

OPEN-MINDEDNESS ISSUE

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Letter from the Managing Editor

Dear Readers:

As always, this edition of Inspirational Women Magazine presents articles written by members of The Global Society of Empowered Women as well as from our ever-creative contributing writers who present their unique slant on this edition's theme: Open-mindedness.

A good day, for me, is a day on which I learn something new! It means opening the mind to accept a new concept, to check my own beliefs, to consider a new option. Being open-minded is a requirement to personal and or professional growth without which we stagnate, stand-still or fail to keep-up.

Open-mindedness should not be aligned with weakness: not at all. It does not suggest unstable fundamental values or being wishy-washy on any matter. To the contrary! I believe open-mindedness is a sign of intelligence, of tolerance, of acceptance. It is an invitation to possibility and exploration. It is a requirement of individuals, organizations, and governments to work toward a better tomorrow in the interest of more individuals as well as peoples.

An attitude of "It's my way or the highway", exemplifies close-mindedness, intolerance, supremacy and denies others the very thing we demand of them: to accept and be in agreement with our perspectives.

Letter from the Managing Editor

Being open-minded is a sign of intelligence and respect; imagine the world without it!

I am reminded of a great quote often attributed to Voltaire, though some scholars argue was actually written by a woman: 'I disapprove of what you say, but I will defend to the death your right to say it". (My High School Social Studies teacher, Mrs. Stanton would be so proud!!)

Over the years I have paraphrased it many times to express disagreement coupled with tolerance that others have the same rights to their beliefs as I. Imagine a world with only vanilla ice-cream!

I hope you enjoy this edition. Read it with an open-mind; perhaps you will learn something or at least consider seeing something from another's perspective. The world has proven there is a place in it for Chunky Monkey ice-cream!

As always, I wish you the best the world has to offer,

Beth Johnston

TheGSEW



Meet the Editors

Beth Johnston is an entrepreneur of the truest kind. Known for her creative thinking in tandem with a strong mathematical mind, Beth has started and sold 3 businesses, consulted, coached and been an invited speaker at graduate-level classes and business events.

As the oldest daughter in a large family, Beth says she was born in to management and learned good listening skills sitting around the dining room table.

A believer that need and opportunity are a winning combination, Beth is eager to take on new solution-based projects that serve large communities and fill niches.

At her core is the belief that cooperation trumps competition and that collaborative relationships are not only smart, but sensible: team-work promotes engagement, empowers and leverages opportunities for faster growth, production and output.

Beth is the Founder of The Global Society of Empowered Women (TheGSEW) and currently serves as its Executive Director and continues to do motivational coaching.

As the Managing Editor of Inspirational Woman Magazine (IWM), Beth sees yet another opportunity to be of service to women around the world through IWM's thematic editorial format combined with articles featuring outstanding women of leadership. This is yet another way TheGSEW promotes ongoing communication....

for women by women about women

Upon graduating cum laude from Towson University in 2016 with a B.S. in Business Administration and Human Resource Management, Casey Nash began her career with TheGSEW as the Director of Operations and HR. The opportunity then presented itself to serve as the Assistant Editor of IWM and Casey took on the role with great excitement, identifying it as a wonderful outlet for her creativity and overall passion for the global empowerment and advancement of women.

Beth JohnstonMANAGING EDITOR



Casey Nash
ASSISTANT EDITOR



What the world needs most is openness: open hearts, open doors, open eyes, open minds, open ears, open souls. Robert Muller



TheGSEW proudly welcomes our newest members:

Note: Click on the name to view a member's profile

July 1-31, 2017

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Child Care/ Day Care
Communications
Legal Services
Religious
Healthcare
Healthcare
Education
Government

Lisa L. Allen
Sophie Amiach
Susan J. Bellor
Jennifer P. Bevington
Mary E. Blair
Eugenia Blomstrom
Heather Bradley
Jocelyn K. Brown
Melissa D. Cordeiro
Diane M. Dewar
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Carolyn A. Dodds
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Jennifer Dubow
Lori A. Emert
Jori E. Jandorf
Sada Kast
Kathy Kustron
Candace L. Marquis

June 1 - 30, 2017

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Travel & Tourism
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Cara M. Schmitz Katherine E. Sharp

Nancy Simmers
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Muriel M. Troxler

Danielle Walking Eagle Pamela Wood-Hammock

Kim Yarbrough Ana P. Yeager Education

Education

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Entertainment Pharmaceutical

Construction/Building/Home Improvement

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Technology

Not-for-Profit/Charity

Construction/Building/Home Improvement Human Resources/Organizational Development

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Real Estate
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Counseling
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Education
Real Estate

Environment/Conservation

Real Estate

May 1-31, 2017

Lisa Abrams

Nymia M. Amey

Amanda Barker Shelly L. Bell Deanna Bennett

Patricia E. Berger

Valerie Bihet Amy E. Bloom

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Bev Bucklew Cecilia D. Calderon

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Martha L. Castells Melinda B. Chu Dawn E. Costello

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Event Planning
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Healthcare Government Education Clarice N. Peebles Shannon E. Penrose Ingrid R Pichardo Murray

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Insurance
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The GSEW proudly welcomes our newest Delegates:

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Industry

Jennifer Corbitt Price, MS, Founder Education

Julie A. Brown Mental Health & Social Work

Kelly A. Cagle Insurance

Dr. Dawn E. Costello Healthcare & Education

Donna Duffey

Joyce V. Evans

Maria Fajardo

Wendie Flitton

Loren R. Gelber, M.S.

Dr. Pam Gumbs

Education

Government

Machining

Pharmaceutical

Healthcare

Jackie S. Johnson

Inspirational Ministry & Life Coaching

Patti Johnson, CID, IDS, DSID

Susan Kleinrock

Healthcare

Marie Logan Farming/Live Stock
Graciela Meranza Skincare & Modeling

C. Rene Murata, CEO Consulting

Rochelle Odesser, CFP Financial Services

Carmen Phillips Education

Vie de Rouvray Healthcare/Holistic Medicine

Juanita E. Springate *Education*

Leona Thomas, VP of Operations Business Transformation

Jennifer Tipton Entrepreneurship

Toni Torres Public Relations and Life Coaching

Bridget C. Williams Writing

Whatever the mind can conceive and believe, it can achieve.

Napoleon Hill



C. RENE' MURATA

M.B.A., CEO RISK INTEGRITY SAFETY KNOWLEDGE, INC.,

OWNER CEO ESSENCE AND RM ESSENCE

I love life! Life is a rollercoaster, no doubt, and I love it. I love the textures, the complexities the oddities and the adventure. I even like the down side of life. The downside has provided me opportunities to reflect on my decisions and learn new and, often times, better ways of doing things. From those opportunities has come growth, sometimes small growth, sometimes significant growth. I know, because I've had ample opportunities for growth.

I am a wife, mother, grandmother, adventurer and successful business owner. I am also a vegan, yogi, and avid believer in the goodness of life. I have worked hard to get where I am. I believe that there is more to life than the opportunity standing right in front of you. I also believe that most people believe that for them to pursue their dream, "the opportunity" has to land in their lap. It has to be handed to them. I always wanted to travel. In fact, I wanted to travel for a living. I envisioned a life working for a multi-national company and being in a position that allowed/required travel.

So, my junior year of high school, I put in an application for an exchange program. I was accepted and went to Brazil my senior year of high school. There, I learned the art of small talk. Brazilians of all ages love to discuss politics, religion, economics etc. I watched the news and participated in the conversations. I not only learned the language, which I still speak fluently, I learned about the culture. I also learned that I can make my dreams reality. Since I had wanted to travel for as long I could remember, and there sat, in a foreign country, I knew I had made my dreams of travel a reality.

