

Article and Blog Writing Samples – Kaerrie Hall

Articles

Description of print articles found within this file.

- Article in the book, Innovate Tampa Bay, ghostwritten for CareSync CEO, Coordinated Care Is Better Care (Note: I was also an editor of that book as a freelance project)
- Article in the book, Innovate Tampa Bay, ghostwritten for CareSync CEO, Innovators in Care Coordination
- The Core, the first issue of a (possibly quarterly moving forward) magazine from CareSync that I wrote, edited, project managed, and creatively managed
- Newspaper feature article, Room for Elizabeth, written while in USF's MA in Journalisms program
- Three articles from The Crow's Nest, the USF-St. Petersburg campus newspaper
- Magazine article, Responsible Retirement: It's In Your Hands, written at Whitney Information Network
- Short article, An Inspiring Reminder: Make Use of What You Have, written for a Montel Williams project while at Whitney Information Network
- Press release-style article, Shrouded in Mystery, New Exhibit Invites Visitor to Explore Lost Civilizations, written for The Crow's Nest, the USF-St. Petersburg campus newspaper
- Review of a museum exhibit, Don't Miss the Boat: Titanic Exhibit Departs May 31, written for The Crow's Nest
- Short article, Gain Ground Financially, written for a Montel Williams project while at Whitney Information Network
- Short article, Stress Less, written for a Montel Williams project while at Whitney Information Network

Blogs

A page is included with links to a few of the blogs I've written (2016 to present) while at CareSync. The choices I've made give an overview of my blog writing style, but I am including notes to help you narrow down what you may specifically want to review.

CareSync Blogs

The first grouping is Heart of CareSync stories. I came up with branding these short format pieces as a way to anonymously share testimonials we received. Note that these particular pieces are not SEO optimized. For these, we just needed short pieces posted somewhere for sales to easily share. The second grouping is examples of miscellaneous blogs. Using Evidence Based Medicine is an example of taking a more technical subject and writing for the masses. And the final grouping is examples of writing articles to be posted as thought leadership from our CEO.

[HOC: The Best Medicine](#)

[HOC: In Case of Emergency](#)

[HOC: Money Matters](#)

[HOC: Second Opinion...Second Chance](#)

[Benefits of Care Coordination: An HOC Story](#)

[Healthcare AI: Game Changers for Medical Decision-Making and Remote Patient Monitoring](#)

[New Digital Health and Wellness Tools You Need To Know About](#)

[CCM: Choosing the Right Care Coord Company](#)

[Information About CC: 8 Things You May Not Know](#)

[A Guide to the Best Gifts for Seniors](#)

[Healthy Planning With a Medicare AWW](#)

[9 Healthy Eating and Drinking Habits to Start Now](#)

[Using Evidence-Based Medicine](#)

[Healthcare Innovation/Investment](#)

[Shedding Light on Dark Spaces](#)

[New CCM Opportunities for RHCs and FQHCs](#)

[CPC+ At Its Best](#)

[Make the Most of the CCM Oppty](#)

[CCM: Where We Are Today](#)

[Help With Physician Burnout and Other Challenges...](#)

COORDINATED CARE IS BETTER CARE

TRAVIS BOND, FOUNDER AND CEO, CARESYNC



But what about solutions? If we envision greater efficiency and effectiveness in healthcare, how do we get there?

Close Gaps In Care

Even when as many as 3 out of 4 persons age 65 and older have multiple chronic conditions and 7 out of 10 deaths each year in the U.S. are from chronic diseases, our aging population frequently identifies itself as "not sick."

Seeing chronic illness in a more accurate light, Medicare created programs like Chronic Care Management (CCM) to help patients achieve better health outcomes. How? By filling in the gaps between doctor visits with care coordination.

Care coordination, which has tremendous value for individuals of all ages, gives patients access to clinical services 24/7, helps them manage chronic conditions like diabetes and heart disease, encourages them to follow through on their doctor's plan of care, and gets vital between-visit data back to the doctor.

Travis Bond - Founder and CEO, CareSync

Travis is a healthcare technology disruptor, a passionate entrepreneur, and a charismatic leader. Leveraging his diverse educational background in business, finance, and medicine, Travis creates products and services that have dramatically enhanced the way people do business and the way patients experience healthcare.

Reduce ER Visits, Hospitalizations, and Readmissions

Similar to recognizing it's a lot cheaper to regularly change the oil in your car than it is to replace the engine, care coordination is about managing or, to some degree, containing a disease by proactively treating it with a maintenance program versus reactively attacking an acute scenario.

Encourage Cost Control

Fear, uncertainty, and doubt often lead individuals to go directly to the ER when a reassuring phone call from a provider, accompanied by an appointment within 12 hours at their office, is far more efficient and effective.

Acute specialty points of care are more costly than adhering to what has already been prescribed. With greater access to their physicians and 24/7 clinical support, patients can make more appropriate and affordable choices about when, how, and where they seek care.

Where To Next?

Care coordination solutions are relatively new, but my hope is that five years from now, patients will be familiar and comfortable with them, and eager to take advantage of their benefits.



caresyncTM
 INNOVATORS IN CARE COORDINATION. UNAPOLOGETICALLY PATIENT-CENTERED.

CareSync is the leading provider of Chronic Care Management products and services. We are on the cutting edge of healthcare and healthcare reform, supporting patients with software and clinical services to manage their chronic conditions, and supporting physicians with industry-leading technology and solutions to transition to value-based care.



Travis Bond, Founder and CEO, CareSync

Serving over 1,000 healthcare providers at more than 300 locations across the United States, we leverage compassionate human resources with technology and clinical services to provide patients with 24/7/365 care coordination.

What is Care Coordination?

Care coordination helps patients achieve better health outcomes, follow through on their doctor's instructions, and obtain the resources they need to reach their healthcare goals. This can be especially important when patients have conditions that require continuous monitoring and management, such as diabetes, high blood pressure, and heart disease.

Through care coordination, doctors gain valuable information about each patient's care and progress

between office visits. Family members feel confident their loved one is being looked after. Caregivers receive support in managing someone else's care. And patients receive better quality care around the clock, not just in the exam room.

A Team Ready to Serve

Our Health Assistants work day and night to answer health questions, ensure patients have better healthcare experiences, and help patients overcome healthcare challenges, such as finding transportation to appointments, or locating discounts for prescribed medications.

They have also helped keep members out of the hospital by securing home health services, found therapy options that reduced their pain, made sure



emergency responders received important medical information in time, and saved lives by identifying what could have been serious and potentially fatal drug interactions.

Everything they do in service to the patient supports the provider's practice as well. Health Assistants follow each doctor's preferences and protocols to ensure true continuity of care. Healthcare organizations can quickly expand patient access to care and new services. And physicians can demonstrate and report on achieving the quality and performance measures new healthcare programs require.

