

Maximize Your Capital-Building Connections

Once businesses get over the hurdle of start-up costs and finding a reliable team of hard workers, the task becomes generating capital to maintain momentum.

Growth and revenue projections for a business should toe the line between ambitious and realistic. One way to achieve pragmatic business goals is to use conferences and networking to stay competitive and generate capital.

Industry conferences – like those orchestrated by Financial Services Exchange (FSX) – give companies an opportunity to meet independent broker dealers, fund managers, investors and other industry resources.

In fact, entrepreneurs of all levels said they've forged some of the best relationships of the past several years at FSX conferences.

“Presenting companies get to mingle with broker dealers and potential investors in structured and unstructured meetings. They have several days to make lasting impressions on key decision makers from firms nationwide,” says Judy Ensweiler, executive director at FSX.

According to fund managers, the most impact is usually made during the break-out and one-on-one sessions that follow the formal presentations. For FSX, the proof is in the pudding.

To date, presenting companies have raised more than \$2.8 billion through the FSX conference network.

“Investor conferences like ours play a key role in raising capital for financing, publicity and more. Part of being able to connect for success is having the time and space to come in as strangers but leave as friends,” adds Ensweiler.

Being able to predict company growth with precision largely depends on investor opportunities, and the resources at a company's disposal. Accurate growth projections help long-term profits and affect the value of company shares.

An FSX presenting company reported that their share price increased by a full 100 percent – after only one conference.

There are ways to generate capital and attract investors in an uncertain market, and industry conferences have helped do so for nearly 30 years. To sign up or find more information, visit fsx1.com.

Kick Off Your College Financial Aid Game This Fall

Fall is here, and high school seniors (and their parents) are in the thick of the college application process. But these days, the cost of tuition can seem daunting: 85 percent of parents believe the cost of college is more of a financial burden than in past years, according to a College Ave Student Loans survey of 1,072 parents conducted by Barnes & Noble College Insights. However, many families may not realize and take advantage of the range of financial aid opportunities and options available.

“Don't let the ‘sticker price’ of a college sway you from applying,” says Joe DePaulo, Co-Founder and CEO of College Ave Student Loans. “The college ‘sticker price’ typically refers to the published annual cost of attendance for any given school, which includes tuition, fees, and an average estimate of other related costs like room and board. The actual price families will pay depends on how much financial aid they receive which

will be unique for each family,” he says.

Start by filling out the FAFSA (Free Application for Federal Student Aid). Some families skip this form because they think it is too much work for too little payoff. **Don't Fear the FAFSA** By forgoing filling out this important government form, you could be leaving financial aid on the table. Some financial aid programs work on a first-come first-served basis, so getting it done as close to the October 1 start date maximizes the aid you might receive. There are other reasons to make sure the FAFSA is part of your fall financial aid game, according to College Ave Student Loans, a company offering simple and personalized private student loans:

– **More financial aid:** Some schools won't even consider you for merit aid unless you complete this important form.

– **More options:** Students planning to apply for Federal Stafford Loans or Federal PLUS Loans must fill out the FAFSA first.

Keep Applying to Scholarships Beyond the FAFSA, students and parents can round out their financial aid plan with scholarships. Many scholarships are available with rolling applications year-round and every little bit helps. College Ave Student Loans offers a monthly chance for students to win a \$1,000 scholarship on their website.

Build a Balanced College List College Ave recommends that you apply to a variety of schools. This will give you more opportunities to find a school that fits your budget financially, and one that may offer better financial aid. If scholarships, grants and federal loans in the student's name don't cover the full cost of tuition, College Ave Student Loans offers a simple, stress-free student loan process to help cover college costs. Students and parents can apply online and get a response in 3 minutes, with no application or origination fees. For more information about college financial

aid planning, hints for filling out the FAFSA, and other loan opportunities, visit collegeavestudentloans.com.

What If You Were Elected President? Children Across the Globe Respond

On the heels of the presidential election in the U.S., more than 6,200 children from 47 countries are weighing in with their own set of presidential priorities.

The third annual Small Voices, Big Dreams global survey, commissioned by [ChildFund](#) International – a member of ChildFund Alliance – and compiled by GfK Roper, asked children around the world, “If you were president or leader of your country, what would you do to improve the lives of children in your country?”

