



## **PRWeb: Economy**





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## **The Performance Management Institute of Australia Issues a Warning for Business Leaders**

*The Performance Management Institute of Australia has issued a warning for business leaders. The warning is based on new research conducted in collaboration with Associate Professor Alan Nankervis from Royal Melbourne Institute of Technology and Professor Pauline Stanton from Victoria University in Melbourne. The research was conducted by anonymous survey and targeted middle and senior managers. PMIA President Lyle Potgieter warns "If you want to manage your people for peak performance, get them clear on their personal contribution to the business strategy." The research suggests that middle and line managers are the least engaged with performance management systems and the execution of the strategy. "Most research on performance management is directed towards executives and managers but survey responses are often completed by members of the HR team," suggested Nankervis. He continued "We have gathered a significant sample of responses from all levels of management, from supervisors up to business owners, as well as HR professionals. When we analysed the data we found a large disparity between the responses from different levels of management." Key results were uncovered when participants were asked :*

Sydney, NSW (PRWEB) -- The Performance Management Institute of Australia has issued a warning for business leaders. The warning is based on new research conducted in collaboration with Associate Professor Alan Nankervis from Royal Melbourne Institute of Technology and Professor Pauline Stanton from Victoria University in Melbourne. The research was conducted by anonymous survey and targeted middle and senior managers. PMIA President Lyle Potgieter warns "If you want to manage your people for peak performance, get them clear on their personal contribution to the business strategy." The research suggests that middle and line managers are the least engaged with performance management systems and the execution of the strategy. "Most research on performance management is directed towards executives and managers but survey responses are often completed by members of the HR team." suggested Nankervis. He continued "We have gathered a significant sample of responses from all levels of management, from supervisors right up to business owners, as well as HR professionals. When we analysed the data we found a large disparity between the responses from different levels of management." Key results were uncovered when participants were asked :

"How effectively is your performance management system linked to the following organisational outcomes ?"

For those who believe there are effective links for the quality of goods or services, executives made up 61% of respondents and HR professionals 20% while middle managers made up 12% of respondents and, surprisingly, line managers only 7%. "In isolation, the results looked suspicious but the survey asked the same question across a total of eight dimensions and the pattern was repeated over and over." stated Potgieter. For example, when asked about organisational costs, executives accounted for 54% of the positive responses and the HR profession 21%. "Our results indicate that only 15% of middle managers and 10% of line managers believe that their performance management system can help them with managing their own costs. This is a wake up call for many executives and business owners still struggling with the fallout from the Global Financial Crisis.

The PMIA research reveals similarly low results for the linkage of the performance management system to

market share. Middle managers and line managers comprised only 12% and 13% of the positive responses, respectively. In addition, they comprised only 12% and 15% respectively for managing return on investment and 13% apiece for managing profitability. "If such a low proportion of managers believe their performance management system can deliver on more market share, lower costs and ROI, exactly where are they getting their own performance measures ?" asks Peter Vlant, corporate sponsor of the research and Chief Operating Officer of [PeopleStreme Human Capital](#).

"Small wonder that many of the most talented managers are so disaffected with their employment that they are looking elsewhere for work." suggested Professor Stanton. The PMIA responses were accumulated in 2007, before the GFC impacted Australia. After the GFC took hold, the level of disaffection amongst managers was reflected in a 2008 survey from the United Kingdom's CIPD, entitled "Recruitment, retention and turnover". The results suggest the most talented managers in UK organisations are unhappy with the way the GFC has been handled by their leaders. So unhappy, in fact, that they are actively looking for new employment or will do so when they feel the opportunity arises. The report indicates a decrease in the number of employers experiencing retention difficulties, from 80% in 2007 to 69% in 2008. It appears the GFC is biting and causing many employees to hold on tightly to their existing jobs, yet talented managers exhibit the opposite behaviour and are more actively looking for new work. We believe the research suggests that managers were already unhappy during 2007 and that by 2008 many of those who had been impacted by the GFC were actively looking for better opportunities elsewhere.