An Evolution in Care

What we humbly began in 2011 has been reshaped by exciting innovations in healthcare technology (our own and others), patient experiences in navigating a fragmented healthcare system, and Medicare programs that are dramatically changing the way healthcare is consumed and reimbursed. Strong partnerships with industry-leading healthcare technology companies such as athenahealth, NextGen, and Allscripts have helped to extend our reach, and connect us with



In 2016, CareSync was named Technology Company of the Year by Tampa Bay Technology Forum. As CareSync CEO Travis Bond said at the time, "We believe Tampa Bay is a growing hub for healthcare and technology services and an ideal place to live, work, and play. We want to show the world you can build successful technology companies in zip codes other than California, Massachusetts, and DC."



even more healthcare organizations looking to leverage care coordination to improve quality and increase revenue.

Today, the combination of our technology, integrations, services, patient engagement tools, and partnerships, all wrapped in a HITRUST, Drummond certified, secure framework, position CareSync to remain the leader in care coordination services for decades to come.

"We believe Tampa Bay is a growing hub for healthcare and technology services and an ideal place to live, work, and play."

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THE CORE

Make 2018 Your Healthiest Year Yet!

Free tips and strategies for CareSync members.



5 Steps

1. VOLUNTEER

Support something you feel strongly about. Volunteering is not only beneficial to those you help, but is also a great way to connect with others and avoid social isolation, which can be a risk factor for depression.



2. QUIT BAD HABITS

Nix that bad habit, whether it's smoking, drinking too much, overeating, using too much salt, or forgetting to take your medications on time. Aside from the obvious health benefits, quitting a bad habit can also be very empowering.

3. MAKE FITNESS A PRIORITY

As long as your doctor okays physical activity, try to make room for 30 minutes of physical activity per day. It doesn't necessarily have to be every day and it doesn't have to be 30 minutes all at once. Perhaps you'll do better with 10 minutes of activity before each meal or a brisk 30-minute walk three or four times per week.



4. ADJUST YOUR DIET

"Eat healthy" is a vague resolution. Set clear, definable goals instead, such as agreeing to "have a side of vegetables with each meal," "eat fish twice a week," "limit red meat to only a 3-ounce portion per week," or "use a small plate at each meal to enforce portion control."



5. REDUCE STRESS

Take steps to reduce the impact of your everyday life on your everyday health. Consider options such as socializing through community programs, traveling to new places (even if it's just a day trip to shop for antiques in a different town), or taking up a hobby you enjoy.



For a Healthier 2018

Protect Your Sight:

GLAUCOMA AND EYE HEALTH



Glaucoma is a group of diseases that can damage the eye's optic nerve and result in vision loss or blindness if left untreated. It is one of the leading causes of blindness in the United States and often has no warning signs in its early stages. To protect your sight, get a comprehensive dilated eye exam every 1 to 2 years.

Talk to your doctor about the Medicare benefit for glaucoma, or call your CareSync Health Assistant to help you set up an appointment.

IF YOU HAVE MEDICARE AND ARE:

- A person with diabetes
- Someone with a family history of glaucoma
- African American age 50 or older
- Hispanic age 65 or older

Medicare will cover an eye exam to detect glaucoma. Take advantage of this special benefit as it may save your sight!

THE SMART APPROACH TO BRAIN HEALTH



Try to include a new challenge each day, even if it's something simple. Take a different route to church or the grocery store, walk the grocery aisles the opposite direction you usually do, or brush your teeth with your less dominant hand. Activities like these will cause your brain to have to actively think outside of your normal day-to-day routines, and that's a smart way to help keep it healthy.

Keeping your brain active and learning can help preserve memory and reasoning. Challenge your brain with options like the following:

- Try learning something new, like a foreign language, dancing, or painting.
- Check out local schools or community centers to see if they offer any classes on subjects that interest you.
- Find a new hobby or pick up one you've neglected for a while.
- If you have activities you already enjoy, see if you can expand on those. For example, if you like to do crosswords, move to more challenging ones. If you like to cook, cook with new foods and recipes you haven't tried before.
- Write about your day before bed. Not only will this serve as a reminder of everything you did, but it may also encourage you to do more with your day tomorrow.

According to the American Heart Association, you should be eating omega-3 rich foods like salmon at least twice a week for good heart health.

Get Hooked On Healthy Fish

Beyond powerful omega-3s, salmon also supplies you with vitamins B12, D, B6, and B5, as well as phosphorus, niacin, protein, choline, biotin, potassium, and selenium. All of these work together to:

- Keep you from becoming tired or weak
- Help strengthen your bones, hair, and skin
- Aid your digestive system and nervous system
- Help prevent cellular damage
- Fight liver disease
- Help create red blood cells
- Lower your triglyceride levels (high levels can increase your risk of heart disease)



Other fish high in omega-3s include tuna, lake trout, herring, mackerel, anchovies, Alaskan halibut, and sardines. And getting 2 to 3 cups per day of dark green vegetables like kale, spinach, and Brussels sprouts in your diet will also help you increase your intake of the good fats.



Your CareSync Pharmacy Discount Card

is honored at over 65,000 pharmacies nationwide and can save you money on your prescriptions! Just this summer, we helped patients save an average of 52% on their prescriptions. Learn more at <http://info.caresync.com/rx-discount>

MAKE THE MOVE

We've all heard: "A body in motion tends to stay in motion." Living an active lifestyle helps you stay fit longer so you can do more of what you want to do for years to come. In addition, regular exercise can help prevent certain chronic conditions such as diabetes or heart disease, or keep symptoms like the aches and pains of arthritis at bay. Ask your doctor about physical activities or exercises that make sense for your health and age.



SEASON OF DISCONTENT

Most of us take in far more than the recommended daily amount of sodium, which can lead to hypertension and cardiovascular disease. It's time to shake off that bad habit! Don't add salt when cooking, at the dinner table, or when dining out. It will only take a few weeks for your taste buds to adjust. When shopping for groceries, keep in mind that pre-packaged foods contain a high amount of sodium. Check packages to find the lowest sodium options.



SWEET DREAMS

Lack of sleep can cause memory problems, lead to feelings of depression or irritability, and increase your risk of falls or injury. Get a good 7 to 9 hours of sleep each night by sticking to a regular sleep schedule and establishing a routine that signals your body that it's bedtime. Keep your room dark, cool, and quiet; skip TV or the Internet just before bed; and give your body and mind time to wind down and fall asleep easily.



STAY ON COURSE

Your care plan from CareSync helps you manage your health. It includes: strategies, goals, and tasks for your specific conditions; preventive care recommendations that can guide you toward better health; and your complete medication list. You can access your care plan online at www.caresync.com or by using the CareSync healthcare app. You can also ask your Health Assistant to mail you a copy or let us know if you prefer to access it electronically by calling 1-800-587-5227.



Stories of

SUCCESS

With care coordination from CareSync, you can count on us to work hard to resolve issues that stand between you and better health. The following story is just one example of the way we are here to help.

During a care call, a Health Assistant learned that a patient had not received his CPAP supplies for two years, when his mask was supposed to be changed every six months, and his tubing needed to be changed every three months. The patient had spent months wrestling with the equipment supplier without making progress, and had gone an entire month without using his CPAP machine.

