders? If they want to ride, then more power to them. He suggests that first time women riders should purchase a bike that is less expensive and easy to maintain. That's what Tammy has done.

Donna Pfoff on the other hand has always been a backseat rider. It makes her feel alive and as though she's a part of the scenery that surrounds her and her husband as they glide down the road. Her first experience on a motorcycle was an enlightening one but also frightening. When her husband purchased his first Harley, she didn't exactly take to the idea. "Was I supposed to lean when he leaned? Was I to sit absolutely still like I was a mannequin?," she states. As time passed she began to relax and literally sit back and enjoy the ride and the scenery.



When Donna and her husband traveled to vacation spots on their motorcycle, they experienced some of their most glorious rides. One experience she'll never forget she says is when they rode from Cody, Wyoming to the Beartooth Mountains. Standing in the snow at a 12,000 foot elevation was truly breathtaking, scenery you would normally only see in a photograph.

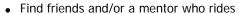
I gather from my conversations with the Mullin's and the Pfoff's that motorcycle riding places you in a completely different state of mind where you gently release your worries and stress as you blend with nature. Who knows, maybe I'll give it a try.

There is a side of motorcycling that must be discussed and that is safety. On motorcycles there is no such thing as a fender bender; the slightest bump will knock you off your bike. As I conversed with Tammy and her husband, they offered a few points about safety.

- Until you become an experienced rider, be careful with acceleration
- Always wear a helmet with a face shield or eye protection
- Wear a heavy protective jacket with padding at the elbows, shoulders and back
- Wear heavy boots that cover the ankles
- Dark clothing is not the best choice, especially if you are riding at night; if you choose to ride after dusk, wear reflective clothing
- Allow tailgaters to pass by slowing down, pulling over and waving for them to pass;

And here are a few more points if you are new to or have an interest in motorcycle riding:

• Take a motorcycle safety course first



Consider purchasing a used or less expensive bike

Female motorcycle groups are extremely diverse in age, the style and make of their bikes, their professional and ethic backgrounds, and they range from novice to the seasoned fast-lane race track rider. One thing remains constant, the friendships and the special bonds that bring them together. It's not all about coming together for leisurely rides. While enjoying their new-found freedom and independence, these women are making a



difference in their communities. They are participating in charities, donating gifts and riding for causes such as breast cancer. They are forming friendships that enrich their lives and the lives of people around them.

Riding motorcycles is no longer a "man's thing," it's also a "woman's thing" and they're doing it with style. Move over Easy Rider, the ladies have arrived.

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Financial Solutions - An Introduction From Financial Expert Dean G. Campbell



Hello and welcome to the Financial Solutions section of Exceptional Magazine! I have been requested to write a column pertaining to Finance and Investments and to answer questions from readers regarding these topics. I hope this will be the

beginning of many more writings in this wonderful new internet publication. I think you will find the information and responses to readers' questions both interesting and very informative.

First of all, I feel I must give you some information regarding my background in this ever changing industry. My name is Dean G. Campbell and I am the President of Campbell Retirement Planning Centers, Inc. I am a Financial Consultant with licenses in Securities and Fixed and Variable Insurances. We are based in Michigan and have two offices. Our main office is in Waterford, MI, which is a suburb of Detroit. We also have a Mid-Michigan office in the City of Gladwin. As well as being a member in good standing, I am on the Board of Directors of the Eastern Michigan Better Business Bureau. I have personally invested over 150 million dollars for over 2,500 clients, primarily in Michigan but really throughout the entire country, as I am licensed in several states in Securities and Insurances. I was a Financial Consultant and Vice President of Financial Services for a large Midwestern bank called First of America. I worked there eight years and at one time, invested the money of bank customers, handling over 14 branches. I worked for a smaller regional bank prior to that and was a Financial Planner at American Express, which, at the time, was called IDS Financial Services. I have degrees in both Finance



The most powerful force on Earth is the time value of money."

Do a little budgeting and even if it's \$25.00 per month, pay yourself first and begin building a lump sum for your future. Remember, as you get older and work less, you want your money do more and more of the work for you! Being that this is our first issue, it was more introductory and from now on we will deal purely with the questions of money and investing.

Please email any questions you have to <u>deancampbell3@comcast.net</u> and you can view my website at <u>campbellretirement.com</u>. The toll free number is 888-910-7526. Securities offered through Sigma Financial Corp. NASD/SIPC. I greatly look forward to hearing from all of you.

and Economics and graduated Cum Laude from Oakland University, in Rochester, Michigan. This was completed in three years. While in college I began attaining my licensing and also taught computers which mostly consisted of spreadsheets and other business applications. I have been in the industry for over 20 years and still find it fascinating. It is an incredibly dynamic business to be in and I love it. I find it very rewarding to help people reach their financial goals and encouraging them to save for their future.

The savings rate for Americans is so disappointingly low! Most people literally retire at poverty level. You'd be very surprised at how little it takes to get started and, if invested correctly, what is accumulated in a matter of years. Albert Einstein was once asked by a journalist, "What does it feel like to invent the most powerful force on Earth?" He responded "Do you mean the atomic bomb?

Thank you,

Dean G. Campbell

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Broccoli and Rice Casserole High On Flavor Marsha's Green Bean Salad

Mandel Bread/Biscotti

3 eggs beaten very well
1 cup sugar
3/4 cup oil
3 cups flour
2 teaspoons baking powder
Pinch baking soda
1/2 plus cups nuts (finely chopped)



After beating the eggs, add the sugar and beat again. Then add the oil and beat once again. Mix in dry ingredients well. Oil a cookie sheet and form 3 to 4 strips and place on the pan. Bake for 20 minutes at 350 degrees. Cut strips into 3/4- to 1-inch slices and place back in the oven for 10 more minutes, or until lightly browned.

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Mandel Bread

High on Flavor by Jen Karetnick

As a full-time food writer, I've been living large for the past 15 years --- but only in the colloquial sense. In reality, I've managed to stay pretty trim. And folks always want to know my secrets: Am I a low-carb fan? An exercise junkie? Do I starve myself all day only to pig out at night?

Fact is, I don't diet. What I do, when I'm not on the job, is substitute. It's a way of eating that, bored with bland cafeteria food, I had undertaken in college. When it had the unintended (though appreciated) effect of banishing unwanted poundage, I adopted it for life.

The tenets are simple: Replace high-fat condiments and sauces with spicy, pungent, vibrant items such as salsas and mustards. The soothing, creamy mouth-feels are replaced with prickly sensations, which your brain interprets as pain and responds to in turn by releasing endorphins that make you feel less hungry. Additionally, the chemicals in chili peppers and such raise your metabolism. So while your appetite is curbed, your body is also doing more work.