Overwhelmingly, children answered that improving education would be a top priority under their leadership. One in two (50 percent) respondents in developing countries said they would improve education or provide greater enrichment opportunities.

Ibrahima, a 12-year-old from Guinea, where an overwhelming 77 percent of children would improve education, said, “If I was the president, I would encourage education for every child and would multiply school infrastructures in every village where there are maximum numbers of children of school age.”

The Small Voices, Big Dreams survey allows children like Ibrahima to share their hopes and dreams and for ChildFund to improve its programs by listening to children to better

address their needs, fears and hopes for the future.

While most children believe that getting an education is the key to a brighter future, providing basic needs such as food, clothing and shelter was a concern for children from both developing and developed nations. Approximately 23 percent of all children surveyed acknowledged that affording these basic items would improve the lives of children in their countries.

Creating jobs is also a top concern for children living in developed countries. While unemployment rates are declining in the U.S., children still recognize that country leadership should create employment opportunities and address inequality. Of all developed countries, 17 percent answered that addressing poverty and creating jobs are important compared to 13 percent of children in developing countries.

Health care remains a hot topic in the U.S., but only five percent of children living in developed countries felt that health care needed improvement if they were president. Surprisingly, only nine percent of children living in developing countries felt that health care needed improvement in their respective countries.

Despite the differences in priorities, children are hopeful about their futures and the change they can bring to the world, and that's good news.

**Have a Preteen or Teen?
Protect Them Against Serious**

Diseases

Leaving their phone at a friend's house, suddenly needing a ride somewhere ? you knew there would be days like this. But did you know that you'd also need to take your preteens and teens to get shots?

As they get older, kids are at increased risk for some infections. Plus, the protection provided by some of the childhood vaccines begins to wear off, so kids need a booster dose. You may have heard about pertussis (whooping cough) outbreaks recently. Vaccine-preventable diseases are still real. The [vaccines for preteens](#) and teens can help protect your kids, as well as their friends, community and other family members.

There are four recommended vaccines that preteens should get when they are 11 or 12 years old. If you have an older kid like a teen, they'll need a booster dose of one of the shots. It's also not too late to get any shots they may have missed. You can use any healthcare visit, including sports physicals or some sick visits, to get the shots your kids need. The vaccines for preteens and teens are:

- * HPV vaccine for both boys and girls, which protects against the types of HPV that most commonly cause cancer. HPV can cause cancers of the cervix, vulva and vagina in women and cancers of the penis in men. In both women and men, HPV also causes mouth/throat cancer, anal cancer and genital warts.

- * Tdap vaccine, which is a booster against tetanus, diphtheria and pertussis. Pertussis, or whooping cough, can keep kids out of school and activities for weeks. It can also be spread to babies, which can be very dangerous and sometimes deadly.

- * Meningococcal vaccine, which protects against meningococcal disease. Meningococcal disease is caused by bacteria and is a leading cause of bacterial meningitis – a serious infection

around the brain and spinal cord.

* Influenza (flu) vaccine, because even healthy kids can get the flu, and it can be serious. All kids, including your preteens and teens, should get the flu vaccine every year.

Talk with a doctor, nurse or clinic about the vaccines for preteens and teens. Even though they may not realize it, your kids still need you for more than a ride somewhere. They need you to continue protecting their health by getting them these important and life-saving vaccines.

Want to learn more about the vaccines for preteens and teens? Check out www.cdc.gov/vaccines/teens or call 1-800-CDC-INFO.

Teen Driver Contest Highlights Tire Safety

Teaching teens to drive can be a hair-raising experience for any parent. And while driver's education classes can help focus kids' attention on the rules of the road and basic etiquette while behind the wheel, they need to put their education into action on the road. Consider this: A recent survey of U.S. teens conducted by Michelin North America in seven major U.S. cities reveals that 42 percent are driving with unsafe tire tread, and 40 percent are driving with improper tire pressure. Two in five (43 percent) have never checked their tire tread depth, while one in three (32 percent) have never checked tire pressure. However, the majority of teen drivers agree that they should check their tire pressure and tire tread more often.