The CareSync team sprang into action and within two weeks, all the supplies he needed arrived at his home. The patient was extremely relieved and told his Health Assistant, "It is almost life or death for me. Every night I would go to sleep, my wife was afraid I wouldn't wake up in the morning. Thank you for what you do!"

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Colorectal Cancer:

Get the Facts, Know the Signs

Colorectal cancer, also called colon cancer, is a deadly, but often preventable and treatable type of cancer. It generally begins as polyps, which are abnormal growths that can become cancerous if they are not removed.

Eating right, exercising regularly, avoiding tobacco, and knowing your family history for the disease are all important steps in preventing colon cancer. Getting recommended colorectal screenings also plays a huge role in prevention and early detection. Screening - checking for a disease before symptoms are apparent - can catch colorectal cancer at its earliest stages when treatment is most effective.

Although other testing and screening methods are available, colonoscopies are the most common screenings for colorectal cancer.

In general, adults should begin having colonoscopies at age 50, and individuals with a family history of colorectal cancer should start screenings at age 40. Colonoscopies should be repeated every 5 to 10 years, depending on the findings during the initial screening.

Talk to your doctor to determine which screening method is right for you. Your CareSync Health Assistant can help you understand what to expect during the screening and set up appointments for this and other preventive screenings.



Kitchen Sync



Avocado Toast With Cilantro Lime Cashew Cream

Directions

Toast the bread. Slice the avocado in half, lengthwise, and remove the pit. Scoop out the avocado flesh and spread 1/4 of the avocado onto each piece of toast. Squeeze some fresh lime juice on top of the avocado to prevent it from browning. Drizzle the cashew cream generously over the avocado and top with a pinch of sea salt, pepper, and crushed red pepper.

Recipe Cilantro Lime Cashew Cream

Blend cream ingredients together on high until smooth. Store in an airtight container, refrigerated, for up to one week. This recipe makes about 1 cup. You can cut the recipe down for the avocado toast or, since we know you're going to love it, use the extra for something else (like another batch of avocado toast).

INGREDIENTS

- 4 pieces of bread of your choice
- 1 super ripe avocado
- 1/4 cup Cilantro Lime Cashew Cream, see recipe
- fresh lime juice, optional
- sea salt
- coarse ground pepper, optional

CREAM INGREDIENTS

- 1 packed cup of fresh cilantro leaves
- 1/2 cup almond milk
- 1/2 cup raw cashews
- 1 tsp sea salt
- 1/4 tsp black pepper
- 1 lime all the juice and zest

This recipe is courtesy of "With Food + Love" - www.withfoodandlove.com

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did
you
know?

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www.caresync.com

Room for Elizabeth

It is Monday and she is 15 going on 20.

For the past year, Tara has felt as if she is living the life of at least three people. She is a high school dropout, *staring* at the piles of schoolbooks in her room instead of reading them. She is a worker making minimum wage, taking abuse from customers at a small diner. And, she is a mother.

A baby cries in the next room and Tara is reminded of this fact—she is a mother at only 15 years of age.

She sits on the faded blue couch in the living room of the apartment she shares with her mother and stares at her fingernails. They have flecks of red nail polish left on them and most of her nails have been chewed down to a white sliver above the chipped paint. She didn't used to bite her nails; they were once long and lovely, she remembers. But then the news came that she was pregnant and "apparently the first step is denial and the second is chewing your nails," she muses. She is suddenly quite aware that she is staring at her hands, so she clasps them together and looks off toward the kitchen.

Beyond the entranceway to the kitchen is a sink filled with dirty dishes from the night before. There is crusted spaghetti mixed with the floral pattern on the plates and Tara makes a mental note to get to them before her mother gets home. "I like spaghetti with meatballs," she says aloud and then turns red with embarrassment. "I don't know why I just said that," she says. "I guess I'm a little nervous."

Her right hand goes to her mouth as if drawn by some unseen force and she begins to chew on the tip of her middle finger. She doesn't need to verbalize her nervousness; it is evident in more than just the way her eyes drift around the room at everything but her interviewer. There are the long pauses between sentences, the way her eyes flutter when she is asked about the father of her baby, and the way she'll sometimes pick up the pillow on the couch and hug her arms around it as if it is a shield.

She's probably needed some sort of shield this past year...a shield to do battle between her desire to hold onto childhood innocence and her need to quickly reach adulthood. Perhaps the chipped nail polish is only one of her battle scars; the dark circles under her eyes another.

"So where do I start?" she asks the reporter.

"From the beginning."

On this particular evening it seems the "beginning" is more like the beginning of the end for Tara. She doesn't talk about her childhood, probably because she doesn't feel she ever had one. She doesn't talk about her future—maybe for the same reason. Instead, she takes the reporter back to a little over a year ago and her voice falters as she remembers.

Was it only a year ago that she was a teenager, running around with her friends, picking out clothes in stores she may never again be able to afford to shop in, talking to boys who may never again ask her out on a date?

Was it only a year ago that her greatest worry was whether or not her parents would catch her smoking a cigarette or find the pack she had hidden between the mattresses in her bedroom?

Was it only a year ago that she was passing out at a party because she drank too much with her friends instead of passing out dead tired because the baby cried too much through the night?

"It seems like a lifetime ago," she says. And in many ways it is.

Hours later, when the reporter has left and she is alone with her thoughts, Tara stands at the kitchen sink and scrubs the dishes clean. As she watches her tears pop the bubbles in the sink, she scarcely hears the closing of the front door of the apartment and is startled by her mother's voice

behind her. "Are you okay?" her mother asks. It is a question she has had to ask her daughter many times this past year. "I'm alright," Tara replies, but really isn't. At least not until the hug from her mother squeezes out the last tears of the night before they head off to bed.

Tuesday morning comes and Tara is 15 going on 25, the trials of motherhood showing on her face.

The baby is sick and Tara has no idea what to do. She'd like to call her mother to ask for advice, but she is at work. These days, her mother is always at work. Mom has to hold down two jobs now to make sure the electric company doesn't come turn off the lights and to make sure there's enough formula in the pantry to feed her grandchild.

Tara has no father to turn to. He left Tara's mother when Tara became pregnant because he said he'd "already raised one brat and one brat was enough." He had better things to do. Tara remembers when she had better things to do, too.

But for now it is taking care of the baby's fever. So Tara picks her up and walks down the hall of the apartment building. She knocks on the first door. No answer. On the second. No answer.

On the third, an old woman Tara has seen in the hall before opens the door and asks her what's wrong.

A year ago, Tara would have pointed with her friends at an old woman like this and laughed at her...what with her blue hair in rollers and her knee highs rolled down around her ankles. Now Tara can't even look at her, she's so embarrassed. Instead, she stares down at the stains on the floor in the hall and says, "My baby has a fever." The old woman invites her in and Tara learns there is more to this woman than just blue hair and knee-highs. Before long, the baby is quiet, but the conversation with the old woman continues well into the night.

Wednesday morning, the alarm rings loudly and Tara is 15 going on 30.

The baby's fever is down, but she is still sick. When Tara called in to work, they told her it was the last straw. Now she'll have to find another diner with minimum wage pay and abusive customers. It is the second job she's lost since the baby was born.