Now put it into easy effect. Instead of topping a burger with drippy American cheese, try it with a healthy helping of zesty salsa. Or replace the mayonnaise in your tuna salad with a gourmet salsa that contains olives or peaches for a unique taste. Salsa also mixes particularly well with low-fat cottage cheese for a snack that needs only some crisp celery sticks and few brisk shakes of the Tabasco

bottle for lip-stinging satisfaction.

As for mustard, it's a versatile marinade or glaze for everything from beef ribs to turkey, and has far less calories than traditional, sweet barbecue sauce. Whisk some Dijon and fat-free sour cream for a quick sauce for salmon; brush some honey mustard on roasting root vegetables; or mix a horseradish-infused brown mustard with skin-on mashed potatoes for some extra bite --- especially if you've skipped the gym that day. Only your elliptical machine will know.

Freelance food-and-travel writer Jen Karetnick is co-author of Raw Food/Real World (Regan

Books, 2005) and editor of Hungry? Thirsty? Miami (Glove Box Guides, 2007). Contact her at Kavetchnik@aol.com.

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Aunt Gertrude's Broccoli and Rice Casserole

2 cups uncooked minute rice

2 small 10 oz. packages of frozen chopped broccoli thawed

2 cups (1 small can) cream of mushroom soup

1 can water, plus 1 cup water

1 stick butter pre-melted

3/4 cup chopped onions

3/4 cup chopped celery

16 oz jar cheese whiz

Pre-heat oven to 350. Mix all ingredients in a large bowl or pan. Pour mixture into a casserole dish and bake for 1 hour.

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1 clove garlic, finely minced

1 cup or more shredded iceberg lettuce

1/2 red pepper in thin strips, halved

1/2 cup shredded mozzarella

1/4 cup pitted black olives, sliced

S&P

Dressing:

2/3 cup olive oil

1 clove garlic, minced

4 tablespoons white wine vinegar

1/2 teaspoon dried basil

2 teaspoons worcestershire sauce

Boil beans for 7 minutes (cooked but green). Add salad ingredients and chill. Dress just before serving.

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Broccoli and Rice Casserole High On Flavor Mandel Bread



The Wilsons inspired parents who had children affected with the illness to join in the fight to eradicate the disease. These parents also established organizations to raise funds for this cause.

At an early age Susan's older daughter Maggie learned that Kirby had physical difficulties and she began to perform research on her own so that she could understand what was happening to her sister. What Kirby is experiencing has taught Maggie lessons she could never get from anyone else or from being in a classroom. Most of all, Maggie has learned that you don't need words to communicate.

Kirby lived a normal life until about six years of age though she was diagnosed with Sanfilippo at the age of four. She is now 15 years old. It is difficult however to determine how long a child with the disease will live even though scientists have estimated a life span of 10 and 15 years. more...

More extraordinary stories...

<u>Combining Fitness with Charity</u> <u>A Big Man With A Big Heart</u> <u>Weathering Stormy Waters</u> From a Five Dollar Suit to a Million Dollar Company School on Wheels



More extraordinary stories...

The Fight for Life A Big Man With A Big Heart Weathering Stormy Waters From a Five Dollar Suit to a Million Dollar Company School on Wheels

Combining Fitness with Charity, Cont'd by Kathi Kentty

Several mainstream actors began to attend his classes, but because he was so focused on making people feel good about themselves and focusing on his craft, he never realized it.

"People are coming to me to get a service. I'm here to give them the best service possible and I want them to love it and see that I love what I do, and when they leave here I want them to feel like they can walk on water. That was my thing."

His form of teaching was so unique that other public personalities began approaching him for personal training. Hard work and strong ethics won him an award for Outstanding Membership Involvement at the YMCA.

"Working off that traffic ticket was a blessing in disguise," he states, and "you never know what your path is going to be. Learn from everything."

What Shawn loves most is making people feel good about themselves and the icing on the cake is that he is also doing what he loves, a great combination for success. He encourages his workout students to have fun during the sessions but it is usually accompanied by some pain. His words to his students: "whatever you do today, you're going to earn it and I'm going to make sure you earn every bit of it."

Shawn believes in inspiring his students to look at life from a positive perspective no matter what is happening in their lives, and they love him for it. As he states, "that in order for you to stay powerful, you have to be strong in your mind and spirit too, not just physically."

Just when Shawn thought he was on top of his game, the chips came crashing down. He was let go. With a new administration came new rules and he didn't fit in with the way they conducted business. Immediately Shawn began to question his destiny. What was he supposed to be doing? Was it fitness or something else?

As if that wasn't enough, last year his brother died. His brother's death was the defining moment that lead him to focus on charities, and health issues. From that point on, Shawn decided that whatever he did, it would be linked to a charity because tomorrow is not

promised.

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Living from week to week became a challenge. In the meantime while attempting to sort through his life, Shawn began creating mentally and on paper what is now known as the <u>Hollywood Extreme Workout</u> program.

During his time of misfortune, people urged Shawn to apply for general assistance. He resisted that idea for a while. He states, "I have two arms and two legs, and I'm strong, I can find me a job." Each day came and passed but no job opportunity presented itself. Much to his dismay, Shawn applied for general assistance for one month. That was his absolute limit and he was determined to find a job within that time. This experience was an eye opener for him because it gave him a glimpse of what so many others are experiencing in today's society, not because they are lazy but because of circumstances. He says, "Maybe God allowed me to cross this path just to see where I could really be most beneficial in helping others." It was a lesson he'll never forget.

"It doesn't matter how well you do your job or how many awards you've received. If you have someone over you who doesn't like you for whatever reason they can fire you."

Shawn left no stoned unturned in looking for a job. When he received an offer from a local gym, he accepted it and was soon instructing a packed room of about 65 to 90 people per hour.

His parents taught him to always do your best no matter what it is. He not only gave it his all, but he had a passion for what he was doing.

Shawn's brush with being almost homeless with no food taught him a valuable lesson that he turned into a positive plan. He required his students to donate canned goods, clothing or a toy help the less fortunate within the community. After all, people need help everyday of the year, not just once or twice a year. Class participants were very receptive to his idea. Every week Shawn would deliver the items to local homeless shelters and other charitable organizations.

And, it doesn't stop there. Shawn has other ideas that he plans to implement relating to fitness. They too will include a focus on charity. He is currently the Ambassador for the Champions for Children charity (pocketnutrition.com). He also plans to start a Dance Label in which all of the profits will go to charity, including children and AIDS research. Shawn's experiences sent him in a whole new direction, which resulted in a new attitude and a new perspective on life. Through the highs and lows of his life Shawn has learned several valuable lessons:

- Never take life for granted
- Never assume that because you're at the top of your game and good at what you do that you will always remain there
- Cherish those who are close to you because you never know when they will become absent from your life
- Be willing to help others

These are lessons to be learned by all of us.