Brazil changed me, in a positive way. I had been a shy child. In Brazil, I became the center of attention. I was a tall, blond American girl in a Latin country. I learned how to stand out in a crowd; I had to. I was at least a foot taller than anyone around me. I couldn't hide in my

"I also learned that I can make my dreams reality. Since I had wanted to travel for as long I could remember, and there sat, in a foreign country, I knew I had made my dreams of travel a reality."

books anymore. Inside, I was still the shy, nerdy kid, but on the outside, I learned to be engaged and engaging.

When I got pregnant with my daughter, I put my dream of travel away. I had responsibilities. But, rather than forget about my dream or bury it, I left it out where I could look at it. It sat on a shelf staring at me. When I married my husband, Randal, I made sure that he knew that travel was an important component of well-being for me. Fortunately, or maybe fortuitously, I had met a man that also had dreams of travel. Unfortunately, it was years before we would/could pursue those dreams. Randal and I spent several years working menial jobs in order to make ends meet. I worked in a couple of coffee houses, a

bakery and even as a janitor. I ran my own daycare for several years. I had good bosses and not so good bosses. I had bosses that yelled at me for every little thing and bosses that gave me complete free-



1000 gates, Kyoto, Japan in 2015

dom. No matter what the job, at each of these jobs, I chose to learn what I could, to make the most of my situation.

My husband and I returned to college. It was challenging to be in college and raising two kids, pre-teens, no less. Our daughter started through a dark period while we were in college. When she started into it, I was in denial. Not my daughter. It started to affect my marriage. Then my father/best friend was diagnosed with leukemia. My father passed away a year after his diagnosis, one month before my graduation. With my father's passing, our daughter slipped further into the darkness. Then our son started into a dark period. I didn't know how to make the most of this situation.

I went through a depression. From that, I emerged determined to do something with my life. I graduated with two degrees. And while I felt that I had accomplished a lot, I still hadn't accomplished anything, at least nothing that I would consider great. I now had two degrees, but my children were involved in self-destructive behaviors and my marriage was falling apart. While my father was ill with Leukemia I would sit with him at the hospital and we would talk. We would talk about life; my kids, my marriage, my goals. All of that was wonderful, but the greatest thing he did during

that time is discuss his dreams and push me to figure out mine. Before he died, he told me that I have greatness in me. My father believed that everyone has greatness within them; that everyone has great power. He believed that they just have to figure out how to tap into it...how to maximize it. I thought by going to school and finishing my degrees I would be closer to figuring out how. I was wrong. It wasn't until I was done with school that I began the journey to learn how to "tap into it."

I started by reviewing my life. My marriage was on the rocks and both my beautiful children were involved in self-destructive behaviors. I couldn't "fix" any of those situations, but I could learn from the things that had led them there. I realized that while I had an open accepting mentality about work and school, I somehow did not allow that into my home. Somewhere along the way, I became stricter and more judgmental with myself and those I love the most. In order to effect change, I started by extending permission to myself to live fully. This started a journey of self-discovery that has resulted in ownership of four businesses, completing a Master Training in Reiki and a richer, fuller existence than I could have ever imagined.

I went to work in the gas and oil industry. From there,

"...but the greatest
thing he did
during that time
is discuss his
dreams and push
me to figure out
mine."



Inca Trail on the way to Macchu Picchu 2014

I began consulting in Process Safety and Risk Management. As a Process Safety consultant, I work with companies that have hazardous chemicals. I help them meet compliance with their OSHA and EPA regulated process safety programs that protect their employees, the environment and the public. I had just started at a firm when I began working

on my Master's degree in Global Enterprise Business Management. After two years, I took all that I had learned about management from the various positions that I had had over time and my Master's degree and went out on my own. I opened Risk Integrity Safety Knowledge, Inc. It was terrifying. It was exhilarating. It was the beginning. I knew that

I wanted to run my company in a different manner than any in which I had previously worked. I wanted a collaborative, open environment. One in which people could grow and support each other. I initiated policies, procedures and training that would help build the kind of environment in which I wanted to work. I thoroughly enjoy what I do.

I started to look outside the US. The US has some pretty strong rules in place around safety but what about other countries? I decided that I wanted to expand safety to other parts of the world. I opened an office in Brazil, RISK Consulting, Ltda. From this office, we can support companies throughout South America. Being able to help companies develop stronger safety practices continues to be a focus in my life.

As I opened my life to be more fully engaged, I started meditating and practicing Yoga. I became more involved in energy work. Then, my son introduced me to Reiki. This is an energetic healing technique. I loved it immediately! I knew that I wanted to know and learn more, so I applied for an apprenticeship. I have since

"I think the idea of jumping out of an airplane is something that frightens most people. However, I've learned to keep an

open mind

and try new things.

What I've discovered is that it's usually just that first step that is scary. Those things often end up being the most rewarding."

Rene Murata





I have learned that the "greatness"... was not a grandiose kind of greatness. It is more of an openness to life; an acceptance of what life has to offer. It's something that I've learned to "do". Through doing, I am able to "teach" others around me. completed my training and am now a Reiki Master. This has opened the door to other types of energy work, work that is fulfilling and meaningful in a way different from my consulting business. Through my daily practice, I have learned how to "tap into my greatness". One thing I think I should clarify, I have learned that the "greatness" to which my father referred was not a grandiose kind of greatness. It is more of an openness to life; an acceptance of what life has to offer. It's something that I've learned to "do". Through doing, I am able to "teach" others around me.

I have taken what I have learned about practicing openness and been able to apply it to my home life. My marriage has improved and is stronger than ever. Both of our beautiful children have come out of their darkness and credit my belief in them, and my strength as one aspect of what helped them. They've both told me that through my example, they are beginning to tap into their "greatness".

I was recently asked, "do you feel that you are an empowered woman?" Wait, what? There's that term "empowered". It gets kicked around a lot nowadays. What does it mean, really? For me, it implies that my power had been taken away, or that I never had it in the first place and I somehow just got it back. I don't

believe that this is true. I think that we are all powerful, we just need to figure out how to tap into it, to maximize it. So, no, I don't feel that I am empowered. I feel that I am enlightened. I've figured out how to tap into my power, and I'm figuring out how to maximize it. And I love to help others do the same.

This has led me to my third business. I've taken this belief that we are all powerful, and developed a business model around it. I'm now working with other women to help them develop their CEO voice using the Essence of who they are as women. Through the years, I have been approached by several women (and men) who asked for advice. I always thought this strange, as I was not particularly successful for years. However, without fail I hear "you always know the right things to say". Upon reflection, I realized that it is my openness to life that led people to me. I did not judge. As I extended this to myself and my inner circle, that aspect of my life has become stronger and more women have approached me to mentor them. Thus, began CEO Essence. Through CEO Essence, I am helping women align their female intuition with traditional business strategies. It's exciting to see how people open up and "tap into their own power."

I fell into my fourth business while on the job for RISK.

I met Brazilian designer Salvatore Laureano while on a job in Brazil. I asked him to please design four long sleeved blouses for me. At 6'0", it is difficult to find long sleeved blouses that fit me in the arms. From that first collaboration sprang RM Essence. The blouses that he created are beautiful. When he approached me to see if I would be interested in partnering with him in a line of business attire for women, I saw the opportunity for what it is and accepted immediately. We've spent the last year developing and exploring our concept. What we've discovered is that there are many women that want young at heart, business appropriate attire in material that are environmentally and animal friendly. We've also learned that it is challenging to find those fabrics in patterns and colors that are pleasing to the eye. So, we're working with some factories to create those. While it has taken longer than we originally planned, we believe in the importance of providing stylish, environmentally friendly clothing for women at an affordable price.

I have figured out that by opening myself to the wonder of the universe, by pursuing my dreams, I am tapping into "my greatness" or rather "my power". By learning from the various opportunities that life has given me, and learning to recognize what those opportunities present, and therefore pursuing them, I am maximizing "my power". I believe that this is something everyone can do. It starts with remaining open to life's opportunities, by evaluating the good and the bad situations in life, not as a "poor me" or "look at me" evaluation. Instead, looking at them as a "what can I learn from this" evaluation. Once that becomes a habit, it is easy to shift to applying the learnings to opportunities. From that combination comes more opportunity. And the fun just continues from there. Yes, life is a roller-coaster! And I LOVE roller-coasters.