During November 2009, The Australian Federal Government published it's study comparing Australia's international competitiveness in management performance, entitled "Management Matters in Australia: Just how productive are we ?". Australia ranked sixth overall but did not rate a leader in any one of the areas measured. Of particular interest was Australia's worst score, for "Instilling a talent mindset", which points to relatively poor people management practices in this country. The study concluded that a part of the solution was a greater focus on "improved management capability and skills."

The PMIA's Performance Management Executive Overview concludes that "More than half of executives believe that a performance management system will drive strategic and operational outcomes". However, executives appear to be alone in their belief, comprising perhaps ten or twenty people out of thousands in the management team and general workforce. Supporting evidence from our research indicates that only 10.8% of department heads have themselves received formal training on their performance management system. There is a corresponding void in the development of the management team. A lack of training and capability in aligning performance objectives with the strategy, coupled with a possible desire to deflect blame, may be causing executives to ignore or avoid learning opportunities in the deployment of performance management systems. The PMIA believes this is a powerful source of failure for newly deployed performance management systems.

Other possible root causes for middle management disaffection may include the predominance of annual appraisal systems. These are often labelled as performance management systems but do not support any process of strategy alignment, goal setting, personal or management accountability. Middle managers are of particular interest. We propose that middle managers are receiving pressure from both above and below them in their organisation. The negativity implied in the research may mean middle managers are being berated by their own managers, who can't understand why business unit results aren't being achieved. Simultaneously, their

subordinates are complaining that they don't understand what they need to do in order to achieve a positive appraisal, or that they don't have any clear direction for their work effort. This upward and downward pressure may be a primary cause for middle managers to believe that there are poor links to their performance management system, when it comes to achieving the organisational goals. Further funding and research is needed to help clarify these root causes.

At an organisation level, most employee appraisal systems are focussed on complying with a process few people understand and a process which materially fails to reinforce positive behaviours or employee and business unit (team) achievements. In his recent book, US academic and author, Dr Aubrey Daniels, uses the metaphor of "Rewarding Things a Dead Man Can Do" to describe the way that employee and management goals are often created. For example, if we want zero defects in our product, we may as well get a dead man to do it because that is the only way to guarantee zero defects. It is this type of miscommunication which passes for performance management but has its roots in appraisal systems. Few have considered the desired goals and behaviours of employees and managers, nor how they link to the desired organisation goals of the business. The linkages are poor or at least poorly explained. This makes it very hard for executives, managers and employees to deliver on strategic themes.

The PMIA advocates performance goals based on both quantitative and quality based outcomes. For example, "Build a thousand widgets by the end of the week with less than one percent defects and reduce the injury rate by one day per month". Measures of success can then be adapted by shifting the quantitative measures but not the quality measure. In other words, constantly reduce the injury rate no matter what the output or error rate is. The key is to ensure that every executive and every manager at every level learns how to communicate strategically aligned performance objectives in an intuitive way. Dr Daniels suggests that reinforcing positive behaviours, such as requiring a continual reduction in defects in our example, is much more pragmatic and effective.

Potgieter says that using performance management to create strategic alignment is already in widespread use. He provides this example : "Consider the McDonald's employee who asks "Do you want fries with that ?". They are generating revenue by cross-selling, directly contributing to increased profitability and simultaneously improving customer satisfaction. All are strategic goals at the highest level of the organisation. Yet they are being executed at the coalface by teenagers. If it's possible to directly engage part-time teenagers in the strategic plan, why not the entire workforce ?".

An executive summary of the [performance management research](#) is available from the PMIA website.

The PMIA is a not for profit research organisation funded by Lyle Potgieter and Peter Vlant. During September 2009, Lyle Potgieter presented Performance Management, Human Capital Effectiveness and Enterprise 2.0. to Australia's NSW Police Commissioner, Andrew Scipione and his senior leadership team. The PMIA's mission is :

- To promote Worlds Best Practice in Workforce Performance Management to Australian businesses, corporations, not for profit and government organisations
- To fund research in worldwide best practice in Performance Management
- To publish research findings in worldwide best practice in Performance Management
- To provide training in order to propagate a Goal Oriented Management philosophy to all Australian Managers and Executives



Associate Professor Alan Nankervis of Royal Melbourne Institute of Technology has published two academic texts in 2009 and has research interests in Strategic human resource management International & comparative Asian HRM, Management/HRM in service/tourism industries, Performance management, Firm effectiveness, and comparative Asian management.