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<u>The Fight for Life</u> A Big Man With A Big Heart Weathering Stormy Waters From a Five Dollar Suit to a Million Dollar Company School on Wheels



More extraordinary stories...

The Fight for Life A Big Man With A Big Heart Weathering Stormy Waters From a Five Dollar Suit to a Million Dollar Company School on Wheels

Combining Fitness with Charity by Kathi Kentty



"I don't want you to ever give me anything because whatever I have, I want to know that I've earned it, because if I've earned it and I lose it, I know the journey to get back to it. If you give it to me, I can never find my way back."

These are the words of a man who believes you get out of life what you put into it.

Talking to Shawn was like talking to someone I've known for years. His positive perspective on life as you will learn later was evident as we conversed about important aspects of his life.

Shawn's love for fitness was not always his primary dream. He dreamed of becoming an actor and dancer. As a young kid he used dance as a way to stay out of trouble. It was a form of survival. Then, many kids used to gather on the street corners or in parks and break dance or perform street dancing and express themselves through music. It didn't make their lives better but it gave them an outlet from the environment in which they lived everyday. It kept them out of trouble.

Shawn's path to becoming a well regarded Hollywood fitness instructor was not a straight one. He attended Morehouse College to study Biology, but there was something missing in his life, the ability to express himself through art. As a result he enrolled in theatre. He was one of the first male students to study dance at Spelman College.

His talents and hunger to be the best at his craft landed him lead roles in musicals and dance performances. Shawn's ability and desire to obtain these roles were often met with resistance. Others were intimidated by his perfectionism and he often found himself being pushed to the back of the room or others being favored over him.

Because of his ability to dance and give dance instructions, Shawn was often approach by people to become a fitness instructor. That was absolutely not an option for him. He simply dismissed the idea for about three years. His dream was to become a professional dancer and study acting so that he could obtain a lead role on a sitcom. He managed to obtain a few

acting roles in commercials and on television shows but nothing else came along and the money stopped coming in.

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Shawn quickly realized that he needed to take action. After he received a traffic ticket and could pay for it, reality quickly set in. He didn't escape the penalty of the ticket, instead he performed community service at the local YMCA in Hollywood. He took the assignment seriously and performed it well.

At the end of his community service, Shawn was offered an opportunity to stay on as a maintenance worker. It has always been my thinking that whatever you do always do your best because you never know where it can lead.



Little did Shawn know that his employment as a maintenance technician would lead to a new-found career shortly thereafter. The road he traveled to get to it wasn't a smooth one but he was willing to continue.

He graciously accepted the offer to remain at the YMCA. After working a year in the news position, Shawn realized that he was meant to do more. The love of music and dance remained deeply rooted within him. One day he observed a workout class and he noticed type of music and the ability of the participants to move rhythmically while exercising. It sparked a flame within him because dancing was his passion.

Shawn decided to obtain his certification for cycling and personal training then began teaching as a fitness instructor. That's when the flood gates opened, but not quite immediately.

The word of Shawn's ability to motivate and inspire his students began to spread. Several months later students were arriving 45 minutes to an hour early just to get a space in his class. He was offered opportunities to teach additional classes as he became more popular. Within a short period of time, Shawn would raise the attendance from 12 students to almost 60 students per class. With such success as a fitness instructor, Shawn began to dissect his plans for becoming an actor. He had become so popular that even his 9a.m. class was filled to capacity. He states, "I often heard people making excuses to their bosses and scheduling lunch around their workout sessions." This was truly an eye-opening experience. It made him realize that "maybe I should take this fitness thing seriously."

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Weathering Stormy Waters by Kathi Kentty

She states that "when you watch something that you live in come tumbling down before your eyes, you begin to reassess if you are a person who labels yourself. If your worth is based on your home and your material possessions, then maybe you need to reassess what your worth is."

Sometimes it takes a tragedy or an unusual event for us to realize what's important in life.

While recuperating from the accident, she and her mother, who was a diabetic, took care of her father 24 hours a day. He had suffered a stroke and heart attack simultaneously and for the last three months of his life had lost his vision. "Helping someone through their last rite of passage was probably one of the greatest honors that I have ever had," she stated.

Larnette often sat with her father and talked to him about what kind of day it was and about the birds, the sky and things that would help lift his spirits.

This down period in her life allowed her to re-evaluate and reassess priorities and consider how her abilities could be used to bless others.

"No matter how far at the bottom you are, don't assess what you've lost, but assess what you have. Yes we do need to make money, and make a living and everybody, I think hopes to be prosperous, but our talents need to bless others. What are we giving back, how will it help touch someone? What is your voice, your purpose and your destiny," she asks.

Larnette views her experiences, though tragic, in a positive light.

While re-evaluating her life, Larnette took note of the types of people with whom she associated. She began removing the "negatives". She's always been a generous person, but she realized there were too many takers, people who always counted on her to do things for them or to solve their problems. "Not only do they consume you, but they drain you." She finally realized that the core of many of her problems was that practically everyone wanted to take from her. Larnette gives freely but she's learned to set limits and most importantly, she's learned to say no. "You can't be all things to all people".

She often looks back on her life and ponders how she managed to weather the storm. She says, "Miracles don't always come with a face, or come announced; we don't always know them when they arrive. Miracles are many times capsules in little small windows of gifts."

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Larnette considers herself a successful writer but not in the sense that most people would. She uses her messages and writings to help change lives. Larnette believes in sewing seeds and giving back.

"I would rather my books have a message and a voice that touches someone and change 10,000 lives in one year, than 10,000 books that are bought and listed on the New York best seller's list for 13 weeks, but a year later nobody can remember a word that I said. I don't diminish anyone who wants to be on the best seller's list. My goals are not the same."

You can't change some things in life but you can change your outlook and you'll find that your circumstances will change. Her advice to people who have encountered major obstacles or ongoing tragedy is "to look for the good in things, and remember you're not alone. Look for things around you that are a support system of love, a child, a parent or a friend."

Even in the midst of crises you can do things that will lift your spirits. If you enjoy listening to music, reading, walking or jogging, do those things. Don't stop living because a major obstacle has been placed in your path.

Larnette says you should remind yourself each day what you aspire to be. "These are the intangibles. Then begin to look at the tangibles to establish in your mind what you need to do to begin. Is it getting a job or acquiring new skills?"

"Whatever has happened to you, accept it for what it is but don't allow yourself to become a victim, because you don't grow from being a victim. You stay in the past, and there is no future in the past."

Sometimes it takes other people to recognize your true talents. Through the many detours in her life Larnette finally realized her gift and began to use it to help others as she has done through many of her writings and on her website, <u>Women and Success</u>. She inspires and encourages women to celebrate their lives and their blessings and to make a difference in the lives of others.