Tara's mother said she'd try to get home earlier today so Tara could go looking for a new job. Her mother must be disappointed, but she doesn't show it. She wishes she could call her mom right now and tell her she loves her, but she is at work. She hopes her mother knows how she feels. She will tell her tonight before she takes over the thank-you card to the old woman.

Sitting at the small dining room table in her apartment, Tara tells the reporter about the encounter with the old woman and how it reminded her of the talks she used to have with her grandmother before her grandmother passed away. "I always told her everything," Tara explains. "And no matter what I told her, she never made me feel ashamed and she always kept things in confidence. She was more like a friend than a grandmother."

She said she wished her grandmother had been around when she found out she was pregnant. Then she thinks better of it and says, "Maybe it's best this way. She would have been so disappointed. Everyone was."

Tara had been a very good student throughout school with a bright outlook about her future. She had plenty of friends and a multitude of casual acquaintances. Her teachers seemed interested in her potential as well and often told her how pleased they were with her work. Tara's eyes sparkle at the thought of it, then cloud over with the realization that they, too, must be very disappointed in her. "But they don't know the whole story," she says and begins to tell it.

In her voice is the sound of a teenager, but in her story, the trials of an adult. Talking to her, one gets the impression that she is aging quickly with each new experience, each childhood memory drifting further away.

Before long, Wednesday has turned into Thursday and she is 15 going on 35.

The baby's father called this morning from juvenile hall. He is 17 and was caught dealing drugs at the high school. He can't give her any money for awhile because they are going to lock him up. He was only able to give her \$20 every two weeks, but it was \$20 just the same. She will miss it the way she misses the love she used to feel for him.

The baby is feeling better today and she smiles up at Tara as Tara talks about the phone call. Tara smiles back and rocks Elizabeth.

As the baby coos, Tara recalls the day she found out she was pregnant. She had awakened that morning with a horrible feeling in her stomach and had barely made it to the bathroom in time.

She told her mom she wasn't feeling well and wanted to miss school. When her mother got home that evening, Tara was on the couch, rubbing her stomach. She remembers the moment well. Her mother walked up to her, sat on the chair beside the couch and asked her, "Is there any possibility you're pregnant?"

Tara was shocked, but relieved, because she knew the answer as much as her mother apparently did and now she wouldn't have to find a way to tell her. "Yes," she had answered. And the next day they found out she was.

"I told your father that day," she says to Elizabeth and squeezes her tiny hand and rocks her some more.

It was a Wednesday and he was just getting out of basketball practice. Tara thought he'd ask her to marry him, but he didn't. Instead, he just asked, "How much will the operation cost?"

She answered, "I don't know," and tried to look unhurt as she left the gym to cry in the parking lot.

"I really thought he was *the one*... assuming there is such a thing. I guess he wasn't it," she says, still trying to convince herself.

Tara met Troy when she was 10 years old. When she was 13, they went on their first date, without their parents' permission. "After that night, it was just like we fell completely in love. *Both of us*," she emphasizes, as if someone would protest such a notion. "We did everything together and *everybody* thought we were the perfect couple. He gave me this on my birthday," she said and pointed to the heart charm on her necklace. It looked exactly like the kind of charm you got from a first boyfriend... probably from a drug store, but with all the magic of De Beers in a teenage girl's eyes. It obviously hadn't lost that magic for Tara. She stared at it for a moment before letting it drop back down against her neck.

That night of her 14th birthday, Tara and Troy began a sexual relationship. It continued, as did their commitment to each other for quite some time. At least until the day she found out she was pregnant. "I don't know what I was thinking," she said. "He used to always say, 'When we get married... when we get married...' When I found out I was pregnant, I thought we were just going to have to do it a lot sooner. I didn't think it wasn't going to happen *at all*."

She felt Troy's response to the pregnancy wasn't leaving her with any choice about the baby. Neither was her father's. The next day after they found out for certain that she was pregnant, her mom took her to the abortion clinic where the employees there talked to Tara about her "options." She remembered thinking it was a very cold place. And she didn't just mean the temperature in the room.

They pricked her finger to test her blood, slapped a label on her urine sample and then showed her drawings of what babies looked like at different stages of development. Then they told her what the procedure was like and sent her home with some materials so she could make her decision.

That night, she thought about things.

"I was thinking, 'I'm not Harvard material, but I *am* a decent student,'" she said. And she had plans. She was going to be a dentist like her dad. The materials said nothing about school.

And she wanted to go to homecoming with Troy. The materials said nothing about homecoming.

And she wanted to join the volleyball team. The materials said nothing about volleyball.

And she wanted to...

Have an abortion, she thought. A baby will ruin everything.

Besides, according to the pictures, it wasn't even a baby yet. Just a thing with no real shape, no mouth to make a smile, no small hand to squeeze, no body to hold and rock. It was nothing to her. She thought, 'I'll tell Troy tonight and go to the clinic tomorrow morning.' It would all be over by the time her classmates hit the cafeteria.

At 5 p.m. that day, she stood by the living room window of her home. Troy would be heading to work at the pizza place. He always drove down the highway just a block over. She wanted to watch for him.

At 5:05, she saw his beat-up, faded blue Volkswagen. Without thinking, she touched her stomach and said out loud, "There goes your father."

At 5:06, she was throwing up in the bathroom and it wasn't because she was sick from being pregnant. It was because she realized she had talked to *her*. Not the *it* that was in the pictures from the clinic. Not the *it* that she had planned to tell Troy she was going to get rid of. But the *baby* who would someday have a hand to squeeze and a smile to see and a body to rock.

And so she dropped out of school and watched her father leave...

She went to work and had to settle for minimum wage...

And she let Troy out of her heart...

And let Elizabeth in.

Tara looked down at Elizabeth's tiny little face and her sweet innocent smile and said, as Elizabeth drifted off to sleep, "I can go back to school someday. And I can be a dentist if I want to." Then laughed as she added, "And put my dad out of business."

It will come, she thought, but it will have to wait.

For tomorrow is another day...

And she will be 15 going on 40.

The world mourns

After Princess Diana's death was announced, the internet became the way millions expressed their grief. Sites were set up to receive condolences and to provide forums where people could discuss how they felt about the tragedy. Some sites, such as the ones set up by Buckingham Palace, were so clogged with people trying to get on that the wait, at one point, was rumored to be a couple of hours. Did you send any condolences over the internet? What do you think of the internet providing this kind of "service?" Tell us, via the internet, at our site:

www.usf.stpt.edu/~nest

The death of Diana: tears and outrage

The answer may be a long time coming.

Kaerrie Simons
Nest Staff

Since the first reports were broadcast last Saturday evening that Princess Diana was involved in a horrible automobile accident, people have speculated about what happened and who was to blame.

The investigation of the accident is ongoing, but witnesses report the Mercedes carrying Diana, her companion Dodi Fayed and two security personnel entered a Paris tunnel at an extremely high speed, while surrounded by seven paparazzi on motorcycles.