Professor Pauline Stanton is an active researcher and has researched and consulted extensively on the application of Strategic Human Resource Management systems, practices and performance in Australian and Asian industries and organisations. Professor Stanton is the Head of School of Management and Information Systems and has over eighty peer reviewed publications including the British Journal of Industrial Relations, International Journal of Human Resource Management, and the Human Resource Management Journal.

PeopleStreme Human Capital specialises in all facets of Human Capital Management software and consulting services. The company features Fortune 500, Government and SMB clients, was founded in 2002, develops and owns all it's own software and is based in Melbourne, Australia.

Note : In the English speaking world outside the US, "organisation" is usually spelt with an "s", rather than a "z"

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### **Online Web 2.0 Version**

You can read the online version of this press release [here](#).

## Gaming Oscar 'Spiel Des Jahres' Goes to Party Game That Adds Fun to the Dysfunction of Giving Gifts

*Designer party game GiftTRAP, first game to poke fun at the dysfunctional act of gift giving, wins Oscar equivalent Spiel Des Jahres (SDJ) prize for 'Best Party Game 2009' making Germany the 5th country in the world to proclaim GiftTRAP "Party Game of the year". Exchanging gifts is not the fun it once was. GiftTRAP provides a much needed release valve for years of bad gifts. Gifts aren't just for Christmas, now you can give anytime. Play focuses on social exchanges and virtual gift ideas - 640 diverse gift ideas are included and are guaranteed to start conversation in households around the globe.*

Kelowna (PRWEB) November 12, 2009 -- Designer party game GiftTRAP, first game to poke fun at the dysfunctional act of gift giving, wins Oscar equivalent Spiel Des Jahres (SDJ) prize for 'Best Party Game 2009'. Designer games are taking hold in North America and as such Wired recently featured potential Monopoly Killer 'Settlers of Catan', prior winner of the main SDJ prize.

GiftTRAP is the first party game to have been awarded such a special prize by the SDJ judges. GiftTRAP, voted Party Game of the Year in France, Germany, Sweden, USA and Canada, expects to drive sales to 100k units across 12 languages in 2010.

We all understand that exchanging gifts has become dysfunctional. Social etiquette prevents us from telling people how we feel about the gifts we receive. With the explosion of consumer choice, exchanging gifts has become a nightmare.

Individuals arriving for family rituals, like Christmas, expect everyone to bring them a carefully chosen gift. This ritual exposes the dysfunction of gifting among friends and family. 'The Holiday Season' is an exposé of consumerism that overshadows an event layered in meaning, religion and tradition. Coined by retailers and the media, the term serves to add to the social pressure, diminishing the idea that it's 'the thought that counts'" says Nick Kellet GiftTRAP's Designer & indie publisher.

"We live in a 'want it buy it' world. Exchanging gifts is not the fun it once was. GiftTRAP stands against the rising tide of materialism, adding the feedback loop and fun givers so badly need. Research shows we don't give feedback on the 1/3rd of gifts we don't like - we all lie. GiftTRAP is a release valve for years of bad gifts!" Nick added.

GiftTRAP is all about great conversation, high replay value & putting the fun in gift exchange. GiftTRAP has broad appeal; kids, teens, twenty somethings, young parents, grandparents & teachers extol the virtues of the GiftTRAP experience.

Gifts aren't just for Christmas, now you can give anytime. Play focuses on social exchanges and virtual gift ideas - 640 diverse gift ideas are included and are guaranteed to start conversation in households around the globe.

### ABOUT GiftTRAP



GiftTRAP is a tech-savvy indie board game company based in Kelowna, British Columbia, Canada, focused on engineering great conversation & fun social experiences. GiftTRAP is spreading the globe on the back of word of mouth, awards & an ever-expanding network of distributors & languages (8 so far). The company mission is to rid the world of unwanted gifts.