Some of Larnette's works include: Writer's Block Newsletter from 1997-2001, written and published by Larnette; a romance novel entitled Seasons, and a spiritual novel entitled Faces-The Sacred Journey. She also published Sully and Me in 2003, which won the National Gary Awards Competition. The first publication of her Women and Success series is scheduled to be released in December 2006.

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Have you ever had a series of events occur in your life that gave you the impression that you were never meant to get ahead or have you asked yourself what have I done to deserve this?

As a 9th grade student, Larnette Phillips didn't know she had a special talent that would become her calling later in life. As a pupil, she ignored the keen eye of her teacher who recognized her writing abilities at an early age. Other people also urged her to pursue a writing career.

Sometimes we choose a path in life that defies everything that others see in us. As the years passed, Larnette began to acknowledge her ability and talent as a writer. She began to write short stories in her spare time.

Larnette worked as a communications sales person but she knew that she should be doing something else. She dreaded going to work everyday. Finally in 1991

after much thought, she walked into her manager's office and quit her job. She decided to pursue her dream of becoming a writer.

She knew nothing about writing but she was willing to forge ahead. Fortunately, she had saved money to help support herself for a year and a half. At worst, she thought, "I'd have to return to selling."

She wrote three chapters of a novel and submitted them to an agent at his request. To her surprise, the agent asked for more chapters, but she had none. She estimated how many chapters and pages she could do each day and finished the novel in six weeks. This was a wake-up call that made Larnette realize what a novice she was at that point. She began accepting various writing opportunities but her money soon ran out. To make ends meet,

she accepted an offer from a friend to earn money and found herself scrubbing the floors of a mansion.

She also distributed newspapers, though it only lasted two days. Larnette discovered how challenging it can be to deliver papers at 2:00 a.m. After re-examining her life, things gradually began to change and evolve in Larnette's life. The editors she'd been contacting previously began calling and she used her creative thinking to create opportunities for herself. Still she was not satisfied. These things helped her "get through the day" as a freelancer but they did not satisfy her desire to become a novelist.

Just as things began to get better, she encountered several devastating experiences. She was involved in a head-on-crash, sustaining serious injuries, including losing most of the hearing in her left ear. Thankfully, she regained her hearing without surgery. Six weeks later, Hurricane Ivan completely destroyed her home, causing her to move in with her parents. In the aftermath of the storm she was trapped in her home for two weeks without water and food. Shortly after Hurricane Ivan, her father became terminally ill. She referred to this period in her life as her stormy waters.

Larnette realized some major changes were needed in her life. Through all of these devastating events, she was able to view life from a positive perspective. She had received knee injuries from the accident but she refused surgery though her doctor advised it. She knew that if she had surgery, she would have to learn to walk again, a process that could take up to a year. Larnette was not willing to take the risk but was determined to push herself. She began taking small steps to recovery, walking 300 yards at a time using a cane.

Larnette looked for "lessons learned" in every experience. As she weathered her "stormy waters" she realized she could react negatively or positively. Through the midst of everything she remained focused. more...

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From a Five Dollar Suit to a Million Dollar Company, Cont'd by Kathi Kentty

Geir always had a great appreciation for his parents. His mother Laila is his pride and joy. To show his appreciation for her inspiration and encouragement he secretly copied her signature and placed it on bottles of perfume. He gave his mother her first bottle on Mother's Day. It was one of the best moments of her life to learn that her son cared enough to use her name on his perfume line. She had been his inspiration in the creation of the product.



As we chatted, he vividly remembered how his mother used to take him for walks in the mountains. There he would see and smell wild flowers growing in the fields. She has always been supportive of him and his dreams. He created Laila out of love and respect for his mother. Geir's dad was a businessman and he taught him how to purchase and sell products and how to become successful. His dad taught him to trust in himself and only

in himself. "Never hand any part of your business over to someone without some knowledge of what's to be accomplished."

Having developed a potentially successful product, Geir found there was little time to take acting jobs. However, his acting experience was instrumental in helping him meet people and introduce his product line. He's never regretted not continuing to act full time. He continues to use the experience to market his products. Sometimes life has a way of taking you down a beaten path.

Geir believes in a hands-on approach and personal touch when it comes to his customers. He travels over 200 days out of the year to promote his products. He wants his customers to know the person behind the products, and he's found this to be a very successful approach. He says that to maintain stamina he exercises regularly and maintains a healthy diet, though it can be difficult when traveling so much.

He also states that having inner happiness and peace is very important to success. Geir's happiness and cheerful spirit are contagious. I knew we were going to have a wonderful conversation as soon as we began to chat.

We all experience set-backs and adversities in one form or another, but we should not allow them to adversely affect our ability to think positively.

Geir's products are well known among the stars. A few years ago his Laila product line was included in a gift bag at the Grammy Awards. Now he has an extended line of Laila products, including perfume, body lotion, deodorant, body bronzer and candles. His men's collection also includes a parfum and deodorant.



Throughout his travels, Geir often contributes to charitable causes and takes time to make public appearances to speak on the importance of fitness and good health. He also finds time to speak on the importance of dedication and being surrounded by positive-thinking people. He encourages people to "focus on the good things you have today. Appreciate them." Geir's experience working with physically-challenged children has served him well. He maintains an upbeat attitude and never-ending patience.

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When I first met Geir, I knew that he would become successful. He has the ability to easily draw people into a conversation and a personality that lights up a room. His road to success was not straightforward.

Growing up in Norway with a father who was a ski instructor, Geir learned to ski before he could walk. He became very involved in other outdoor sports, but playing sports wasn't his

only passion. His interest in acting and Hollywood was heightened by photos of Hollywood actors that his mom showed him.

As he discussed his childhood, I could tell he enjoyed play-acting with his friends. He continued to act as a young adult and his coach encouraged him to come to America to become more involved in that field. He was delighted that his instructor believed in him.

Geir soon set his sights on Los Angeles, California, where he would study acting on a student loan. Upon arriving, he quickly realized what a challenge he would have because he had little money and spoke very little English. So, how did he manage in fast-paced LA? After purchasing a car for \$600 and renting a modest apartment, his next challenge was learning to speak English. He began watching television and reading newspapers to facilitate learning English, which greatly helped him as he continued acting. It was a challenge, but one that taught him that you shouldn't give up, no matter how tough the situation may seem.



Realizing he had to supplement his income, Geir accepted a job offered by a friend to become a fragrance model. He had no idea what that meant. His magnetic personality drew people to him and they would often ask where he was from and whether Norway had perfumers. That was the beginning of Geir's interest in learning more about the perfume business. He began researching combinations of fragrances that would reflect the beauty and essence of Norway, something light and fresh. A friend was kind enough to lend him money to help him start his

business. While developing and perfecting fragrances, he would often seek the opinion of others. He believed that the best way to perfect his product would be to

obtain the opinion of potential customers.