Learn more about C. Rene' **HERE**

What you think you become.





Loren Gelber, Ph.D.

THINGS ARE BETTER FOR WOMEN IN STEM THAN THEY WERE, BUT NOT PERFECT

In 1967 I graduated from college, got married and started graduate school in chemistry. My entering class was about 50 men and only 2 women. There was still at least one professor in the chemistry department who said we can't have girls here. His excuse was, we don't have a lady's room on every floor, just every other floor. Never mind that all to professors in every department has female secretaries. If they could climb the stairs, so could we.

I did not complete the program I started at that time, because the second year I was pregnant. I heard that after I left, the other girl in my class became pregnant too. I was given a Master's degree at the end of my first trip to grad school, which I think was regarded as a consolation prize. I went back to school at a different University in 1975 and finally received my Ph.D. in Medicinal Chemistry in 1985. There were far more women the second time around.

I recently read in Chemical and Engineering News (the weekly magazine of the American Chemical Society) that about 50% of the BS in chemistry degrees awarded in 2016 went to women. The rate was somewhat smaller for Masters, and smaller still for Ph.D.'s.

After I finished graduate school the first time,



Loren Gelber PhD 1985

I lived in the Philippines for about 1½ years. During that time I taught chemistry and physics to Filipino students, most of whom were women. One of my male students told me that everyone knows that women are much better at math and science than men. All the men I met gave their money to their wives, because everyone knows that women are much better at managing money than men. Due to these cultural expectations, Filipino women were and are better at math, science and money management than men. When I tell American young women about this, they are very surprised.

When I came back from overseas, I went to work for the FDA. I was the second woman in my lab group; the first was quite glad to have company. There were several other women scientists in the building, who all provided me with support and encouragement. I got involved in Equal Employment Opportunity program at the FDA, to help bring more professional women and minorities into the Agency. Today, the Director of the Office

for Drugs, the Office for Generic Drugs and many other top positions are women.

After slightly less than 10 years, I left the FDA to work for the generic drug industry. Many times at high level meetings I was the only woman in the room. While I had issues with interruptions and style, these seemed to lessen as I got older. The older white men are retiring and the younger employees have fewer unacknowledged assumptions about how men and women should behave. Today many of our laboratories are staffed with more women than men. One of those women once told me that she considers me an example of what women can accomplish. Boy, that made me feel good.

I know that there are still incidents of sexual harassment and subtle forms of gender and racial discrimination in every industry, as shown recently in the entertainment and media fields. Perseverance is still required. However, it helps to keep in mind how far we have come in the last 50 years.

Learn more about Loren **HERE**

Trade your expectation for appreciation and the world changes instantly.

TONY ROBBINS



Juanita Springate

LEADERSHIP OR MANAGEMENT-

WHAT ADMINISTRATORS MUST FOCUS ON

Strong leadership is an essential in any thriving organization. However, leadership remains an elusive concept for many administrators. Leadership is the domain of any program director, CEO, or head of state. It's the business of every organizational leader. It is one of the greatest predictors

of excellence. Leadership determines which road a program will take!

Leadership is a broad topic. Individuals who influence social & public policy or write about key issues in any field try to challenge the status quo. This is true of anyone who sees him or herself as a leader, whether they are the "in charge" person or not. By advocating for change they are setting the stage for excellence.

How are leadership and management different? Leadership relates to how leaders lead their organizations to clarify and

affirm values important to them, set goals, articulate a vision and chart a course of action to accomplish that vision. Strategic leadership guides the direction of the organization with the future in mind. A leader's task is to create tension between the current reality and the vision



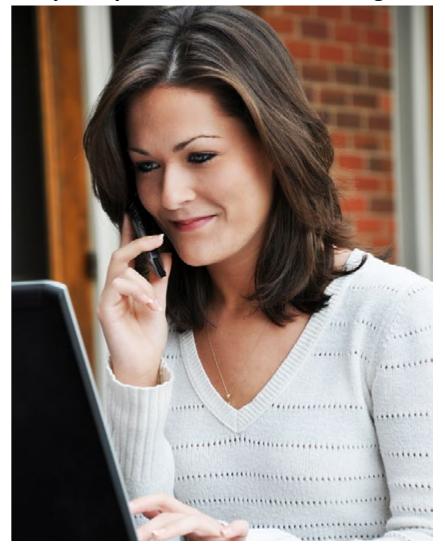


that they dream of reaching. It's about dreaming and planning the right things to do. It's about using their staff as a team to find the things that work best for their program. As they design strategies, they will uncover what is successful and what leads them to the best result.

Managing is slightly different. It relates to planning and executing tasks that must be done. Directors oversee creating systems to manage a vision. Managing is about plan-

ning, budgeting, organizing, hiring staff, and many other things. It's about efficiency. It's about doing things right. Often organizations can hire two distinct types of individuals to do these jobs. In some smaller organizations, the organizational leader must do it all. Margie Carter & Deb Curtis, authors of the book, *The Visionary Director: A Hand*book for Dreaming, Organizing, and Improvising in Your Center, believe that a director must focus on their directing like an equilateral triangle. The image of a triangle represents three sides of a director's management & leading work. A director focused on leadership will spend one-third of his/her time on each side of the triangle. The sides of the triangle are: Managing & Overseeing, Coaching & Mentoring & Building & Supporting Community. Side 1 is Managing & Overseeing, where most directors spend most of their time. Often, they feel this is all they have time to do. Side 2 is The Role of Coaching & Mentoring, which means that directors must know intimately each of their staff to know how to coach and mentor them. One can read much more about this approach in

Carter & Curtis's book. Side 3 is Building & Supporting Community, which is done with staff and parents. This is about making everyone feel valued and important. It's about helping teachers and parents feel like their part of the puzzle is essential to the whole. Without all of this, the whole will not be complete. Carter & Curtis' book will give directors many, many ideas of how all these things can





be done. They would also agree that a director's job is many faceted.

The way leaders use their skills to carry out the tasks and functions of their job results in their leadership style. This is the thumbprint of how a leader affects the people in the organization. **All leaders must help staff focus on the program's vision & mission.**

There is no best style to do leadership. Some leaders are out-going & charismatic, and others are more quiet and influential. Some are action-oriented and some are reflective and thoughtful. It's the way one's management philosophy is expressed in how you interact with others, how you get your work done,



and how you affect the climate in your organization. There is nomanagement style that is better than an-

other. All leaders can figure out how to lead in their own style. Both kinds of leaders must focus on a program's vision and mission, on which all staff must focus.



I believe leaders must be problem solvers and decision makers. The **Total Quality Management** approach highlights the importance of participatory management and collaborative decision-making. It advocates encouraging an environment of openness and respect where employees closest to the program's problems are encouraged to identify strategies and brainstorm solutions to pressing issues. This is transformational leadership. **This is leadership that allows staff to have an input in what goes on**

and what needs to change. While paying attention to staff concerns, a huge job of a leader, who knows the teaching profession, is supporting classroom teachers in implementing curriculum, supporting staff interactions with children of all ages, and assessing young children's development. An excellent leader knows when and how to help classroom teachers focus on leading children.

Transformational leaders emphasize helping staff pursue common goals.

They have many staff meetings where they encourage staff to think about problems and generate solutions to those problems. They help all employees see the broader vision of





the organization and work to help all achieve higher levels of ability and potential. They help them look beyond themselves to the greater good of the organization.



No matter where you are as an administrator, you can get better. I've seen ordinary administrators become extraordinary leaders. Some leaders are naturals. They seem to be born with the gift to lead. Others need to work at it. All the skills needed can be learned and nurtured.