GiftTRAP is Board Game 2.0; a social, collaborative experience. It's content is crowd sourced from user-created content. Friends can exchange virtual gifts either online or in the physical game. Uniquely GiftTRAP is not about winning per se, but it is about you. No teams to hide behind. Winning doesn't require any specific knowledge, but rather, people skills & strong intuition.

The good news is that anyone who plays GiftTRAP can improve their gift-giving skills with practice. In fact once you play the game, you really never stop. It has an effect of making people more attentive to the needs of others & to explore different preferences.

The company supports charity donations directly as well as through the content of the game. GiftTRAP is a strong supporter of Creative Commons & sources appropriately licensed images from Flickr.com to continually refine & refresh its gift ideas to reflect the current choices.

Players secretly choose & give everyone a unique gift. Next players each rate the gifts on offer as they feel – best to worst. Then gifts are unwrapped & scored. No real gifts, no lies, no dice, no turns – just insight, laughter, honesty, great conversation & high-level engagement.

Aside from its unique theme & packaging GiftTRAP is one of few games that can be played/enjoyed from grandchild to grandparent often with interesting results.

As an indie game GiftTRAP is available from specialist game stores globally. Chains like Walmart & Toys-R-Us only stock games that are TV Advertised or based on TV Shows. SDJ style 'Designer' games are slowly finding their way into mainstream culture in North America.

Media & bloggers are welcome to apply for a review copy. To arrange an interview with the inventor call +1 250 864 3821 or email [nick\(at\)gifttrap\(dot\)com](mailto:nick@gifttrap.com)

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### **Online Web 2.0 Version**

You can read the online version of this press release [here](#).



## **CSI Fleet Fuel Card Announces New Ways to Control Fuel Costs As Gas Prices Continue to Rise**

*Fuel prices recently hit the highest levels in more than 12 months while crude oil prices have climbed 20% from one year ago. With the economy still in a recession, businesses need to find creative ways to keep costs down and save money. CSI Enterprises, Inc. announces new ways to help businesses control fuel and automotive maintenance expenses.*

Bonita Springs, FL (PRWEB) November 12, 2009 -- CSI Enterprises, Inc. has 20 years experience providing fleet fueling solutions and savings of up to 15% or more to any size business fleet. With gas prices continuing to rise, the CSI Fleet Fuel Card provides discounts at tens of thousands of stations, but that's just the beginning. "Fuel has always been a major budget item for fleet businesses," said Keith J. Stone, CSI President. "Today, it too often dwarfs most every expense except payroll."

The CSI Fleet Fuel Card is accepted at almost all fuel locations across the United States, Mexico, Canada and the Caribbean. With the price of fuel ever changing, being able to take advantage of the lowest priced station on any given day is crucial. CSI uses a number of sources to bring that information to their cardholders including Smart Buy and CSI Gas Prices, two of the best online low fuel price locators. Universal acceptance is what sets the CSI Fleet Fuel Card apart from the competition.

Possibly the greatest cost savings comes from the card controls the CSI Fleet Fuel Card offers. Cards can be assigned to either a driver or a vehicle and are limited to purchasing fuel only or fuel and automotive maintenance. The cards may also be limited by number of transactions per day, time of day or week and/or dollar amounts by day, week or month. All of these controls are manageable by the customer online in real time.

Real time card controls are one of the greatest benefits this program has to offer. Every CSI Fleet Fuel card can be monitored and tracked, as well as reports run and analyzed, all online in real time. "We want our cardholders to be able to see the results of their good work immediately. If card privileges are being abused, tracking transactions online will make that apparent and immediate action can be taken," said Stone.

"It is our job to make sure we provide the best fuel savings solutions to our cardholders," stated Stone. "Although we believe our program offers the best features on the market, we continue to search for new ways to help our clients save by utilizing the latest technologies available."

To learn more about how the CSI Fleet Fuel Card can help your company save, visit [www.csi-gascard.com](http://www.csi-gascard.com).