Several years later, Laila and Geir, his line of perfumes and colognes, were introduced. The process of developing Laila took five years from conception to reality. Geir learned a lot about himself during that time.

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After years of development and testing, he had 1000 bottles of Laila sitting in his apartment. His reaction, "What am I going to do now; Where do I start?" Reality set in. Geir had no experience selling a fragrance line and his money had run out. He immediately began to contact department stores and quickly found out that it was going to be an uphill battle. He was not a celebrity and he had no experience in fragrance distribution. Undeterred by the challenge, he began to think of ways to market his fragrances. He contacted a major department store and though they liked the product, he was told that he would never be successful without money to distribute and market it.

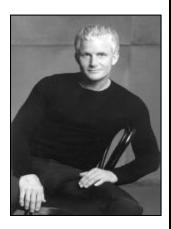


Geir challenged the store to order 100 bottles and if they did not sell, he would take them back after three months. It took six months to get a meeting with store officials. They accepted the offer.

Geir was scheduled to appear at the department store the day before Mother's Day. Not knowing anything about the business, Geir's creative thinking kicked in and he decided to market himself. He went to a garage sale and purchased a five-dollar suit and a red carpet. He contacted a photographer friend whose funds were so low that he couldn't afford film for his camera. This didn't stop Geir. When the store opened, the photographer pretended to snap photographs and people began lining up, celebrities included. This was Hollywood. People wanted to know more about this person and what he was selling. Geir began signing autographs and selling perfume. It was an exciting day for him. As he greeted customers, he felt something biting him on the back but he continued without a flinch. That day was a successful one for Geir. He sold every bottle of fragrance and had a waiting list of 50 people.

Upon returning home after an exciting day, Geir discovered that his suit had fleas in it. He was so poor that he could not afford to have the suit dry cleaned. Still, it had been a glamorous experience for him. His ability to think outside the box created a whole new world of opportunities.

Geir believes that to become successful you have to believe in yourself and your product 110 percent. You have to be willing to make sacrifices, put in the extra hours and never let anyone discourage you from accomplishing your goals. He knows how easy it can be to give up but he chose not to do so.



I have spoken with many entrepreneurs and business people and the advice has always been the same -- be willing to "hang in" there. Don't give up after a few weeks or even months of trying. Keep focusing on and working toward your goal. Before you know it, and sometimes when you least expect it, things will begin to happen. more...

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A Big Man With A Big Heart by Kathi Kentty



Emanuel Yarbrough (also known as Tiny) holds a World Guinness Record as the world's largest living athlete. At 6 feet, 8 inches and 700 pounds, Emanuel has a long list of accomplishments, with more to come in the future.

For over 20 years, he has been involved in athletics, including football, wrestling, judo, mixed martial arts and Sumo wrestling.

He continues to travel the world promoting Sumo wrestling through Sumo clinics. A statue in the Czech Republic has been dedicated to Emanuel for his accomplishments in promoting the

sport and helping others realize their potential to succeed. Traveling to foreign countries has given him a great appreciation for other cultures. His accomplishments have earned him recognition on major talk shows in the United States and in national and international magazines.

He initiated the Sumo Kids Foundation program in schools in Buffalo, New York, which teaches kids about discipline and sports. The program is aimed at troubled youth, to keep them off the streets and away from violence. It teaches them to stay motivated, to remain focused and realize their potential. Emanuel talks about his travel experiences and how his life has been enriched through such opportunities. The program has been well-received in cities throughout the United States.

Emanuel has been invited to travel to countries such as India, New Zealand, Japan, France, Poland, Switzerland and Austria. As an Ambassador for International Sumo Wrestling, he talks to children around the world about following their dreams and that if they learn about people from other cultures and backgrounds, they will find that "we all have some things in common".

Emanuel's goal is to inform and inspire youth concerning the importance of remaining active and healthy and maintaining a positive attitude about life. "Sumo wrestling is a sport for larger athletes, but you still have to train and be prepared to compete". Kids need to be encouraged to be active, even though it's difficult in an age where computers and other

electronic equipment provide their main sources of entertainment. They may provide mental stimulation but these diversions do not promote healthy lifestyles. Instead, they promote sedentary lifestyles. Emanuel knows very well how difficult it can be to maintain a healthy diet and weight. He strives to help people of all ages lose weight but his focus is mainly on children because it is important to establish good eating habits and maintain healthy lifestyles early in life. His ultimate goal is not to teach them to become Sumo Wrestlers but to inspire them to realize their potential to accomplish their dreams.

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His path to success has been littered with stumbling blocks, but he states that "we all have ups and downs, but you must apply yourself and try to maintain a positive frame of mind. Even when I'm in a negative frame of mind and I get a little behind, I never let it get to a point where I don't think I can recover." What pulls him back is doing something positive the next day.

Like many people, early on Emanuel ignored the advice of doctors but finally came to the realization that he would have to do something about his weight or he would die. Several things played a role in Emanuel's decision not to seriously consider his weight problem. He thought he was fine and he could handle it; after all he could run five miles and dunk a basketball while weighing 400 pounds. There were issues in his life that lead to depression which caused him to ignore his weight as a potential threat to his life.

Emanuel views life from a philosophical point of view. "People are people" he states, "and they are going to do or say things." He has been on the receiving end of negative comments, but as he has grown older, he has learned that "sometimes people say negative things about others to make themselves feel better. They may have some problems within themselves and trying to demean me is going to make them feel better, which is not is helping them in any way, and they may even have deeper problems than I have."

He urges young people to stay focused on living healthy lifestyles. "I learned later in life there is so much in this world to see and to do," and if these young kids can jump in now and not let things like this impede them, the earlier they start the more things they have to look forward to." Start by taking small steps to change bad habits and keep active, is his advice.

Emanuel has other aspirations besides being the best at Sumo Wrestling and Judo. Becoming a radio sportscaster has been a long-time dream. He would like to bring happiness to kids who are terminally ill by playing Santa Claus. He is also writing a book about his life and experiences as the world's largest athlete and his extraordinary experiences as an Ambassador of Sumo wrestling.

Emanuel has set a goal to compete in the 2008 Judo Championships but he must lose weight to compete. As most of us know and have experienced, weight loss is a challenge but he wants to lose 300 plus pounds. Preparing for this endeavor will require that he train but he is on the right track to succeed. I can only imagine the types of mental and physical challenges he will endure. "It is going to be very daunting, but it's attainable though," he says. "If there's something worth working for, it's worth putting the effort into it. The ability to live again is definitely worth something working for."