The driver, Henri Paul, apparently lost control of the vehicle. The car hit a curb, smashed into a concrete post in the median, and then hit the right wall of the tunnel.

Fayed and the driver were killed in-

stantly in the crash at 12:35 a.m. according to police. The bodyguard, who survived the crash, suffered serious injuries, including a head contusion, lung injury, and facial injuries.

Special reports interrupted television in America, reporting Princess Diana suffered major chest and lung injuries, head injuries, and massive internal bleeding. She had gone into cardiac arrest and was rushed to Paris' Hospital de la Pitie Salpetriere.

The sad news came shortly after. Though doctors had tried desperately to save her for hours, Diana was pronounced dead at 4 a.m. Sunday, Paris time (10 p.m. Saturday EDT).

The loss caused great sorrow around the world, but it was the reports of the paparazzi's chase into the tunnel and their possible role in the death of the Princess that began to mix outrage with tears.

Since the accident, new information has surfaced that adds to the speculation over the cause of the crash.

Paul was drunk under local law, French authorities announced Monday, and he was apparently driving over 100 mph. The speed limit in the tunnel was 30 mph.

Both the national and international press have reported the blood alcohol level of the driver was between 1.75 and 1.87 grams of alcohol per liter of blood...more than three times the legal limit, and that the speedometer on the Mercedes-Benz was stuck at 196 kilometers per hour (121 mph) after the accident Sunday.

The French press reported witnesses saw photographers, who snapped photos of Diana and boyfriend Dodi Fayed after the crash, try to push police and rescuers away, saying they were ruining their pictures.

According to French law, witnesses of an accident are required to give aid at the scene. Instead, France's Le Monde newspaper reported some photographers were taking pictures of the victims within 30 seconds of the crash.

France Info Radio offered similar reports, announcing that at least some of the paparazzi took pictures before emergency workers arrived on the scene, and that one of the photographers was reportedly beaten by witnesses horrified by such ac-

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tions.

"They were just out to sell those pictures to the highest bidder," said Steven Culbreath, a USF student majoring in political science. "That's sick," he added, "but even more sick is the guy who wanted to buy them."

The commercial freelance photographers, six French and one Macedonian, were questioned all evening following the accident. French authorities then placed all seven in formal detention, which allowed them to hold the photographers for 48 hours without pressing formal charges.

At press time, a judge had ruled all seven as suspects. They have been placed under formal investigation for "involuntary homicide" — the French equivalent of manslaughter. They will also be investigated for failing to aid the victims, police said. All were freed, two on bond.

French police seized approximately 20 rolls of film from the paparazzi in the hopes that the pictures would shed some light on the circumstances surrounding Diana's death.

The Fayed family is also seeking answers into the death of their son and have filed a civil complaint seeking damages against those who are ultimately found responsible.

Dodi is the son of Egyptian billionaire Mohamed Al Fayed, owner of Harrods department store in London and the Ritz hotel in Paris where the couple was dining that fateful evening.

On French television, Bernard Darteville, the Fayed's lawyer, said, "We want the entire truth. It seems to me to be a case of involuntary homicide."

Charles Spencer, Princess Diana's brother, has been very outspoken on international television about who he feels is to blame. He said any publisher or editor who ever paid the paparazzi "has blood on his hands." He also said, "I always believed the press would kill her in the end."

Others share similar feelings and seek reform for the methods in which the paparazzi obtain their high-priced photographs.

In a television interview with *Nightline*, Senator Tom Hayden of California called the price tag on paparazzi photos "bounty hunter incentives." Hayden argues reforms can be made to protect the privacy of celebrities and other public figures without hurting true investigative reporting.

Perhaps in the wake of such a tragedy, reform will be soon to follow.

Dr. Jay Black, professor of mass communications at USF St. Petersburg and National Ethics Chair for the Society of Professional Journalists, said, "The story is still unfolding and each day there are new revelations that bring new levels of moral outrage. There are cycles public opinion and journalism tastes move through. This is a low point of the cycle."

Black says this low point has created a sense of panic. "Even the responsible papers are feeling guilty," he added. But with the panic comes healthy self-examination...self-examination that may lead to change. "This may be the crisis that pushes us to a higher standard of performance" in the journalism field, Black said.

He continued, "There is a sense of desperation on the part of the press first to be understood, but also to be loved. There's a concern the public blurs tabloid and mainstream journalism. It's the paparazzi and the media's fault for creating the blur

when the 'infotainment' talk shows act as if they're giving people real news and when the real news shows, searching for ratings, act like tabloids."

Many journalists and other individuals around the world have agreed that the press has much to do with the paparazzi frenzy that surrounds public figures today. But, as some citizens see it, anyone who ever bought the papers and the magazines just to see the photographs should bear some of the responsibility as well.

Still others feel the blame lies with the driver of the car. Molly Morris, who received her bachelor's degree in mass communications from USF, said, "I think the driver is completely responsible," citing he was drunk and speeding.

But Morris does agree that change is in order when it comes to paparazzi methods. She thinks there is an understanding that with public life comes paparazzi, but that there also needs to be an understanding that with any citizen's life comes a right to privacy. "A line needs to be drawn and somebody needs to stop stepping over it," Morris said.

"The credibility ratings for journalists right now are the lowest they've been," says Black. "People just don't trust journalists. They think journalists are part of the problem, not the solution. If we [mainstream journalists] don't start taking the high road and separate ourselves from the tabloids, there's going to be hell to pay."

"The credibility ratings for journalists right now are the lowest they've been"

— Jay Black, professor of mass communications

The legacy of the "angel of mercy"

Mother Teresa's unwavering devotion to the poor and unwanted left a lasting impression.

Kaerrie Simons
Nest Staff

"This evening, there is less love, less compassion, less light in the world." Those were the words French President Jacques Chirac used to describe Mother Teresa's legacy shortly after her death at age 87 on Sept. 5.

It is a fitting tribute to a woman who made it her life's work to care for the "unwanted, unloved and uncared-for," as she called those she helped, during a speech she gave as she accepted the Nobel Peace Prize in 1979.

For nearly 50 years, Mother Teresa directed the Missionaries of Charity, the order she founded. Much of the work done by the order was giving hope, comfort and companionship to the dying.

"I believe there was no one she wouldn't help," reflected a St. Petersburg man. "She devoted her time to caring for anyone who was in need. It didn't matter if they were

blind, sick, disabled, poor, dying ... it didn't matter if they were old or young. If they needed her, she was there for them ... even those with diseases that scare people away."

With those last words, he chokes with emotion, as he understands all too well the feelings of being neglected because of being ill. He is dying of AIDS and, to him, Mother Teresa's greatest legacy is her work in creating homes as well as hope for the sick and dying.

"She helped start one of the first homes for AIDS victims," he says and then smiles at my look of surprise and asks, "Didn't you know that?"

In fact, I did not, I tell him. This past week, I have learned more about the woman many call Calcutta's "angel of mercy" than I ever knew.

She was born Agnes Gonxha Bojaxhiu on August 27, 1910, in what is now known as Macedonia. By 1928, she was a novice (a novice) in the Loretta order, which

ran mission schools in India. There, she took the name Sister Teresa.