Great leaders ask themselves important questions:

- Can I inspire and motivate others to pursue goals we decide on?
- How do I make my values evident every day?
- How do I lead my staff to decide on values that are important to all of us and make our organization stand out in the community?
- How can I be a good role model for my staff?

- How can I craft a vision for the organization, even when the future is so nebulous?
- How do I lead staff to design a mission that outlines actions to take to make our dream a reality?
- How can I make my staff into a team?
- How do I handle difficult ethical dilemmas?
- How do I make decisions that honor staff and compel the organization forward?
- How do I create a climate where staff feel validated and reach to new heights as a talented team?
- How do I encourage staff to take chances and be innovative?
- How do I involve staff in decisions and still hold them accountable?
- How can I help everyone find joy and fulfillment in what they add to the organization?

I AM TheGSEW



An essential part of leadership is to inspire, motivate, and influence the feelings and actions of others. (Paula Jorde Bloom) When the leader leads, staff follow!

References:

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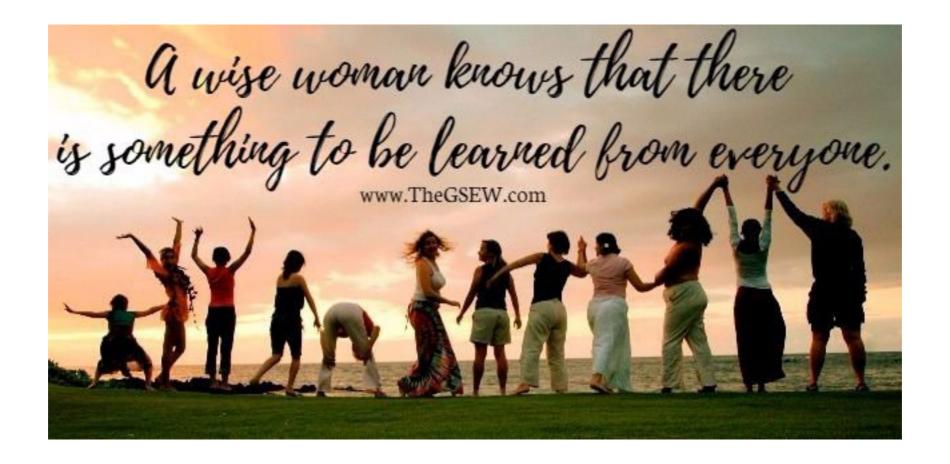


Jaunita in action



Jaunita and family

Learn more about luanita **HERE**





DR. PAMELA GUMBS DOCTORATE-IN-PHARMACY

Known as "Dr. Pam" by her peers and patients and recognized by her New England Accent and excellent communication skills. Honored as One of the Outstanding Intellectuals of 21st Century

Dr. Pam was born and bred in New England USA, where she attended high school and participated in Girl Scouts, played clarinet in the high school band, played tennis and took ballet. She pursued her career through the UCSF School of Pharmacy and obtained her career goal of Pharmacist with clinical skills, Doctor of Pharmacy.

When I first graduated from UCSF I found myself with the responsibility of teaching an Over-The-Counter Drug Class to First Year Students which is their first encounter with pharmacology and the clinical assessment of the Patient. When the students inquired as to my opinion about the Field of Pharmacy, I likened it to the term "Cutless Surgery' for WHOM does the consumer/patient and/ or practitioner come to regarding the cor-

rection of a physical or psychological occurrence but the Pharmacist who through his/her knowledge of clinical pharmacy can offer the proper medication to correct these things WITHOUT actually entering the AMAZ-ING HUMAN BODY!

My zeal for the course has been shown to me by my former students who often pop up at different Pharmacy Conventions to let me know this. So at the 1991 American Pharmaceutical Convention in New Orleans, when a former student and now a Director of a Hospital Pharmacy tapped me on the shoulder to say HELLO to her former OTC teacher and thank her for the zest for Pharmacy which is still going on within her. I can still feel that motivation which was placed upon me in school and through Pharmacy Organizations to educate the world around



us in such a way as to provide the ULTIMATE HEALTHCARE POSSIBLE.

This motivation has allowed me to achieve in many ways from UCSF School of Pharmacy representative as Pharmacy Leader in 1987 on the Goodwill People to People SYMPO-SIUM ON MEDICINE in China to Skyline College Pharmacy role model for Expanding Horizons Career Day for female Junior High and High School students to Board of Director and Editor for the Pharmacists Society of San Francisco to Geriatric Residency at UCSF Geriatric Institute to Northern California Forensics Association Finalist Award for Communication Excellence to State Assemblywoman's Barbara Lee's Health Focus Committee to Board of Governors for Alameda Alliance for Health to Pharmacy & Therapeutics Committee Member for Alameda Alliance for Health, to President of Alameda County Pharmacists Association to member of Alameda County Medication Coalition, Alameda County Contra Costa County Medical Association member on Hypertension, Advanced Care and Opioid Abuse projects.

Clinical involvement has been shown in many ways through association with UCSF Medical Center as Pharmacy Liaison in the Pharmacists against Drug Abuse Association to Pharmacy Student Mentor to my Don't Crackup on Drugs seminar which is on the UCSF Lecture Circuit and has been presented to colleges and the community.

In the community various projects with the city and county of San Francisco Mayor's

office from Drug Abuse Programs to Cleanup Ingleside Park Program to the Police Graffiti Committee to cleanup neighborhood eye sores to Neighborhood Watch Systems to protect homes, schools, neighborhood to Exercise Programs/aerobics instructor to benefit everyone.

Church involvement includes Counselor, Choir Member, Choir Director, Scholarship Committee Member, Church Announcer and Speaker both within and outside the Church community.

Overall work experience is exemplified in the following areas: Pediatrics, Adult, Geriatric, long term care, CEO and Owner United Pharmacy and Consultant Pharmacist for the City of Berkeley The foregoing has been accomplished with only one goal in mind That of Decreasing The Risk of Medication Misuse through Increased Intro-professional Communications between the Pharmacist, Physician, Nurse and the Patient about the HOW'S and WHY'S of a dosage regimen.

emaildrpam@consultingwithdrpam.com

Learn more about Dr. Pam **HERE**

Until the mind is open, the heart stays closed. The open mind is the ken to the open heart. BYRON KATIE



Donna L. Duffey, Ed.D

THE IMPACT OF AN ENTREPRENEURIAL MINDSET

When I initially started to focus on my thoughts for this article, I thought I should at least consider writing to the theme of this issue of Inspirational Woman Magazine, Open-Mindedness. While I had been advised that I was not required to connect with the theme articulated for the issue, I thought I should certainly at least see if it had a "fit" to what I wanted to write about. So, as many of you would do, I decided to check out the dictionary definitions of "open minded". I found definitions such as "a willingness to try new things or to hear and consider new ideas", and for one to be open-minded indicates that one is "open to new ideas; free from prejudice or bias." Identified synonyms included acceptant, amenable, receptive, responsive, progressive, and tolerant. I personally believe that the opposite of open-mindedness is a mindset that practices predetermination and often demonstrates judgmental practices.

What I wanted to write about was the impact of an entrepreneurial mindset on our lives and on the lives of those we have the opportunity to work with each day. As perhaps many of my predecessors have realized as they embarked on their writing journey, I quickly came to realize that the connection to the theme for the Inspirational Woman Magazine issue was not only evident but glaringly evident! As I have learned about the impact a person can have on their life and the lives of those who surround them when they learn and embrace the characteristics

of an entrepreneurial mindset, I realize we will never possess an entrepreneurial mindset unless we are first open-minded to such a way of thinking, acting, and leading.