He realizes that when you've reached the weight that he has, that dieting and exercise are only a part of the solution. "You have to look at things from a holistic perspective." He states that "by starving yourself to lose weight, you're doing yourself a disservice."

He is no stranger to hard work. After all, he trained for Judo and to become a Sumo wrestler and he also played football in college. He knows he can accomplish his goals. "It's just a matter of getting the mental and nutritional aspect because that's a new venue for me."

Emanuel Yarbrough's ability to inspire and motivate people has been amazing. From world leaders to young children, he has given them all a positive outlook on life.

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School on Wheels by Kathi Kentty







The children that her organization serves range from kindergarteners to twelfth graders. Agnes and her wonderful team of volunteers had been driving to the skid row area of Los Angeles handing out books to children on the street, getting their names and helping them enroll in school. Working with the children in these areas presented another problem. Many of them had no school records or had lost them, so they could not be registered or enrolled.

Realizing the desperate need of the children, Agnes facilitated a means for them to obtain and complete the required paperwork. She rented a place in the heart of skid row to make the process easier for the families. With only a couple of chairs and tables and a fax machine, Agnes began helping the children to enroll in school. It was a major breakthrough for School on Wheels. Within the year, 400 children enrolled. She continued the process until every child was enrolled.

The small office space quickly became a learning center for the children and it all started with just one young boy who wanted a quiet place to study. The children quickly took it over and tutors now travel to the location to assist about 30 children.



Additionally, they travel to other locations, many of them shelters, to tutor children at night. We can see how the name School on Wheels appropriately fits. There is no large mobile bus or van. The program is run by individuals who drive to various locations to tutor children in underprivileged areas of Los Angeles.

Several years ago, one of the tutors, Laine Altman, noted how difficult it had become to teach the children in the shelters where babies were crying, the television volume was high or there were other distractions. She assembled a committed group of architects and designers who volunteered to create classrooms conducive to learning. The centers are now equipped with furniture, computers and everything necessary for learning. There are currently nine shelters with classrooms and two more are under construction.



Agnes had no idea that her desire to help one homeless child would turn into an enormous but worthwhile project that would change the lives of hundreds of children.

She realized that what she is doing is not only helping a few children, but she has made a tremendous difference in the lives of entire families and has made progress in breaking the cycle of poverty and lack of education that affects homeless families.

It is the dedication of tutors and other team members of School on Wheels that keeps the program running.

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Many of the families live in transitional and emergency shelters where they move from one to the next based upon their situations. There are many families and long waiting lists for non-emergency shelters. Agnes states, that "we need more emergency shelters because we have more people living in their cars and on the streets." There are also three-month and six-month shelters which give families a chance to become stabilized, look for a place to



live and/or find a job. They then move to transitional housing for about 18 months to two years where they have case managers and social workers to assist them. Babysitting is often available to allow the parents to seek work. At the non-transitional shelters, the parents have to take their families with them when looking for work, which presents additional challenges.

School on Wheels provides educational services in emergency and non-emergency shelters and transitional housing. The program serves children from all ages and backgrounds. Tutors are trained to recognize related issues such as a child with hearing problems. They try to address the problem by contacting the appropriate organizations.



For 13 years, Agnes Stevens and her wonderful group of volunteers from all professions, ages and backgrounds have been uplifting the spirits of homeless families in several areas in California through School on Wheels. Through all of the heartache and tragedy they encounter on a daily basis on the streets of Los Angeles, these determined volunteers and mentors encourage each other to stay strong. Some of them have participated in the program since it first began.

Agnes taught in private school for eight years and public school for 22 years. At the wonderful age of 69 what Agnes finds most rewarding is having the ability to bring people together, creating a spirit that inspires people to want to be a part of this wonderful project that she created. The program currently has about 300 volunteers and Agnes would like to increase the number to 500 by the end of 2006. The volunteers work in five major regions in Southern California, including Los Angeles, Santa Barbara and Ventura counties, with chapters in Indiana and Massachusetts.

All funding for School on Wheels comes from the public. To learn more about this organization, to become involved or make a contribution, visit www.schoolonwheels.org.

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In 1985 while visiting a library just as it was closing, Agnes Stevens decided to check out a book but did not realize what the book was about until she arrived home. As she began reading, she discovered that it was about homeless families in New York City. She could not believe that entire homeless families existed. After reading the book, Agnes felt compelled and inspired to change the life of a child. Who he or she would be, Agnes didn't know but she promised herself that after retirement she would locate a homeless child and tutor him or her.

The disruption of lives, living in chaos on the streets, in motels, with no education -- can you imagine living this way? No, none of us can, but it's happening everyday all over America and the numbers are increasing. Agnes Stevens couldn't believe it either and that was her defining moment to change the lives of the homeless. Who is Agnes Stevens? She is a woman who has made her mark in the world of education.

In 1989, she took an early retirement, used her teacher's salary to buy a modular home and began substitute teaching and tutoring. She quickly began to focus on finding an opportunity to help a homeless child. Her immediate search did not result in success, as the homeless shelters and other organizations weren't willing to open their doors to her or automatically give her information.

As time progressed, she finally received word that there was a school in Venice, California, that homeless children attended. The school was seeking someone to greet the children, help place them and watch over them.



This was the perfect opportunity for her to make a difference. After three years of working there part-time, she began considering ways to provide additional assistance. Some ideas which immediately came to mind were tutoring, providing backpacks and school supplies and

conducting one-on-one mentoring sessions. About a year later Agnes established a relationship with school officials and began interviewing homeless families of the children who attended the school. She interviewed affiliated organizations and anyone who could give her insights into homelessness. She quickly followed through on what she learned and designed a program to assist homeless families.

Many of these families were living in the parking lots of crowded shelters, on the floors of churches and in motels. These children had no camps or other activities in which to become involved, which made life very unbearable at the crowded shelters during the months when school was not in session.





In 1993 while establishing School on Wheels, a non-profit organization, Agnes visited Santa Monica with a friend and began tutoring homeless children and families during the summer.

When school started, Agnes began working at the shelter that housed the children who attended the school where she had previously worked. This was the beginning of her mission for the rest of her life.

Another defining moment was when she met two young boys and asked them what they would like to learn. They both said they wanted to learn to read. These two young boys had missed so much of life while traveling from place to place with their grandmother; they were out of school for long periods of time. Agnes began working with them and their teachers and then the wind was taken out her sail. The two young boys disappeared within a four-day period. This occurrence gave her reason for deeper thought as to how she could turn the lives of these children into something positive and meaningful. During the time that she waited for her non-profit organization to be formed, Agnes had the opportunity to visit several homeless families who were thrilled with her plans to improve the lives of their children. more...