About CSI Enterprises, Inc.

CSI Enterprises Inc. provides a specific line of controlled financial payment products including business fleet fueling/maintenance payment cards, a corporate virtual payment MasterCard® and card solutions for corporate purchasing, travel and entertainment spending. Today CSI and its products operate in all fifty states including Canada, Mexico and Caribbean with operating subsidiaries involved in municipal tax reclamation, venture capital



and real estate development activities nationwide. CSI Enterprises, Inc., since 1989 has provided superior customer service and financial payment solutions.

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### **Online Web 2.0 Version**

You can read the online version of this press release [here](#).



## **Beach Bunny Swimwear Dances to the Top with Joanna Krupa, a New Store off Robertson and a Sizzling 2010 Collection**

*Fashion forward label Beach Bunny Swimwear kicks off 2010 by taking the reins on fashion's top supermodels: Irina Shayk, Rosie Huntington, and Joanna Krupa. The brand makes another giant splash by opening their 3rd branded boutique off famed Robertson Blvd in Los Angeles and continues to make waves with a boldly unique 2010 collection.*

Los Angeles, CA (PRWEB) November 12, 2009 -- Fashion forward label Beach Bunny Swimwear kicks off 2010 by taking the reins on fashion's top supermodels: Irina Shayk, Rosie Huntington, and Joanna Krupa. The brand makes another giant splash by opening their 3rd branded boutique off famed Robertson Blvd in Los Angeles and continues to make waves with a boldly unique 2010 collection.

Sports Illustrated's hottest swimsuit model Irina Shayk stars in Beach Bunny's 2010 campaign alongside Victoria Secret beauty Rosie Huntington who is touted in the British press as the next Kate Moss. Beach Bunny supermodel Joanna Krupa also joins the cast of models and brings her sexy moves to the silver screen as she competes for first place on ABC's Dancing with the Stars.

The 5-year label is on a growth spurt and plans to open their 3rd store front in just one year. With a boutique already in Scottsdale, AZ and a flagship in Newport Beach, CA, Beach Bunny will join the mix of Robertson's eclectic boutiques in Los Angeles as it opens next door to celebrated retailer Lisa Kline this January. Plans are also set to debut in Dubai Mall late 2010 where neighbors would be fashion houses such as Lanvin, Givenchy, and Tom Ford.

Beach Bunny Swimwear's 2010 collection brings the boudoir to the beach with five dazzling new collections, each brazenly embellished with luxury innovative fabrics and exquisite hardware and trim from around the world. Make a splash with our Mermaid collection which embodies rich jewel tones and swarovski crystal detailing or embrace your inner Alpha Girl. Create a Tart Noire with our lusciously sun kissed suits. Show the world you're a Goddess and be a Class Act in our leather and lace. Styles such as Simply Irresistible, Black Magic, Hot in the City, Double Trouble and She's So California run the gamut from fun-loving flirt, sophisticated lady to sexy chic.

Beach Bunny Swimwear is sold in fine and specialty boutiques throughout the US and abroad. Beach Bunny Swimwear is designed by former swimsuit model Angela Chittenden and has graced several pages of the Sports Illustrated Swimsuit issue over the past five years. The line has an extensive list of celebrity clientele that includes Britney Spears, Jessica Simpson, Eva Longoria and Ashley Tisdale. For more information about Beach Bunny Swimwear, visit [beachbunnyswimwear.com](http://beachbunnyswimwear.com).

Press Requests: Cassie Palmeri-(949) 548-3300 or [cassie\(at\)beachbunnyswimwear\(dot\)com](mailto:cassie(at)beachbunnyswimwear(dot)com)

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### **Online Web 2.0 Version**

You can read the online version of this press release [here](#).



## **Offshore Company Formation and Offshore Banking with CCLOGIC Ltd.**

*Offshore Company Formation and Offshore Banking with CCLOGIC Ltd, a Cyprus based consultancy firm specialized in the formation of offshore companies and introduction of clients to offshore banks.*

(PRWEB) November 12, 2009 -- CCLOGIC Ltd is now able to take on new clients seeking to incorporate in primary in Cyprus but also in Belize, Bahamas, BVI and Seychelles as well as Delaware.