"The fact that car crashes remain the No. 1 killer of our teens is a national tragedy," said Scott Clark, chairman and

president of Michelin North America."Many teens say they know the simple steps that make their tires safe, but too few are actually using their knowledge. It's time to move our teen drivers from awareness to lifesaving action."To further educate young drivers about tire safety and encourage them to check their car tires, Michelin, in partnership with the Federation Internationale de l'Automobile (FIA), is expanding its Beyond the Driving Test program with the #StreetTreadContest. At the core of the contest is a collaboration with youth culture brand Vans, who worked with Michelin to design limited edition versions of Vans Classic SK8-Hi and Old Skool shoes.

To acquire one of the limited-edition, Michelin-inspired Vans, teens must prove their street tread by sharing a photo showing that they know how to check a tire's tread depth using a penny and/or know how to check tire pressure, using the hashtag #StreetTreadContest."Any time I have the opportunity to encourage youth to develop their knowledge and improve their safety, I want to get involved," said Steve Van Doren, son of Vans' cofounder and vice president of events and promotions.

"Using the iconic Michelin Man on our classic styles that are built on top of rubber will be a fun way to inspire tire safety and drive teens to take action."To learn about critical tire safety checks and how to enter the #StreetTreadContest for a pair of limited-edition Vans, visit www.BeyondtheDrivingTest.com/StreetTread.

Motorists: Disregarding Auto

Repairs Is Dangerous

The power of the dollar doesn't stretch as far as it once did. And it has prompted some motorists to cut back on maintenance or put off needed vehicle repairs due to tight budgets, especially if the vehicle remains drivable. But, delaying certain repairs can be a dangerous gamble for motorists.

Disregarding maintenance on your vehicle can definitely result in costly repairs. However, AAA reminds motorists that ignoring their vehicle's upkeep also can put them, their passengers and others on the road in danger.

Monitor these five areas for safer driving and increased vehicle reliability:

1. Get a grip on traction. Worn tires with little tread are much more likely to hydroplane on wet pavement or lose traction in the snow, resulting in a loss of braking power and steering control – two of the most dangerous situations in which drivers can find themselves.

Insert a quarter upside down into a tire groove. If you can see above Washington's head, start shopping for new tires.

2. Don't suspend needed suspension work. Neglecting to maintain undercar components – especially struts and shock absorbers which wear out as more miles are driven – can cause drivers to lose control on sudden turns or at higher speeds.

3. Put a halt on brake malfunctions. Old brake fluid or low fluid levels can lead to brake fade or failure. Moisture-contaminated fluid also increases corrosion in the brake hydraulic system, which can include expensive electronic anti-lock brake system (ABS) components.

Inspect the brake fluid level at every oil change. If the level has fallen below the "low" mark on the fluid reservoir,

it usually indicates major brake wear or a leak somewhere in the system. Seeing a professional cannot wait.

Most vehicle manufacturers recommend replacing the brake fluid every two years to flush moisture and contaminants from the system. Check vehicle owner's manuals for specific recommendations.

4. Don't let fluids checks leak out of your maintenance routine. Leaking fluids mean that your vehicle needs maintenance. Oil, power steering fluid, transmission fluid and brake fluid are all flammable and can burst into flame when they meet a hot engine or exhaust component. Fluid leaks are the number-one cause of vehicle fires.

5. Keep good vision in sight. Motorists need to see the road. Worn, cracked or brittle windshield wipers will limit visibility because they cannot remove insects, grime and other debris from the windshield. A good spray of windshield washer fluid will help wiper blades remove contaminants.

Certified technicians at AAA Approved Auto Repair shops can provide motorists with trustworthy guidance on repairs and vehicle safety. Shops can be identified by the AAA Approved Auto Repair sign, or by searching online at AAA.com/Repair.

John Nielsen joined the AAA executive management team in 1998 as national director of the Approved Auto Repair network. Nielsen has 30 years of experience in the automotive industry. He has held an ASE Master Automotive Technician certification, authored the book "Making Sense of Car Care" and given testimony to the state and national legislatures, and he now serves as Editor in Chief of AAA's new car and truck reviews. He is a regular guest on radio and TV shows throughout the country.