So why has the impact of an entrepreneurial mindset become something I wanted to write about? After spending sixteen years in junior and senior level positions in the retail industry (and loving it!) I, like many of us, experienced changing forces surrounding me that necessitated a need for me to find a new career direction. My academic background coupled with my corporate business experience had taught me to appreciate and value networking and to practice nurturing meaningful relationships within those networks. I had done so. When a job change became a reality on the horizon, I decided I needed to "test" other industry sectors that I felt would give me the job satisfaction I had experienced in the retail industry sector. Higher education, specifically in the community college sector, became the answer for my reinvention-of- self. Without belaboring that journey, I joined the ranks of higher education and, for the last thirty-one years have experienced not just job satisfaction but true joy and gratitude for the opportunity to impact the lives of the students who have been in my classrooms over the years.

During the years since achieving my undergraduate degree (in fashion merchandising), I have added to my own academic credentials (an MBA) over the years and, most recently, have completed my doctoral studies in Community College Leadership.

So why have community colleges in America and the students who attend these institutions of higher learning captured my heart? I had not started my higher education journey at a community college but I certainly have observed the growth of this format in higher education. Like many of you, I began my academic journey immediately after completing high school. This is commonly referred to as a "traditional" college student although, today, this profile is far less "traditional" than in previous decades.

Data provided from the American Association of Community Colleges (AACC) in their 2017

Fast Facts illustrates the profile of today's community college student. Today, the average age of a community college student in

Between credit and continuing credit programming... there are 12.2 million students attending over 1100 community colleges in America.

our nation is 28. Between credit and continuing credit programming (also referred to as non-credit), there are 12.2 million students attending over 1100 community colleges in America. It is thought provoking to also recognize that 41% of all U.S. undergraduates are attending community colleges. Additionally, 36% of community college students are the first generation in their family to attend college, 17% are single parents, 12% are students with disabilities, 4% are veterans of our armed services, 7% are non-U.S. citizens, and 7% are students with a prior bachelor's degree. Looking at gender breakdowns, 56% are women, 44% are men. Ethnic background statistics include: 48% White, 23% Hispanic,



Donna teaching and interacting with JCCC entrepreneurship students.

13% Black, 6% Asian/Pacific Islander, and 1% Native American. Significantly different than students in baccalaureate/graduate institutions across our nation, community college students' employment status data illustrates that 22% of full-time students (defined as 12 credit hours or greater each semester) also are employed full time, 40% of full-time students are employed part-time; and 41% of part-time students (defined as less than 12 credit hours each semester) are employed full time.

So, what has captured my heart and mind is not just the data noted above but also having the opportunity to work with these students over my career in this sector of higher education. More than once, I have seriously reflected on my own core values and life situation and been forced to ask myself if I could have demonstrated the persistence to better my life situation had I been in the specific situations those students in my classrooms represent. I am a white female who grew up

in a two-parent household where both parents held college degrees. I was not a first generation college student; it was expected that I would attend college and be successful in that endeavor. While I was a single-parent to my son from his toddler years on, I was an educated and employed single parent mom. While this presented me with some challenges, it was far less challenging than many of the single parents in my classrooms, who are often first generation college students who are also and holding down a job. They are working to provide for today and attending college in hopes of creating a better tomorrow.

All of this has led me to understand that I must listen to my customer (my student), demonstrate appropriate empathy without compromising academic learning objectives, and be instrumental in leading and guiding them along a successful pathway to meet their academic goal and, ultimately, their life goal. Please note: I cannot do this unless I am first open-minded.

Seven years ago I had the opportunity to work



with two authors (Clifton Taulbert and Gary Schoeniger) on a new entrepreneurship curriculum project recognized by the Kauffman Foundation in Kansas City, Missouri. The book is titled "Who Owns the Ice House? Eight Lessons Learned from an Unlikely Entrepreneur". The answer to the question of "Who owns the ice house?" was Clifton Taulbert's Uncle Cleve. In the book, Taulbert shares the eight timeless lessons he learned from his Uncle Cleve during the years he worked at the ice house in the Mississippi Delta. The eight lessons are:

- 1. The Power of Choice
- 2. Seeking Opportunity
- 3. Taking Ideas to Action
- 4. The Power and Pursuit of Knowledge
- 5. Creating Wealth through Resources
- 6. Your Accountability to Your Brand
- 7. Creating community
- 8. Persistence

During the same time period that Taulbert was writing, co-author Gary Schoeniger was independently interviewing other "unlikely"

entrepreneurs about their entrepreneurial stories and the mindset they possessed that led each to their success. Upon meeting, the authors discovered that the eight lessons Uncle Cleve taught Clifton in the 1950s were no different than the lessons shared by the 14 other "unlikely" entrepreneurs Schoeniger had interviewed in recent times. The book and the current day entrepreneur interviews became the basis of the lesson content for the course.

That work and my subsequent development and delivery of this project material led to a new credit course titled Entrepreneurial Mindset. So how might one define an entrepreneurial mindset? Think of it this way: Entrepreneurial individuals are often described as persons who are innovative, creative and open to change. Similarly, entrepreneurs are persons who have the ability

and desire to identify opportunities and are driven to marshal the necessary resources to accomplish their goals. An entrepreneurial mindset combines the beliefs and behaviors that drive individuals to accomplish meaningful objectives for themselves and others. Clifton Taulbert describes the entrepreneurial mindset as "a way of thinking and being that is life changing".

During this last decade, a policy issue facing



Donna teaching and interacting with JCCC entrepreneurship students.



community colleges was that of increasing persistence and completion rates in American institutions of higher learning. For America's community colleges, completion as defined in current academic literature is the completion of a degree or certificate or the successful transfer to a baccalaureate institution. Reclaiming global competitiveness through improved educational attainment of United States citizens has become a national imperative. Recognizing the important role community colleges play in preparing members of communities for the needs of the workforce and thus creating sustainable individuals and sustainable communities is an imperative.

It was apparent to me that when a student begins his or her academic journey in higher education, it is incumbent on the leadership of these institutions (community colleges) to recognize and value the importance of 1) early student engagement in the institution, which will lead to 2) increased student persistence semester-to-semester, which will lead to 3) improved student learning

and self-confidence, which will lead to 4) the increased potential for student graduation/completion, which will ultimately lead to 5) self-sustaining citizens in America's communities. I knew that each step along the students' journey had to be supported with relevant coursework conducted within a nurturing yet challenging environment. The success pathway to increasing completion rates might best be illustrated as:



Again, the lessons taught in the new Entre-

preneurial Mindset coursework include: 1) The Power of Choice, 2) Seeking Opportunity, 3) Taking Ideas to Action, 4) The Power and Pursuit of Knowledge, 5) Creating Wealth through Resources, 6) Your Accountability to Your Brand, 7) Creating Community, and 8) Persistence. Students experience these eight timeless lessons that serve to encourage each student to create a more self-directed and more successful life. Reflecting on each lesson, the student develops the attitudes, behaviors and skills that enhance their ability to succeed along their academic journey, in work, and in life. As such, students become more focused and more persistent in the acquisition of their life goals; they become the entrepreneurs of their lives.

Using this coursework which teaches the fundamental lessons of an entrepreneurial mindset, I have been able to explore whether the impact of these lessons, which encourage students to become the entrepreneurs of their own lives, led to increased persistence toward completion of their academic goals. Mastering each of these lessons allows the



individual to practice and embrace the characteristics of an entrepreneurial mindset. My research findings indicate that the lessons of the entrepreneurial mindset coursework do positively impact student persistence-to-goal.

It is my belief that persistence is required for students to ultimately reach graduation/completion, and thus, persistence is required for our nation to reach the improved completion rates that will yield a more globally competitive and sustainable society. Therefore, teaching and learning the lessons of an entrepreneurial mindset is key to achieving the American dream.

I encourage you to persist – to be the entrepreneur of your life. I have made it my goal to assist others in becoming the entrepreneurs of their lives, and, in doing so, I have moved my own journey forward. But remember, you must be open-minded first!