In 1929, she began teaching at St. Mary's High School in Calcutta and took her final vows as a nun in 1937.

But it was in 1946 when Mother Teresa felt God calling her to be a servant for him "among the poorest of the poor." So in 1947 she received permission to leave her order and moved to the slums of Calcutta to set up her first school. Three years later, she created the Missionaries of Charity.

For the next 47 years, she proved she took that calling from God in 1946 to heart and

expanded on her missionary work, creating homes for the dying, orphanages, a leper colony, and a lasting legacy of care and attention.

Originally created with 12 members, the Missionaries of Charity has grown to more

— Mother Teresa

"The other day I dreamed I was at the gates of heaven and St. Peter said go back to Earth ... there are no slums up here."

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than 4,000 sisters and 1,000 brothers with more than 550 missions, including orphanages, AIDS hospices and other charity centers, in 120 countries. The order feeds more than half a million people each year, treats 90,000 lepers and gives counseling and comfort to drug addicts and AIDS victims. Now under the guidance of Sister Nirmala, who succeeded Mother Teresa this past March, the order will continue the work "the saint of the gutters" began.

The St. Petersburg man, who himself benefited from the caring work of the Missionaries of Charity when he lived in New York, said, "My friend's mother said [of all the media coverage surrounding Diana's death] that Mother Teresa was the real princess. I like that ... I just wish I'd thought of it."

When asked why she is the real princess, he answered, "I read something that said Mother Teresa was talking to Prince Michael of Greece in 1996. She told him, 'The other day I dreamed that I was at the gates of heaven and St. Peter said go back to Earth ... there are no slums up here.' It makes me wonder if she's not up there right now, kind of sad that's not the way it went down. If she could be back here still working, I think she'd jump at the chance."

Get a better job through networking, interning

Speaker Patrick Combs tells students how to "Major in Success."

Kaerrie Simons
Nest Staff

How can you make your college experience land you your dream job? By "majoring in success," says Patrick Combs, a motivational speaker and author.

In his book, *Major in Success*, Combs discusses steps you can take while you're in college that will help you "beat the odds" when you go for that great career. It's all a matter of using this time wisely.

He says one thing to do is get help from a mentor . . . "someone whose hindsight can be your foresight." He says the mentor you choose for yourself should be someone you admire for what they've accomplished, someone who has the time to help you on a consistent basis and a person who genuinely cares about you.

But the mentor-student relationship goes both ways. "Your job in mentoring," says

Combs, "is to be absolutely teachable."

He also suggests doing volunteer work for the school and community. Perhaps you can work or write for the campus paper, volunteer for student leadership, assist a professor or give campus tours. Pick something you enjoy, but get involved.

It's also important to join campus clubs, he says. Getting involved with campus clubs helps develop good work skills and gives you the opportunity to meet new friends and possible future employers.

And "don't even think of graduating without an internship," he says. One is fine, two is great, but "three internships is a magic number." Combs says a recent study reveals 64 percent of interns are offered a job by their employers and "that figure goes up every year." Besides, the experience at an internship in your career field is invaluable. Even if you don't get a job with the company you intern for, it may be the foot in the door you need for the next, even better company.

Combs suggests you read *The Internship Bible*, a publication that lists internships available throughout the country, as well as their application deadlines and whether or not they are paid internships.

He says you also need to be aware of the advantage of having computer skills. Recent reports show that in two years or less, com-

puter skills will be required by 90 percent of all jobs. Consider enrolling in classes that teach computer skills and take advantage of the computer center available on campus.

And don't miss out on the wealth of information available at the library. Combs says look up articles and books related to your dream job and start getting ready now.

Learn everything you can about your chosen career field. And when you're going to go interview for that great internship, be prepared. Use the library resources to find articles about the company where you want to intern and know as much as you can about them before you go for the interview. Take the articles with you. Tell them you've read some articles about them and explain how what you've learned makes you want to work for them. Sometimes, it's the little things that make you stand out from the other applicants.

And don't forget to carry along that terrific resume you were smart enough to let the campus career resource center help you with.

Last, but not least, says Combs, "become a junkie for your career." Surround yourself with the people, publications, etc. of your dream job. A good way to do this is to join professional organizations related to your career, especially while you can, at student rates. Besides being a great way to network,

joining professional organizations allows you to attend their annual conferences, which can offer some of the most beneficial seminars and opportunities for employment you'll ever come across.

One of the most important things to remember is that "college is not teaching you the steps to a great career," says Combs. "You need to feed the career part of your brain on your own."

"It's not like adding a face to Mt. Rushmore, but it is work to make yourself outstanding to get an outstanding job," he says. You just need to recognize it's worth it.

He reminds students of Ralph Waldo Emerson's quote: "What would you do if you had the power? Do it, and you will have the power."

Above all else, says Combs, "do what makes you happy." When you find the job that makes you say, "This is my calling . . . this is what my heart wants to do," the trick is being "courageous enough to turn in that direction."

Getting prepared for that moment while you're in college will help you point your compass the right way at the right time.

Patrick Combs will share more of his secrets to success when he returns to USF's Tampa Campus on Nov. 19. Contact the Marshall Center for information. You can also check out his website at www.goodthink.com.

Responsible Retirement: It's In Your Hands

In the midst of a faltering economy, high unemployment rates, and concerns about the future of Social Security, one thing is increasingly clear: Each one of us is going to have to play a critical role in achieving the retirement life we want, and probably an even bigger role than we first imagined. But the good news is, you can help prepare yourself for the future by taking these important steps now:

- Calculating how much income you want to have in retirement
- Determining where your retirement income will come from
- Exploring investing strategies that meet your goals

Calculating how much income you want to have in retirement

The U.S. Department of Labor reports that, in retirement, you'll need to replace somewhere between 70 to 90% of the income you earned while working (and for some people, the figure could even be higher). According to AARP, Social Security currently replaces an average of about 40% of that income.

Where will you get the other 30 to 50%? You'll need to supplement it with income from things like savings, retirement accounts, and other investment vehicles. You may even have to work during retirement or wait longer to retire in order to reach your goals. But regardless, you'll have to come up with a figure to shoot for... call it your "cost" of retirement.

Start by considering your lifestyle today compared to the type of lifestyle you want in the future. Is it going to require the same amount of money to achieve it? Less? More?

Will your cost of living change based on where you plan to retire or how you plan to live (such as upsizing or downsizing your home, increasing or decreasing recreational activities, or changing your frequency of travel)? Will your healthcare costs change? Will you go into retirement strapped with debt or debt-free?

Next, with a clearer picture of your lifestyle in retirement, use that information to make an educated guess about your expenses in retirement (the AARP's Retirement Income Calculator at www.aarp.org can help). Then, estimate how many years you plan to have those retirement expenses, taking into account the age at which you expect to retire (visit www.ssa.gov/retire2 to learn more) and your life expectancy (MSN/Money offers a Life Expectancy Calculator at www.moneycentral.msn.com/investor/calcs/n_expect/main.asp).