Even During School Year, Fun Reading Important for Kids

Most young kids love reading, but when the busy school year starts, it can be challenging to find the time to encourage them to read for fun.

It's important to remember, however, that the more kids read on their own time, the higher they tend to score on tests.

In fact, about 76 percent of students who report reading for fun on their own time once a week or more perform at the high end of basic level testing, while 14 percent of students who never or hardly ever read for fun perform below the basic level, according to the American Library Association.

So how can we get kids reading during their free time when they're already so busy in and out of school?

"Kids should be exposed to a variety of books and genres so that they can figure out what they enjoy," says Stephanie Fryling, Vice President of Merchandising, Children's Books, at Barnes & Noble. "If kids love the books and topics they're reading about, like a graphic novel, they're much more likely to reach for a book as often as a video game."

It can be a challenge, however, to know what reading to get for your kids, let alone put down money for them.

That's part of the reason bookseller Barnes & Noble started a national Kids' Book Hangout. This free, seasonal event offers kids, parents, and caregivers a chance to gather together to learn about a range of books for grades 1-6, as well as play fun games and activities related to the stories and characters.

“We wanted to create a fun, friendly environment for kids to learn about new books and genres so they can find what interests them,” Fryling says.

The first Kids’ Book Hangout, held this summer, was a big success, drawing over 10,000 kids to Barnes & Noble bookstores around the country. Fryling expects the next Hangout to be even bigger.

The second Hangout will take place Saturday, October 20, at 2 PM, and features a range of books and graphic novels about friendship, adventure, and mystery. Barnes & Noble partner with Penguin Young Readers and Random House Children’s Books on the following titles:

- * “The Cardboard Kingdom,” by Chad Sell
- * “5 Worlds: The Sand Warrior,” by Mark Siegel and Alexis Siegel
- * “The Last Kids on Earth and the Cosmic Beyond,” by Max Brallier
- * “Squirm,” by Carl Hiaasen
- * “Monstrous Devices,” by Damien Love

During the Hangout, booksellers will introduce the books to the kids along with games, activities, and free giveaways. Barnes & Noble will also sell the books for 20 percent off in stores and online on the day of the event.

To sign up at their local Barnes & Noble, parents can go to bn.com/bnhangout and register for free.

For this Hangout, Barnes & Noble also partner with DOGObooks, where kids can discuss, rate, and review the selected titles. Kids can visit the Kids’ Book Hangout page at [DOGObooks.com](https://dogobooks.com) before or after the Hangout.

Mental Health Patients Reap Benefits of Psychoanalysis

Psychoanalysis, often stereotyped in arts and literature as patients reclining on couches and talking about their mothers, is enjoying renewed scientific support. Studies have found that psychoanalytic therapies are evidence-based and lead to significant improvements in mental health conditions, including depression, anxiety, and post-traumatic stress. According to recent research, psychoanalytic therapies achieve lasting results by exploring underlying causes of one's mental health issues.

This deeper exploration gets to the root of a person's symptoms and sets psychoanalysis apart from more superficial therapies that only treat symptoms. By looking closely at each person's life, psychoanalytic therapies help one feel more understood as a unique individual, improve personal relationships, relieve painful emotional symptoms, and change life-long ways of coping. This is not your father's psychoanalysis. In fact, in a 2019 survey conducted by PsychoanalysisNow, 400 psychoanalysts in the United States highlighted the realities of psychoanalysis and how it works. Almost all the professionals surveyed (96 percent) said they regularly conduct therapy either once or twice per week, which is feasible for most patients' schedules.

The stereotype of lying on a couch during therapy is an option – but only if the patient chooses it for relaxation and comfort. Otherwise, patients and their analysts are seated facing each other in chairs. Roughly, 73 percent of analysts surveyed report that they also conduct therapy sessions remotely, via telephone or through Internet video

connections."Psychoanalysis is often indicated when other less intensive therapies have failed to achieve the desired results," according to the website of the American Psychoanalytic Association."It truly offers something different and more comprehensive, and is a good place to turn when symptoms remain or behavioral or relationship patterns continue after one or two attempts at less intensive, shorter term psychotherapy.