The partnership with the major banks and tax advisor consultancies in the different offshore jurisdictions provides new opportunities for CCLOGIC Ltd to enter into new markets and to strength the company with new services and banking facilities towards their clients.

CCLOGIC Ltd is now able to take on clients which are looking for incorporating in other jurisdictions as Cyprus for tax planning and assets protection reasons.

Many existing and new clients have looked for an opportunity to locate their business in a European jurisdiction with low tax rates as well as offshore jurisdictions with no tax. The jurisdictions for which CCLOGIC Ltd is offering their services a complimenting our existing services well.

CCLOGIC Ltd clients are most often investment firms, private investors and online businesses which both look for a private and save company structure to conduct business or simply establish a Holding company in a strategic place with comfortable tax regulations.

CCLOGIC Ltd offers other services as well – they can open bank accounts for European-based companies as well as companies based outside of Europe, the client get access to advanced online banking facilities in English to manage multi- or single currency accounts and ensure only the client has access to the account.

[Contact CCLOGIC Ltd today and get started tomorrow.](#)

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You can read the online version of this press release [here](#).



## **BMW of North America Demonstrates Premium Brands' Contribution to Economy and Industry**

*During a one-day information session with top media, analysts and opinion leaders taking place yesterday, BMW Group demonstrated the contributions, and more importantly, the value that premium brands offer customers.*

Woodcliff Lake, NJ (Vocus) November 11, 2009 -- During a one-day information session with top media, analysts and opinion leaders taking place yesterday, [BMW Group](#) demonstrated the contributions, and more importantly, the value that premium brands offer customers. Amid a changing marketplace and shifting consumer trends, BMW Group continues to invest in and launch new products, technology and manufacturing processes that help drive the company, the industry and the US economy forward.

“BMW Group is committed to shaping the future of mobility for our own customers and the industry as a whole,” said [Jim O'Donnell](#), President BMW of North America. “The premium market fills an important and necessary role providing direction for the industry and bringing innovation and technology to market that meets customer, social and regulatory needs.”

The definition of premium is changing to incorporate more about what a company is, in addition to the type of vehicles it produces. For BMW Group, this means that the organization and its brands will ensure sustainability in all forms, including the environment, the company's daily business model and the products and technologies brought to market.

BMW Group executives and industry experts hosted interactive discussions yesterday with thought leaders about topics that are critical for all automotive manufacturers, and spoke specifically about BMW Group's plan to remain the leader in the premium segment. Presentation materials can be located on BMW's website <http://www.bmwusanews.com>.

Available content is included for the following subjects:

What Consumers are Learning from the Recession and Consequences for Premium Products – Madelyn Hochstein (DYG Inc), Jack Pitney (BMW Group) and Jim McDowell (MINI USA)

Automaker's role in Reducing Emissions – John DeCicco (University of Michigan), Tom Baloga and Axel Rose (BMW Group)

How Culture, Society and Lifestyle will Drive Success of Alternative Fuel Vehicles – Dahlia M. Garas (Institute for Transportation Studies, University of California at Davis) and Rich Steinberg (BMW Group)

The Future of Premium Manufacturing – Rich Morris (BMW Group) and Imtaz Haque (Clemson University)



Mining the World of Innovation to Stay at the Leading Edge of the Market – Stephan Durach (BMW Group Tech Office) and Verena Kloos (DesignworksUSA)

Traffic Management: How Connecting Drivers with Surroundings will Change the Way We Drive – Dirk Kessler, Tom Baloga and Jan Urbahn (BMW Group)