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Learn more about Donna **HERE**

Donna L. Duffey, Ed.D.
Professor and Department Chair, Business Administration and Entrepreneurship
Johnson County Community College
12345 College Blvd., OCB 272C
Overland Park, Kansas 66210
dduffey@jccc.edu
913-469-8500 Ext. 3475

Donna Duffey joined the faculty at Johnson County Community College in Overland Park, Kansas in 1987 bringing with her 17 years of executive experience in the retail industry. At JCCC, she is the Professor and Department Chair for the Business Administration and Entrepreneurship degree program and their related certificates. During her tenure, Donna has received the Burlington Northern Santa Fe Faculty Achievement Award, the Distinguished Service Award, and the several Publication Awards. External to JCCC, she was the winner of the 2009 National Association of Community College Entrepreneurship (NACCE) Entrepreneurship Faculty of the Year Award.

Dr. Duffey holds a BS in Fashion Merchandising from Wisconsin State University-Stout and a MBA from Baker University. She is currently completing her doctorate in the Community College Leadership Program at the Roueche Graduate Center of National American University, Austin, TX.

External to JCCC, she has been actively involved in the Accreditation Council for Business Schools and Programs (ACBSP) since 1994, serving as the President of the Board of Directors during the 2001-2002 year. Additionally, she has been actively involved in the National Association of Community College Entrepreneurship (NACCE) serving on the association's initial Board of Advisors.

Dr. Duffey has published numerous articles on entrepreneurship programming at the community college level and has developed and presented over thirty regional and national conference presentations in the last several years. She has provided assistance to numerous community colleges across the country in the development of their entrepreneurship programming initiatives.







Leona Thomas

BECOMING OUR ANCESTORS' WILDEST DREAMS

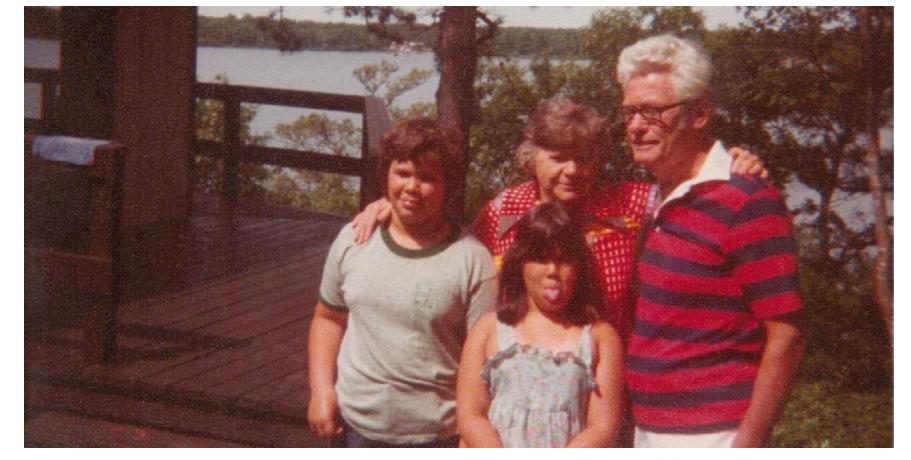
When I found out about being named a GSEW Delegate, I was struggling what to share for the GSEW community. That is until I heard an interview on NPR recently when the person being interviewed said "I am my ancestors' wildest dreams" and it kept echoing in my ears. As the granddaughter of first generation Scott who grew up in an orphan home during the depression on one side of my family and the granddaughter of families who grew up suffering under segregation, racial inequality, and only a few generations away from slavery on the other; I realized, I am "my ancestors' wildest dreams". There is no way for my ancestors could have imag-

ined what I'm doing today or what I've done for most my career.

Thanks to a number of factors all coming together, I've been leading business transformation efforts for over 25 years and have truly been on the forefront of at least 3 major emerging industries – including the evolution of ecommerce and the internet. And today I am once again blessed with the opportunity to be on the cutting edge of another evolution. Today I am the VP of Operations at Wylei, Inc. (www.wylei.com). Wylei's is a pioneer in Predictive AI cloud-based machine learning and marketing automation. We have an amazing

I AM TheGSEW





suite of predictive content solutions that are reshaping digital marketing today. And yet I am prouder of who Wylei is because of why else we're on the cutting edge.

Wylei is one of a few women-lead, VC-backed emerging growth companies and a company who truly understands and embraces diversity. For me, working at Wylei is about creating new opportunities for people who wouldn't usually get them – as others have done for me!

And honestly, I am living beyond my own wildest dreams. Statistically speaking, I shouldn't be here – growing up in a "broken home" with parents unable to take care of my sister and I, at times depending on the kindness of family with over 15 of us in a single-family home, being mixed raced in the 70's and 80's in the height of bussing and Massachusetts racial tensions, growing up mixed race with "both sides" taking runs at me, and underfunded

The two parts of the "village" who raised Leona. (Top) Father's family (Bottom) Leona and sister with maternal grandparents



inner-city schools with buildings that, in some cases, were literally almost condemned. There are so many things in my life that could have derailed me... and that's before considering I am a half black openly lesbian female who came up through engineering and technology. The stories of "being the only one" and people aggressively trying to dissuade and sabotage women and minorities careers in these fields are real.

And yet here I stand, still reflecting and struggling on what I wanted to say and how I got here until I heard another story on NPR's Story Corps. A story about William Weaver, who was one of 14 black students integrating the all-white West High School in Knoxville, Tenn. who was harassed and almost failed out of high school because of the racial bigotry he faced and is now the Chief of Surgery at Fayette-ville VA Medical Center in North Carolina, and it encapsulated all my thoughts...

"How did I get here? How did I make it?'.... Because people helped you, whether you knew it or not,"

For Mr. Weaver, that help was a very special group of teachers who saved his life. For me, it's a village of extended family, teachers, and people who cared enough to make sure I had a chance - from my junior high school physics teacher who made me learn to program instead of being suspended; to the family and friends who stood

behind me and taught me to believe in myself; to my high school English teacher who let me hang out with him and his family when it wasn't always safe for me to go home, to many mentors including several female and minority engineers who showed me what was possible; and so many, many more who helped me along the way.

Each of them taught me one of the most important things we can do isn't what we can do for ourselves, it's what we can do to help others – whether they recognize it or not.

I finally realized what I wanted to share with the GSEW community is how much each of us can make a difference in each other's lives, and for the overall community, by taking that extra step to reach out to help others.

And in doing so, I want to challenge each of you to do 2 things... First don't let ANYONE tell you "you can't do something." If it's your dream, go for it - and go find those people who will support you!

Second, and even more important, be "the help for others whether they know it or not". Volunteer, teach others what you know, build communities, and encourage others to follow their dreams!

Imagine where this world would be if we all worked to help each other become "our ancestors' wildest dreams".