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money

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Shawn L. Jenkins

Combining Fitness with Charity by Kathi Kentty



"I don't want you to ever give me anything because whatever I have, I want to know that I've earned it, because if I've

earned it and I lose it, I know the journey to get back to it. If you give it to me, I can never find my way back." more...

Kirby Wilson

The Fight For Life by Kathi Kentty



Susan and Brad were blessed with two wonderful daughters, one a few years older than the other.

They never dreamed that they would face a challenge that every parent hopes they will never face. more...

E manuel Yarbrough

A Big Man With A Big Heart by Kathi Kentty



Emanuel Yarbrough (also known as Tiny) holds a World Guinness Record as the world's largest living athlete. At 6 feet, 8 inches and 700 pounds, Emanuel has a long list of

accomplishments, with more to come in the future. $\underline{\text{more}...}$

Geir Ness

From A Five Dollar Suit to a Million Dollar Company by Kathi Kentty



When I first met Geir, I knew that he would become very successful. He has the ability to easily draw people into a

conversation and a personality that lights up a room. His road to success was not straightforward. more...

Larnette Phillips

Weathering Stormy Waters by Kathi Kentty



Have you ever had a series of events occur in your life that gave you the impression that you were never meant to get ahead or have you asked yourself what have I done to deserve this? more...

A gnes S tevens

School on Wheels by Kathi Kentty

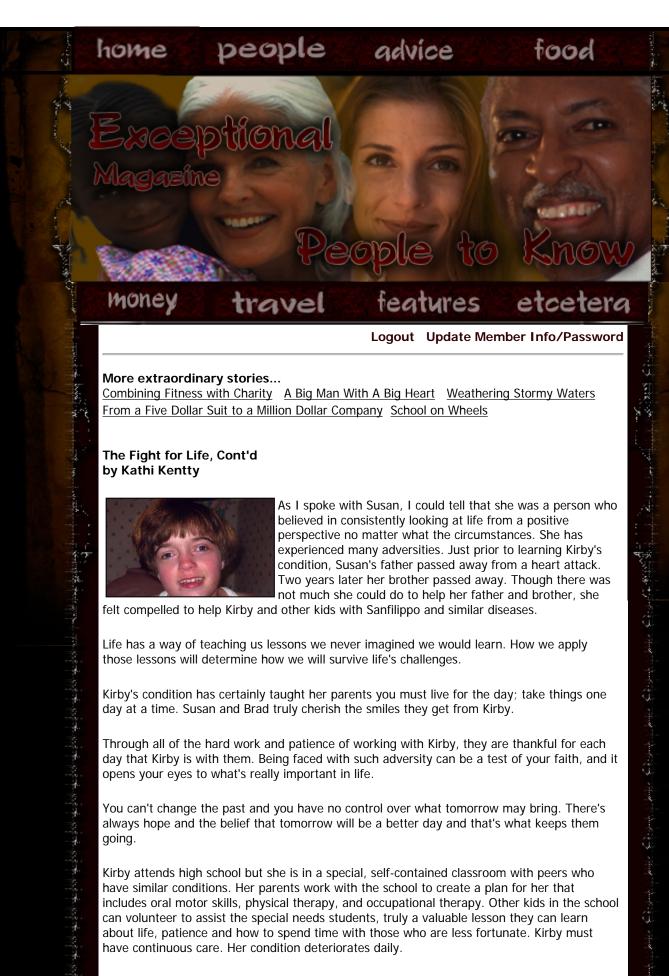


She could not believe that entire homeless families existed. After reading the book, Agnes felt compelled and inspired to change the life of a child. Who he or she would be, Agnes didn't know but she promised

herself that after retirement she would locate a homeless child and tutor him or her. more...

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Kirby may have a debilitating disease, but it is the spirit within her that gives her the strength to go on each day.

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Susan's advice to other parents who have children with debilitating diseases is "never doubt your own feelings towards what your child can and cannot do. You are the only true advocate for your child. Enjoy them, celebrate their life; celebrate their abilities and don't look at their disabilities."

The Wilsons have been faced with an incredible experience and it has made them realize that nothing can be taken for granted. They have become better parents because it.

To help raise money for research, the Children's Medical Research Foundation sponsors a sweetheart dinner dance and golf outing every year. Everyday Susan and Brad hope and pray that enough funding will become available to move the process along more quickly.

Through hard work over the years, they have managed to gain the support of many researchers but Susan states "that it is very challenging to continue to find ways to raise funds." She realizes the window of opportunity is rapidly closing for Kirby and it is very disheartening to parents who are desperately seeking to keep their daughter alive.

There is one doctor who is working to bring the case before the FDA for a trial study, which is exciting news. It is a very long and detailed process and even if successful, there is no guarantee that Kirby will be accepted into the trial.

So many of us whether we have a child with a debilitating illness or not, can learn some of life's lessons from a parent who does. Most of all, we can learn what's really important in life. Kirby is on a personal journey and her silence has become a powerful voice to those who surround her.

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More extraordinary stories...

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Other Travel Articles:

Searching for the Best Travel Deals

Travel Safety - Part 1 (International Business and Pleasure) by Monica Davis

You've planned your overseas trip months in advance, the time has arrived and you're excited and looking forward to it. The time has come for lying on golden beaches or touring famous cities and country sides that you've read about. You're about to step into a foreign land; you want to enjoy your trip but you also want to be prepared for the unexpected.









Most likely you will have a safe, incident-free trip; however, with the many unknowns of foreign travel and life being what it is today, you should plan for your safety as well as your enjoyment.

If you arm yourself with the necessary information, you will be prepared to handle emergency situations if they occur. Here are some safety tips as you plan your exciting trip overseas.

Passports

- Complete the emergency information page of your passport; this information may be needed at some point.
- Don't forget to carry your visa and passport.

Money

- Invest in travelers checks, they can be replaced. Don't carry a lot of cash Learn the local currency.
- Obtain U.S. phone numbers for credit card companies in case of loss. 1-800 numbers

do not work overseas.

Take no more than two credit cards.

Local Customs and Laws

- Inquire about things such as the country's tipping standards and the types of women's clothing that are acceptable.
- Learn some of the country's customs and cultures even though you may only be there for a short time.
- Attempt to learn a few basic words of the language. English is not a second language in every country and this can be especially helpful if you need emergency assistance. Locals tend to be more responsive when you attempt to speak their language.