#### BMW Group In America

BMW of North America, LLC has been present in the United States since 1975. Rolls-Royce Motor Cars NA, LLC began distributing vehicles in 2003. The BMW Group in the United States has grown to include marketing, sales, and financial service organizations for the BMW brand of motor vehicles, including motorcycles, the MINI brand, and the Rolls-Royce brand of Motor Cars; DesignworksUSA, a strategic design consultancy in California; a technology office in Silicon Valley and various other operations throughout the country. BMW Manufacturing Co., LLC in South Carolina is part of BMW Group's global manufacturing network and is the exclusive manufacturing plant for all X5 Sports Activity Vehicles and X6 Sports Activity Coupes. The BMW Group sales organization is represented in the U.S. through networks of 338 BMW passenger car centers, 335 BMW Sports Activity Vehicle centers, 142 BMW motorcycle retailers, 89 MINI passenger car dealers, and 30 Rolls-Royce Motor Car dealers. BMW (US) Holding Corp., the BMW Group's sales headquarters for North America, is located in Woodcliff Lake, New Jersey.

Information about BMW Group products is available to consumers via the Internet at:

[www.bmwgroupna.com](http://www.bmwgroupna.com)

[www.bmwusanews.com](http://www.bmwusanews.com)

[www.press.bmw-motorsport.com](http://www.press.bmw-motorsport.com)

Journalist note: Information about the BMW Group and its products is available to journalists on-line at the BMW Group PressClub at the following address: [www.press.bmwgroup.com/us.html](http://www.press.bmwgroup.com/us.html). Broadcast quality video footage is available via The NewsMarket at [www.thenewsmarket.com](http://www.thenewsmarket.com).

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## **Applied Technology Holdings, Inc. Announces Board of Directors**

*Board of Directors to focus on commercializing new patent portfolio into products and services*

Laguna Niguel, CA (PRWEB) November 13, 2009 -- Applied Technology Holdings, Inc., today announced the 3 directors who will serve on the company's board of directors following the 2010 shareholders annual election of directors.

Jay A. Shears will remain as chairman of the board of directors as well as chief executive officer. He is a highly experienced multinational executive, having 30 years of successful experience as a hands-on Senior Executive covering a variety of consumer, B2B, & OEM product enterprises in the U.S., Europe, Canada, Latin America, and South Africa. Jay has lead teams from Epson, Sony, Samsung & others, from concept to market achieving company goals up to \$ 1.8 billion.

Dr. Jonathan Labovitz, who joined the Applied Technology board in 2009, is also the EVP Clinical Research and Chief Medical Officer: and a Podiatric physician at COO West Torrance Podiatrists Group, Inc. Other affiliations include: CEO West Torrance Physical Therapy, Inc.; Officer and committee member in national, state and local medical associations; scientific and general chair of medical conferences attended by over 1,000 health care providers; Consultant in marketing and strategic planning to medical device companies and chief medical officer of MVP Sports Technologies, Inc., and Applied Medical Group. Inc. Dr. Labovitz is also assistant professor at Western University of Health Sciences, College of Podiatric Medicine.

Lee Cusey has served on the Applied Technology board since January 2006. He is also Chief Operating Officer & President MVP Sports Technologies, Inc and has over 20 years of professional sports experience. His relevant touch points extend from serving as a pitcher for the Baltimore Orioles, and Oakland A's ball clubs, to a instructor for amateur and professional ball players. Lee has also been a sales executive with several Fortune 500 firms.

The new board will be focused on the protection of the company's new patent portfolio and the commercialization of the development platform, products, and services to support solution providers in growing market segments like: the remote collection of data for patient monitoring, physical rehabilitation and strength conditioning, gaming, military, and aviation.

About Applied Technology Holdings, Inc.

Applied Technology Holdings, Inc, founded in 2005, is a privately held hardware/technology manufacturer and services firm, with subsidiaries building solutions addressing specific customer wireless needs. More information is available at [www.athbiomotion.com](http://www.athbiomotion.com)

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## **BidClerk Reports New Construction Projects Up For Bid in the Los Angeles, CA, Area**

*BidClerk's daily update of new construction projects coming up for bids and starting construction in the next 90 days.*