Determining where your retirement income will come from

Your next step is to figure out how much money you must generate to supplement your Social Security benefits. Start by obtaining your Social Security statement at www.ssa.gov/mystatement (if you don't already receive it by mail). This statement will show how much you've paid in Social Security taxes so far and provides an estimate of your expected Social Security benefits.

Next, estimate the supplemental income you expect your current retirement savings to provide. Have you actively been putting aside money for retirement (it's never too late!)? Are you participating in a retirement savings plan and/or have money in savings accounts and CDs? How much do you have saved? What can you realistically expect as an annual rate of return on your investments? How much will you be receiving in annuity and pension payments, if any? Will you be supplementing your retirement income with part-time work?

Then, armed with the knowledge of your planned expenses and current assumptions about income during retirement, you'll need to calculate the difference between expected income and expected expenses and multiply that by your number of retirement years. This will help you determine the amount of money you need your investments to generate between now and the time you retire to meet your financial goals (financial calculators at www.mymoney.gov and the Retirement Planning Income Calculator and the Retirement Shortfall Calculator at www.aarp.org can help). Do you need to change your investment strategies to reach your financial goals? Could a change in strategy lead to a more comfortable retirement than you expected?

Exploring investing strategies that meet your goals

With the need for personal involvement in your retirement investing comes great responsibility. Have you educated yourself to meet the challenge? Are you confident in making investment choices? Do you know the options available to you? Are you prepared to act quickly and adjust your investment strategies to limit your risks and prosper regardless of shifts in the economy?

Education can make all the difference. We offer many courses that can help. Please visit www.win-finance.com to learn more.

Recognize that while you may not be able to count on an employer, Social Security, a pension plan, or the promise of an inheritance, you *can* count on yourself. So take control over your financial future. Arm yourself with as much knowledge as possible so you can make informed financial and investing choices that can lead to a more exciting, fulfilling, and secure retirement.

SHORT ARTICLE

An Inspiring Reminder: Make Use of What You Have

Through mercy and courage, many lives were saved during World War II as people hid Jewish families, cared for child refugees, and helped the persecuted escape detection, capture, and harm. But one particularly interesting story in the midst of these heroes is that of Dr. Eugene Lazowski, who saved thousands of people with *a lie*.

Lazowski, a soldier and doctor in the Polish Army, Polish Underground Army, and the Red Cross during World War II, used a medical discovery found by his friend Stanislaw Matulewicz to create a fake epidemic of a dangerous, infectious disease: Epidemic Typhus.

The two doctors found that if they injected someone with a “vaccine” of killed bacteria, he or she would test positive for Epidemic Typhus, a disease the Germans were afraid of and highly susceptible to. Could they use that knowledge to save lives?

They got their chance to find out when a friend received special leave from a work camp in Germany. Returning to the camp meant certain death for the man, so they had nothing to lose. They injected him with the bacteria, sent his blood sample to a German laboratory, and awaited the results. Sure enough, a telegraph came back to them saying the man had Epidemic Typhus and could not return to the work camp.

A plan was put into motion. Now, every time someone sick was sent to him, Lazowski would inject them with the bacteria, send off a blood sample, and receive a telegraph telling him the person couldn't return to the camp. Every telegraph represented another life saved.

Eventually, there were so many cases of the disease, the Germans determined there was an epidemic in the town of Rozwadow and surrounding villages. So, they quarantined the area. No more people from those areas were sent to concentration or work camps and no Germans would enter the area.

In all, Lazowski saved 8,000 lives armed with his wits and will, not weapons.

PRESS RELEASE-STYLE ARTICLE

Shrouded in mystery, new exhibit invites visitors to explore lost civilizations

The next exhibit at the Florida International Museum will be *Empires of Mystery: The Incas, The Andes and Lost Civilizations*. Opening Oct. 23, it will be the fifth blockbuster exhibition the museum has hosted since it opened in January 1995.

Visitors of the last exhibit, *Titanic*, know the museum goes all out in preparing for an exhibition of this magnitude, often transforming rooms of the exhibit hall in an effort to make visitors feel transported back in time. This exhibit is said to be no exception.

Empires of Mystery will feature the largest exhibition of Peruvian artifacts ever to travel to the United States and will span several thousand years of history, including rituals, artistry, warfare and the daily lifestyle of some of the most complex and sophisticated civilizations the Western Hemisphere has ever known.

Of the 300 artifacts to be displayed, some of the more significant are three mummies, one of which is a 1,500-year-old mummy of a sorceress who is wrapped in her hair, which is over eight feet long. Also included in the exhibit are gold ceremonial objects, ornate nose rings, and 1,500-year-old human skulls with evidence of successful brain surgery...begging the question: How could a civilization have performed ancient brain surgery over two thousand years ago and have patients survive?

The mystery continues around every corner of the exhibit.

The Inca, a nation of only 40,000, managed to conquer 10 million subjects to form an empire larger than the Ottoman at its peak. How did they do it? And how were the Spanish able to conquer such warriors?

In Peru, mummification was practiced one thousand years before the Egyptians, and yet these mummies are perfectly preserved. What were the methods that made this possible?

Chan Chan, the world's largest adobe city, has survived numerous earthquakes over the centuries and is re-created in the exhibit corridors for visitors. Is it true the mysterious whistling pots found in this city make a sound audible only to the person blowing them?

Also re-created are the enormous and intricate designs that were carved into the desert sands at Nazca...designs which have survived for 2,000 years but were only discovered in the 1940s when passengers from a plane saw them. The Nazca lines are so vast, they can only be understood by viewing them from thousands of feet in the air. So why were these carvings made and who would have been able to see them from such a height?

But perhaps the biggest mystery of all: Will the exhibition have the answers? Or will visitors leave with more questions than ever before...Who were these people? Where did they come from? Where did they go?

If you go: The Florida International Museum is located at 100 Second St. N. in St. Petersburg, just a few blocks from campus. Adults are \$13.95, but students with ID get in for \$5.95. Admission tickets include an introductory multimedia presentation in the museum's theater plus an individual audio guided tour of the exhibition. Reservations can be made in advance at 800-777-9882 or at www.floridamuseum.org.

REVIEW OF AN EXHIBIT

Don't miss the boat: Titanic exhibit departs May 31

There's no Leonardo or Kate, no high-tech special effects, and no popcorn, but you won't feel disappointed in the slightest. Titanic: The Exhibition is one of the most cleverly crafted exhibits The Florida International Museum has ever brought to the Tampa Bay area and this is one retelling of the fateful journey you don't want to miss.

The massive success of the exhibit is thanks in large part to the way the museum staff has chosen to present it. From the way the tour is given to the way the items have been displayed, the overall effect is both memorable and moving.

For starters, visitors receive a cassette player and headphones for an audio tour of the exhibit's many rooms and features.

Before you groan about having to wear headphones, let me put your fears to rest. The audio recording is crisp and clear, the narration is brilliant, the sound effects are eerie, and the script is a lesson in history you won't soon forget. Plus, you will quickly learn that you want the flexibility of the audio tour so that you can chart your course through the museum at your own pace, stopping the tape whenever you become engrossed in the next item you come across... something you will do often.