"However, one's problem need not be too severe to benefit from psychoanalysis. Individuals struggling in the workplace, who have long-term relationship issues with family members, or who simply want a new perspective on their lives can benefit. Through psychoanalysis, one can unlock the past, inform the present, and expand the future to reach their full potential.Children and teens can also benefit as some psychoanalysts specialize in working with children in partnership with parents.For more information and to find a psychoanalyst near you, visit [apsa.org](https://www.apsa.org).

Balancing Housework And Your Baby

Babies need constant attention – they require constant feedings and diaper changes, and they require them at all hours. Tending to a baby is a full-time job, so it's no big surprise when dishes start piling up and you're running out of clean baby bibs.

Still, a clutter-free home can make your life feel just a little less hectic. Here are some tips for new parents hoping to keep their homes clean and organized while caring for their

baby:

- Declutter. Less clutter in your home will help you keep your sanity. Get your partner or a friend to help you sort through, store or get rid of things you no longer need. Having fewer objects in the house means fewer items to be dusted, wiped, polished, picked up and rearranged.
- Invest in a sling. With your baby in a sling or other carrier, your hands will be free to fold laundry, dust and vacuum. As the baby gets older and you are able to do more activities outside of the house, the sling will also help you carry your baby through stores and other areas.
- Let products make your life easier. Some products help simplify routine household tasks. For example, Pak-It (www.pakit.com) water-soluble liquid packets deliver concentrated glass cleaner, disinfectant, and multi-purpose cleaning products, such as those for floors, kitchens, bathrooms and laundry. Pak-It products come prepackaged in biodegradable packets -; users simply put the packet in water. A busy mom, for example, can toss Pak-It Laundry Detergent directly into the laundry machine while still holding her baby.
- Take advantage of naps. It's certainly okay to sneak in a few chores while your baby sleeps. But if you're exhausted, listen to your body and use the time to catch a few winks yourself.
- Don't stress out too much. Twenty years from now, what will you regret more - letting laundry pile up or neglecting to spend enough time with your baby? Your health and the baby's needs come first. Besides, if you think your home's messy with a new baby, just imagine how it's going to look with a teenager!

6 Tips for Baby's Immune Development

Scuba diving can be an exotic and enriching activity, but for many, it can also be a therapeutic one. The weightlessness of a water environment allows individuals with a range of injuries or disabilities to exercise, relax, have fun, and gain confidence. Children and adults with challenges including traumatic brain injuries, amputation, spinal cord injuries, cerebral palsy, and blindness can enjoy the physical and psychological benefits of scuba diving. Diveheart, a nonprofit organization founded in 2001, trains thousands of volunteers and works with injured and disabled individuals across the world, in areas including the United States, Mexico, UK, Malaysia, Israel, Philippines and the Caribbean. As Darrell Young, a Vietnam veteran who is paraplegic as the result of a spinal cord injury, explains in a testimonial on the Diveheart website, "Diving gives me a high expectancy of myself. It gives me a goal to accomplish knowing that when it comes to the finish line it doesn't matter how I finish my dive, but the feeling of strength I gain from diving," he says.

Diveheart relies on volunteers and donations to help provide adaptive diving and scuba therapy experiences at no cost to the participants. Most of the initial training and first diving experiences occur in school or community pools. Participants don't even need to know how to swim to benefit from therapeutic scuba diving, and the learning curve is almost immediate, according to Diveheart's website details. Diveheart works to spread the word that diving is a real option with many benefits for the individuals affected with injuries and for the volunteers who get involved as "dive buddies."

The basic experience of being in the water with the support of a trained “dive buddy” can relieve pain, improve focus, and bring joy, according to Diveheart participants. Diveheart also provides adaptive dive training for those who want to take the next step and become adaptive divers or dive buddies to help others. Most Diveheart participants are eager for destination scuba-diving adventures once individuals are trained and comfortable with the scuba experience. Diveheart offers opportunities for fundraising and also works to find grants for those who struggle with the cost of a dive getaway. In addition, Diveheart works with the science and medical communities to provide data and research opportunities on the benefits of therapeutic scuba diving for a range of medical conditions. For more information on participating, volunteering, or donating, visit diveheart.org.