Learn more about Leona

HERE



A WALK IN MY SHOES

Maureen Cresencia Kambarami

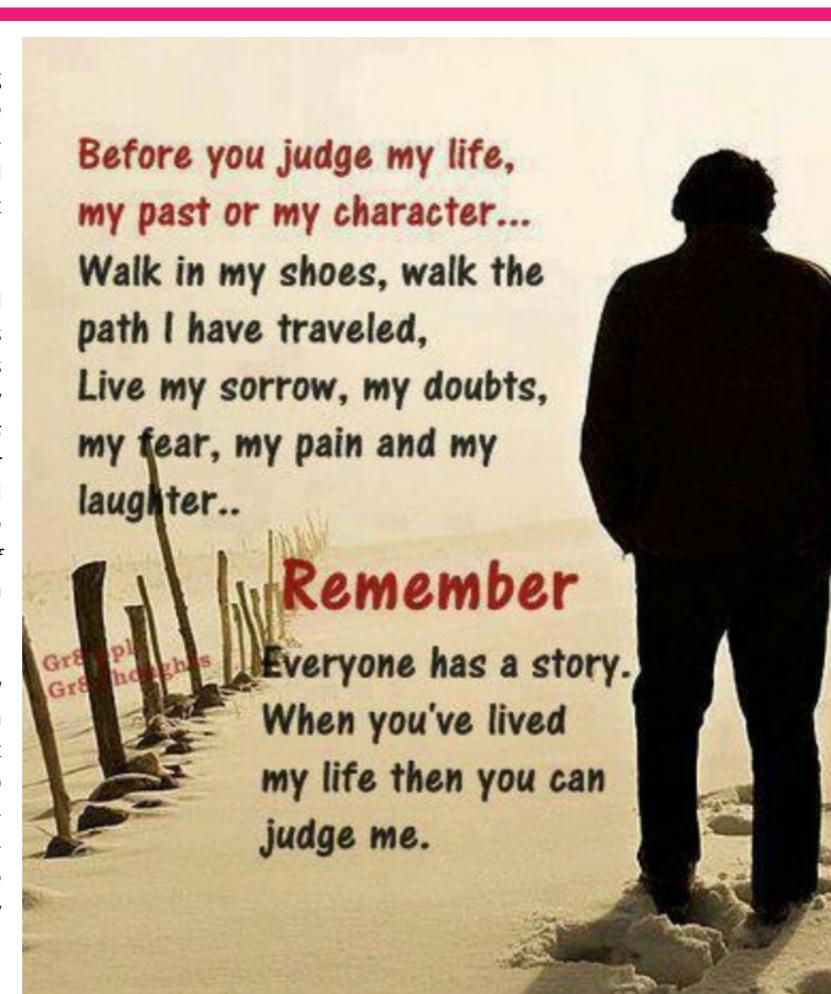
Those who know me will tell you that I have always been a kind of person who saw either black or white in whatever I did or witnessed. I did not believe that grey areas existed. The irony was that I always thought I was an open minded person until reality hit me hard one day....

I had just landed the perfect job in a foreign country after going through a myriad of challenges. The cherry on top was that I had also managed to secure a work visa and everything was going on the right track. I went back home to fetch my daughter so I could stay with her on a permanent basis. This was a bonus after being separated from her for almost two years. Upon landing in my home country, I immediately applied for my daughter's passport, which cost me an arm and a leg at the time. However, this did not bother me at all, I was just excited about the future. The wait for the passport took a week; a week of torment as with each day my heart skipped a beat whenever an SMS alert came on my phone. When the message finally came through, I was ecstatic. I looked for my passport

since I knew that I had to produce it when collecting my daughter's passport. That is when the nightmare started. The passport was missing......I looked everywhere for it but it had mysteriously disappeared. I tried to retrace my steps on the day that I had last seen it but the steps took me back to my empty wallet.

I called everyone I had been in contact with, followed some leads, prayed, but to no avail. You know what this meant? It meant that I could not go anywhere, I was stuck. I went back to the passport office to try and apply for a new passport but was told, "Sorry, the law has changed. You can only apply for a new passport after a year if it's not found by then" said the grumpy official who served me. "What about my job, I screamed? I am due for work in 2 days". "We can offer you a job here, if you want" she remarked sarcastically with a smirk on her face.

Phew, I had reached a dead end. In my mind I knew there was only one option left, but it was an option I never thought I would consider, an option I did not want to consider at all. I had always been a person to stay on the straight and narrow and I did not like walking the crooked way. My brother approached someone who said he could make things happen for the right price, of course. He could help me and my baby



OPEN-MINDEDNESS

cross the border undetected. It was the only way I could get back to work or risk getting fired because which employer can keep your job for a full year while you wait for travel documents?

I bade my loved ones' farewell and embarked on that uncertain journey. Everyone was full of worry, asking "what if During the journey I prayed harder than I have ever prayed before in my life, asking God to protect me and my baby and to make sure that we arrived at our destination undetected. I vowed to be a good Christian, a good daughter to my parents, a good mother to my child.... I guess God got tired at some point with my prayers. At the border the person I had paid ensured that everything went smoothly; money exchanged hands and the deal was sealed. It turned out that I wasn't the only one who did not have the right papers, we were six of us and I was the only one who was shaking like a leaf. The others were used to travelling that way.

When I reached home, I called my family to let them know that I had arrived safely. My mother ululated and sang praises to God. She had not been able to eat anything solid during the two days that I had been travelling fearing that something would go wrong. I went back to work the next day and as I went about my daily

duties my mind opened up and I started seeing things in a new perspective. I realised that I did not know the full story of all the people that I had constantly judged for being undocumented immigrants. I had never bothered to take some time to understand their stories until I became one of them following the loss of my passport.

A year later, I went back home and applied for my passport and subsequently had my work visa stamped on the passport. I was a legal immigrant again, yay! Although a decade has passed since this incident, the lessons learnt will never be forgotten. I learnt how to be open minded, the hard way.



Maureen Cresencia Kambarami is a qualified social worker based in South Africa. She holds bachelor's and master's degrees in social work, both from the University of Fort Hare, South Africa. She currently works in the field of HIV/AIDS, and her special focus is women and children. Some of her work is outlined in her master's thesis entitled The experiences of women of their HIV/AIDS status disclosure to sexual partners: An exploratory study of Magunje Township, Zimbabwe (LAP Lambert Company, 2011). Maureen is also involved in family counseling. She can be reached at maureenlike@gmail.com.



LIFE, BUT NOT AS I KNOW IT

Becky Paroz

Our country is going through some incredible discussions at the moment. Religion, race, gender and equality are some of the most hotly debated topics in our media currently and there is a significant amount of rhetoric from all sides of the discussion. Some of it is more shouting down the opposing point of view than actual discussion, but it is emotive and challenging when your sense of identity is being argued about and may be subject to a legal change of position by the government. That tends to lend a personal touch to the debates.

Being receptive of the view of others when it differs from your own can be a challenge. It is the catch cry of all open-minded people that they are willing to see things from another point of view. However, the reality of how go about seeking that understanding, viewing from another perspective, is often different to the process we have in our minds about what that looks like.

When you are sitting with good friends, excellent companions, having a discussion about life and it's complexities; when you know that you have similar views on people, industry, the social workings of our time and they suddenly state an opinion that differs vastly from your own, how do you deal with that?

For me it is about learning. I instantly wish to understand to know how they came to that point of view, and am willing to engage in that sharing of perspective. How do you ask the questions that get you to that understanding without it sounding like judgement?

"if you agree with this, that and this other thing, how can you see it that way?"

"You believe you have the right to this (insert topic) and it is that way for you, but what you said seems to mean that someone else can't, how does that work for you?"

There is no easy way to have a dialogue without it sounding like judgement initially! It takes people being willing to share their point of view to explain, but not necessarily justify, in order to reach that understanding. It is tough to do. As humans, when we are challenged to back up our views, to explain the thinking behind our opinions, it can come across as being asked to "prove" it, to justify your stance; not just share an idea. Something that creates a potential for conflict as both parties engage in the demonstrating of a concept, an experience or a particular stance on a topic.

You can have robust discussion without being disre-

spectful. You can deliver passionate advocacy for a certain way of being without it seeming like you are insisting on having the right of it. You can engage in dialogue



that shares the knowledge, opinions and data that you base your beliefs on and offer your concepts for dialogue without being certain that it is the ONLY way to think, while being certain that it is the way you think.

It is a challenge to do this without it degenerating into an attack, or a righteous insistence on there being only way one, and to come to the end of the discussion with neither party changing their minds and yet remaining respectful of the view of the other.

How do I know that it can be done? I recently had this experience. I was hanging out with a beautiful couple I know and respect, and we were discussing the ways of the world (as you do) at the end of a long week when you hang out together over a few drinks. They have worked in repatriation for prisoners, they have passion for their family and the community they live in, they love their country and believe in equality. Clearly, we are aligned in many of our values which is why the friendship developed in the first place.

Then there was a statement made that shocked me. Not because the statement that was made was shocking, but because it was unexpected. We are aligned in values in so many ways – how is it that this statement was different to my opinion? A vigorous discussion ensued as I sought to understand their stance on this particular matter. I wanted to

get it, but how we got there took an amazing and circuitous route that covered wars from over the last one hundred years, social movements historically and today, the social media and global media influences, what we watch and see and absorb, and their personal feelings.