Along the walls of the museum and around every turn, guests are treated to beautiful and sometimes heart-wrenching murals depicting different moments during that tragic night. The murals set the tone for some of the freestanding exhibits in the middle of the room, while the voices on the audio tour "reenact" each moment in time. The effect is haunting.

Large plaques with more detailed historical information are also displayed alongside many of these murals. Though reading them is optional, it's highly recommended. Even those who feel they know all there is to know about Titanic and its passengers will probably learn something from these plaques... something they will hate learning they didn't know earlier.

While every room offers something unforgettable, perhaps the most effective of all the areas of the exhibit is one small room in the northeast end of the exhibit hall. It is the room that leaves the visitor feeling as if he or she has been transported to the deck of the Titanic itself. It is the room most walk out of in tears.

In this room, visitors are encouraged by the audio guide to walk out onto the deck of the ship... a beautiful hardwood floor with a white railing ahead and what appears to be a midnight sky beyond the railing. As they approach the deck, they are asked to take a moment to reflect on how that evening must have been for some.

Attention to detail makes the difference in this room and it seems as though the exhibit's creator has made sure no detail was ignored. Even the stars painted on the "sky" beyond the deck are in the same constellation pattern they were the night the Titanic sank.

The audio tour then plays a series of voices discussing the ship and its sinking, the strange calmness of the sea that night, and the cold air that crept over the deck. The room is dark and quiet and air vents lightly blow cold air on visitors as they stand against the railing.

The voices on the tape change from man to woman to child... the tone from enthusiasm over the magnificence of the ship to terror over the reality of its fate.

This room sets not only a somber and respectful mood for the exhibit... but also a mood that will stay with visitors long after they have left the museum.

If you go: While every part of the exhibit is worth your time and attention, there are three things specifically that you won't want to miss.

The first is the chance to walk up to that railing on the “ship’s deck.” This part of the exhibit is disturbing in a way that it should be and is consistently a favorite among visitors.

The second is a wall plaque in the room where the rescue by the Carpathia is detailed. The writing discusses the actions of the captain of the Carpathia and the passengers on board. It was particularly moving.

Last but not least, look at the passenger and crew lists at the end of the exhibit in the memorial area. The names in white are of those who perished and the names in black are of those who survived. This display is quite overwhelming as those names in white grow visibly greater in number as you make your way from the first class passenger list to the second and then third class passenger lists, and finally through the crew list. The visual representation of the death toll, and particularly by class ranking, had a profound effect on many visitors, some of whom stood staring at the names for many minutes, commenting that it was one of the exhibits that made them cry the most.

Details: Titanic: The Exhibition runs through May 31 at the Florida International Museum at 100 Second Street North in St. Petersburg. Tours take about two hours and begin every 15 minutes. You may want to plan an additional 15 minutes to enjoy the exhibit at your pace. Through May 28, tours are from 9 a.m. until 8 p.m. and the museum closes at 10 p.m. May 29 - 31, tours are from 9 a.m. until midnight and the museum will close at 2 a.m. Reservations are not necessary but can be obtained with 24 hours notice by calling 1-800-777-9882. The box office opens at 8:30 a.m. daily or you can purchase tickets at www.floridamuseum.org with 24 hours notice. Adults are \$13.95 and students with ID are \$5.95.

SHORT ARTICLE

Gain Ground Financially

When we feel like we don't have a good foothold on our financial life, it can have a negative impact on our emotional and physical well-being. So as part of the living well pillars, we include living well financially.

For some people, especially in tough economic times, that can seem like an impossible goal. But here's the thing: We are talking about living well, not necessarily being well-off. In other words, you don't have to be a millionaire to live well financially. It's more about finding balance in your financial life... living within your means, using credit wisely, budgeting properly, establishing goals for saving money, planning ahead, making informed choices if and when you invest, and exploring ways to give as you are blessed to receive. It's something anyone can achieve.

As you begin your journey toward living well financially, you'll need a starting point. That means getting a firm grasp of where you stand right now financially. What is your income? How does it compare with your debt and the way you have used credit in the past? Are you heading in a direction that will have negative or positive consequences?

A helpful tool to work from will be your credit reports. By law, you are entitled to obtain a free copy of your credit report, upon your request, once every 12 months from each of the three major credit bureaus: Equifax, Experian, and TransUnion. You just have to make your request through the centralized website, phone number, or mailing address these three companies have established to comply with the law. Here are your options:

- Order online through www.annualcreditreport.com, the *only* site authorized to provide the free credit report you are entitled to under federal law. This is a secure site that will provide you with instant access to your report. Type the website address in carefully to make sure you are on the correct site.
- Order by phone at 1-877-322-8228 (for hearing impaired consumers, TTY service is available through 1-877-730-4104).
- Complete the *Annual Credit Report Request Form*, which is available at www.annualcreditreport.com, and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

With access to your credit reports, you can help establish a clear picture of your current financial state and start addressing mistakes in your credit reports or patterns in your credit usage that could stand in your way of living well financially.

SHORT ARTICLE

Stress Less

We've all fallen prey to stress at one time or another, but did you know you can take steps to help prevent it or at least mitigate its effects? Here are some tips to help you live a more stress-free life:

- Work out your frustrations—Exercise has been said to increase endorphins which can boost your mood and help you relieve tension. Find an exercise regimen that's appropriate for you.
- Breathe deeply—Meditation and breathing exercises can help improve your outlook, provide a sense of calm, and keep you focused. Taking long, deep, cleansing breaths can promote relaxation and stress relief.
- Eat healthier—Eat a well-balanced diet. Start your day with a hearty, nutritious breakfast. Fuel your body with vegetables and fruits. And don't turn to foods that give you a temporary high, but then leave you flat (like carb crashing).
- Sleep on it—We all know it's important to get enough sleep to improve our physical well-being, but did you also know that adequate sleep can have a positive impact on your emotional well-being?
- Take care of you—Make time to put yourself first, even if it's just for 15 minutes a day. Listen to music, read a devotional, take a hot bath, or do something else that makes you feel good.
- Laugh more—Expose yourself to humor. Express yourself through humor. Find the humor in everyday life.
- Turn to your spiritual side—Studies have shown that spirituality and religion can have a major impact on a person's quality of life, giving them a greater sense of peace and providing comfort in time of need.
- Check yourself—Are you setting unrealistic goals in your personal or professional life that are creating your stress? Do you expect more from yourself than you should? What changes can you make in your own expectations that can help you lead a more peaceful life?
- Cut yourself some slack—You can't possibly do everything. Prioritize. Don't be afraid to say no (and mean it!).
- Be accepting—There are some things you simply cannot control. Stop worrying about the things you cannot change and focus on the things you can.
- Talk it out—Sometimes just venting to someone else can help you relieve stress. Consider communicating your feelings with a support group or to a trusted family member or friend. Don't feel like talking? Keep a journal and record your feelings. Or put down what's bothering you in a letter that's for your eyes only.