Health and Medical

- Carry your insurance card and a claim form.
- Carry proof of any existing medical conditions by obtaining a physician's letter.
- Medications should be carried in their original containers clearly marked and labeled.
- Check to make sure that your medications are not considered illegal in your destination country.
- Check to see whether you will need specific medical exams or vaccinations since some of them may take a while to process.
- If you are retired, you may wish to contact the American Association of Retired Persons for information concerning medical care in foreign countries.
- Contact your local health department if you are uncertain about required vaccinations.
- Consider investing in travel health insurance if your current plan does not cover foreign travel.
- Consider taking a basic first-aid kit. more

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Travel Safety - Part 1 (International Business and Pleasure)

Searching for the Best Travel Deals by John Riddle

Whether reserving a hotel room, buying plane tickets or making other travel arrangements, these tips will help you get a deal that delivers what you are promised.



- **Plan as far ahead as you can**. Special deals on hotel rooms and airline seats often sell out very quickly.
- Be flexible in your travel plans. Hotels often offer better rates on days when they expect fewer people to be staying with them. After you get a fare quote from an airline, ask if you could save money by leaving a day earlier or later, by taking a different flight on the same day, or using a different airport. Changing planes during your trip is sometimes cheaper than a nonstop flight.
- **Check out the seller**. Ask tour operators and travel agents whether they belong to a professional association, then check to see if they are a member in good standing. Contact your state or local consumer protection agency and the Better Business Bureau to find their complaint history.
- **Comparison shop**. Determine the complete cost of the trip in dollars, including all service charges, taxes, processing fees, etc.
- **Beware of unusually cheap prices and freebies**. It could be a scam and you could end up paying more than that of a regular package tour.
- **Ask about cancellation policies**. You may want to look into trip insurance for added protection. www.insuremytrip.com and www.quotewright.com offer pricing and policy information on plans from different companies and describe the different policies available.
- **Insist on written confirmations**. Ask for written proof of reservations and dates.

Pay by credit card. It's not unusual to make a deposit or even pay in full for travel services before the trip. A credit card gives you the right to dispute charges for services that were misrepresented or never delivered. If a travel agent or service providers tells you that you can't leave for at least two months, be very cautious-the deadline for disputing a credit card charge is 60 days and most scam artists know this.

John Riddle is the author of 34 books, including several health titles. His byline has appeared in major newspapers, magazines and Websites across the country. He is also the <u>Founder of I Love to Write Day</u>, a grassroots campaign he launched in 2002 to have people of all ages practice their writing skills every November 15.

Other Travel Articles:

<u>Travel Safety - Part 1 (International Business and Pleasure)</u>

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Travel Safety - Part 1 (International Business and Pleasure) by Monica Davis

Street and Road Safety and Security



- Learn the traffic rules and laws of the country that you're visiting. This includes standards and penalties for driving while under the influence of alcohol. Road conditions may also vary widely.
- When leaving your home or office while traveling abroad, always observe your immediate surroundings. Be your own private investigator.
- Whenever possible change your pattern for leaving and returning home, whether it's using a co-worker's car or taking a different route; but make sure you take streets that are heavily traveled.
- Never pick up anyone you don't know.
- Learn the location of the local police, hospital, U.S. Embassy, and other government buildings.
- If someone or something seems suspicious, treat it as such and act accordingly; report it to the proper authorities which can be the police and/or the embassy. Taking such actions can possibly help save your life and the lives of others.
- Map out sight-seeing routes. Get the names and phone numbers of hotel contacts.
- Know how to use the pay telephone.
- If you become lost, pretend that you know where you are going. Seek a person of authority to get directions.

Other Travel Tips

- Listen to the local news to stay abreast of travel warning or advisories. Visit the Department of State website to check on the most recent travel warnings.
- Try to travel light.
- Before you leave write down the phone numbers to U.S. companies you may need to contact for emergencies once overseas. Remember 1-800 numbers do not work when you are traveling abroad.
- Don't carry a large purse or a stuffed wallet in your back pocket, instead wear a money belt around your waist. It won't be as easy for a pick pocket or purse snatcher to get your valuables.
- Only carry the amount of money you think you'll need.
- Don't wear expensive clothing or jewelry; dress conservatively.
- Bring an extra pair of eye glasses if you wear them.
- Make sure you have locks for your luggage pieces. You may not be able to lock them during your flight, but you can lock them once you're in the hotel.
- Lock your suitcases every time you leave your hotel room; don't leave valuables out.
- Before leaving for vacation or business travel, check advisories concerning water and food to avoid, illness and food poisoning.
- Make two photocopies of your passport, visa, airline tickets, birth certificate, driver's license, health insurance card, traveler's checks, credit cards and prescriptions. Keep one set with you and pack them separately from the original documents. Leave the second set at home with a friend or family member you can contact in case of an emergency. Make sure you have the appropriate contact numbers for each of these items using the direct dial numbers because 1-800 numbers cannot be accessed outside of the United States.
- Mark all luggage with your name and address. If possible use an employer's address.
- Follow all rules and regulations for airline safety and security.
- If you or a family member become a victim of a crime, please find helpful information below:
 - Contact the nearest U.S. Embassy, consulate or consular agency. They
 are familiar with local government agencies and resources and can
 help you.
 - Contact the local police and obtain a copy of the report.
 - At all times keep the phone numbers of U.S. and local government agencies handy. These agencies and organizations can help you with issues such as replacing a stolen or lost passport, contacting family members and obtaining medical care, etc.

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Here are some important phone numbers and links to visit for more information on road safety and security, general safety and preparation before and while traveling abroad.

Carjacking – www.state.gov/m/ds/rls/rpt/19782.htm

Personal Security – www.state.gov/m/ds/rls/rpt/19773.htm

Road Safety Overseas (U.S. Department of State) – http://travel.state.gov/travel/tips/safety/safety_1179.html

Medical Information – http://travel.state.gov/travel/tips/health/health_1185.html

Help for Crime Victims – http://travel.state.gov/travel/tips/emergencies/emergencies_1748. html

International Driving Permits – http://www.aaa.com/vacation/idpapplc.html? association=AAA&db_id=212&secure=n

U.S. Embassies and Consulates – http://usembassy.state.gov/

Current Travel Warnings - http://travel.state.gov/travel/cis_pa_tw/tw/tw_1764.html

International Child Abduction - http://travel.state.gov/family/abduction/abduction_580.html

Family Issues - http://travel.state.gov/family_family_issues_601.html

The Office of Overseas Citizens Services: 1-800-407-4747 (during business hours), 202-647-5225 (after business hours)

National Association of Crime Victim Compensation Board - http://www.nacvcb.org

Rape, Abuse and Incest National Network – http://www.rainn.org

U.S. Department of Justice Violence Against Women Office - http://www.usdoj.gov/ovw/

 $American \ Association \ of \ Retired \ Persons - \underline{http://www.aarp.org/states/ma/ma-news/traveling_with_your_medications.html}$

Have a safe and enjoyable trip. Remember, it's better to be prepared than to experience an emergency and not know what to do.

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