It was a fascinating and exciting journey that I loved being a part of. And was honored to share. They were able to explain it to me, they shared many things of a personal nature to demonstrate their stance and they showed me their point of view. Neither of us were wrong, and neither side will change that point of view. That doesn't really matter and wasn't the outcome I desired, nor did they. But I get it, I get where they are coming from and it was enlightening for me see.

This is a tribute to that beautiful couple, and to all the others who have and will take the time to share their perspective with me, to show me their point of view of life through their eyes. Thank you, to all of you, for challenging me to check in with my own beliefs and opin-

ions; thank you for offering me your insights and thoughts when I seek to understand and most of all, an absolute heartfelt thank you for making me remain as open-minded as I like to think I am.

Please, to all you discource-ers, discussers, debaters, and demonstrators, please keep up the good work, keep the conversation going and the communication respectful. The world needs that.



Becky Paroz is known for her use of humor to challenge everything. She is motivated to pass on her lessons learned to assist and educate the next generation of leaders to become high achievers like herself. She challenges herself racing cars, learning stand up comedy, and studying quantum physics in her free time. She is now published around the world in several books she has co-authored and is releasing two of her own books this year. Becky just released her Facebook page — The Words of Bek. Connect there with her personally to find out she just keeps swimming!

A mind is like a parachute. It doesn't work if it is not open.

FRANK ZAPPA

COMMON C€NTS

PARADIGM SHIFT

Elcho Stewart

We live in a dynamic world where factors such as technology, the influx of refugees, the aging eligible working population, acts of war or terrorism, natural disasters or government policies, impact our lives and can change the state of our finances within a relatively short period of time (Hurricane Harvey's impact on oil prices, for example). Not only have the traditional tools and institutions such as savings and checking accounts, stocks, bonds, commodities, precious metals, banks, insurance, trust companies and stock brokerages changed, there is also a shift in how we save and invest. Being open minded is one of the main components of financial security planning because it might make the difference in whether we stick with the status quo, pro-act in anticipation of change or re-act to change with the result impacting our financial wellbeing.



While some financial decisions are easier to make than others, sound financial planning means being prepared to listen to new ideas and make decisions based on facts. Of course, making financial plans means different things to different people. At a basic level, it includes preparing for the day-to-day living and all the costs associated with that. Financial planning could also involve setting aside money for unforeseen circumstances such as sickness or disability or being willing to explore what happens when we retire or die. Money is needed for these eventualities and the amount allotted to each will affect one, the other or all of them. Thanks to the internet, there is a myriad of financial planning tools available at our finger tips. These include models for budgeting, tax calculations, figuring out your life insurance needs, shopping for a mortgage and calculating mortgage limits. Nowadays, checking credit scores online, finding financial advisors (bankers, accountants, tax specialists) and other professional services, applying for credit cards or a line of credit, are as commonplace as purchasing books and paper clips. While the online world opens up more possibilities, creates new opportunities and requires more caution in making financial decisions, it is sometimes difficult to hold its players accountable or seek financial redress from them when problems arise. Let the user beware.

In our changing world, new savings and investment ideas and products, such as crypto currencies, are being generated constantly. The Ethereum crypto currency uses a direct technology platform that eliminates governments, brokers and other middle men. Its accessibility is noteworthy enough because there are reports of foreign nationals who, having been forbidden to trade in foreign currencies, now have easier access to this form of currency because of technology, and are being harassed or arrested by their governments for trading them. Yet, as recently as 10 years ago, the technology driven crypto-currencies such as Bitcoin and Ethereum were not at the tip of most of our tongues let alone in our portfolios...and they are still not in most people's portfolios. That is probably because understanding the crypto-currency world requires a complete paradigm shift about money markets: how money is valued, created, used, stored, transferred and regulated (or not government regulated). These currencies might not the average investment option but they are already being use by some businesses in day to day currency transactions. Virtual coins and notes are, therefore, another viable investment possibility.

"Green" investors make investment decisions with the

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hope that their investment dollars will affect how businesses or government policies affect the environment, animals, marginalised people or nature. Many corporations are finding themselves under close scrutiny as people voice their opinion via social media or pressure them to make more ethical decisions on matters such as alternative energy, de-forestation, GMO, and fair wages, child labour and working conditions for workers in the third world and developing countries.

Ethical investors join others in bringing social justice issues such as child sex abuse, domestic abuse and animal welfare to light, by penalising corporations who use spokesmen who have been involved in controversies surrounding these issues. Examples, forcing the Subway fast food chain to distance itself from Jared and his foundation or NFL teams (through ticket and memorabilia sales) to penalize players involved in domestic abuse.

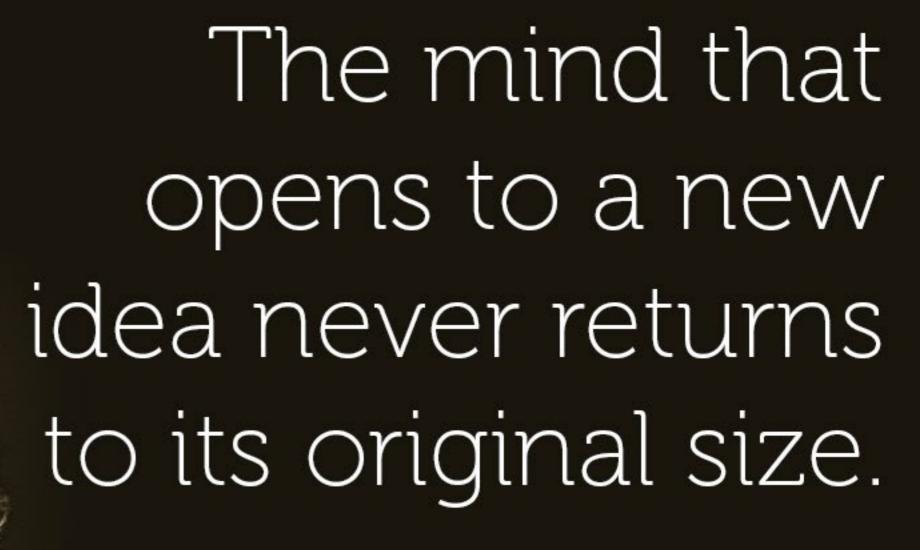
As with just about everything else that affects their lives, Baby Boomers are continuing to create marketing trends as well as influence government and corporate policies. They are working longer, changing careers in their later years, and are redefining what retirement means. These changes will certainly have an impact on their retirement finances and the types of products that they purchase. For example, there was a time when annuities were the safe, go-to product to ensure a steady stream of income during the retirement years. With more investment options and a longer work life, Boomers might be open to making different (riskier) investment choices. While the language and use of the aforementioned crypto currencies could soon become second nature to GenX and GenY-ers, Baby Boomers might be slower at making the shift and will be kept mentally agile negotiating these newer investment options.

Since No one (wo)man is an island, and no one person has the market cornered on new ideas, it is advisable to always seek several opinions on your investment choices. For some people, financial planning might be as simple as saving for a rainy day. For others it could mean managing a budget, saving for short, medium or long term needs, setting

aside money for funeral costs or simply balancing a cheque book. We live in a dynamic world that affects the investment climate. Being open to change is a life skill. Being open to making new and different financial choices is paramount to maximizing our investments, regardless of our age and stage of life.



Elcho Stewart is an Independent Advisor in the financial sector specializing in individual and small business financial security planning. With 19-years experience, Elcho uses a common-sense approach to Key-man, partnership funding, critical illness, long term care, RRSPs, savings, education savings, and life insurance solutions for "...everyday people planning for the financial security of their families, businesses, communities, and countries." Her natural thirst for knowledge and being guided by the Golden Rule contribute to Elcho's high level of integrity, honesty, and loyalty to the customers she serves.



ALBERT EINSTEIN



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