(PRWEB) November 12, 2009 -- BidClerk, the Construction Industry Search Engine, reported today that the following building projects are planning to go out for [bids](#) or start [construction](#) in the next 90 days in the Los Angeles, CA, Metro Area. Businesses interested in providing services relative to these projects should visit [www.BidClerk.com](http://www.BidClerk.com) and reference the Project ID listed below to obtain direct contact information for each job:

Azusa, CA – Target #2627, 150 W. 9th St., 154,629-square-foot retail store, December 2009, \$11 million.  
Project ID : 1067268

Mira Loma, CA – Eastvale South – Shop Building #1, Limonite Avenue and Hammer Avenue.,  
12,200-square-foot retail shell building, December 2009, \$750,000. Project ID : 1100534

Huntington Beach, CA – 7-Eleven, 19731 Beach Blvd., 2,300-square-foot retail store, December 2009, \$100,000.  
Project ID : 1100646

Hemet, CA - Inland Eye Specialists, 3953 Stetson Ave., 12,982-square-foot medical facility, December 2009, \$1 million. Project ID : 1070814

Anaheim, CA – Canyon Point, Miraloma Avenue and Miller Street, 121,891-square-foot industrial complex,  
December 2009, \$15 million. Project ID : 1056492

About BidClerk.com

BidClerk.com is the only Search Engine dedicated to providing businesses with in depth information on thousands of construction projects coming up for bid all throughout the United States. Our daily updates of commercial and residential construction projects are available to [contractors](#), subcontractors, general contractors, architects and businesses in related industries that are seeking bid opportunities. For more information on bidding construction projects in your area, visit BidClerk online or call 877-737-6482.

###



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### **Online Web 2.0 Version**

You can read the online version of this press release [here](#).



## **Senior Quality Lifestyles Corporation Announces Completion of \$164,855,000 in Financing for The Stayton at Museum Way**

*Senior Quality Lifestyles Corporation (SQLC), a Texas-based nonprofit developer of senior living communities, announces that financing has been completed for its latest project, The Stayton at Museum Way. A 501(c)3 nonprofit life care retirement community, The Stayton at Museum Way will be constructed on 2.5 acres of land located at Stayton Street and Museum Way in the Fort Worth Cultural District. Financing was completed through the sale of \$164,855,000 in revenue bonds. Ziegler Capital Markets served as bond underwriter for the transaction. The announcement was made by Charles B. Brewer, president and CEO of SQLC.*

Fort Worth, TX (PRWEB) November 12, 2009 -- Senior Quality Lifestyles Corporation (SQLC), a Texas-based nonprofit developer of senior living communities, announces that financing has been completed for its latest project, The Stayton at Museum Way. A 501(c)3 nonprofit life care retirement community, The Stayton at Museum Way will be constructed on 2.5 acres of land located at Stayton Street and Museum Way in the Fort Worth Cultural District. Financing was completed through the sale of \$164,855,000 in revenue bonds. Ziegler Capital Markets served as bond underwriter for the transaction. The announcement was made by Charles B. Brewer, president and CEO of SQLC.

“We are pleased to complete the successful financing of The Stayton in the face of what has been not only a very difficult financing period, but one of the most challenging economic periods for our economy in my business career,” said Brewer. “I believe it reflects very favorably on the concept and design of this retirement community, the talented team that has brought it to the market, and truly the market itself – Fort Worth – which has embraced the project.”

A premier residential address, the 11-story community will serve 188 families seeking an active lifestyle in the heart of the West 7th Cultural District. Construction is underway, and the community is scheduled to open in 2011.

“The financing of The Stayton at Museum Way in these challenging economic times speaks highly of the reputation of Senior Quality Lifestyles Corporation within the financial community,” said Rich Scanlon, managing director, Ziegler Capital Markets, Senior Living Finance. “It is a testament to the organization’s track record of successful development and management of senior living communities across Texas.”

SQLC sponsors similar communities in Dallas (Edgemere), Houston (The Buckingham), and Austin (Querencia at Barton Creek). A fifth community, located in Corpus Christi (Mirador), is currently under development with construction expected to begin by the end of the year.

According to Greystone Communities, the Irving, Texas-based development partner, the economic impact of the project for the Fort Worth community will be significant.

“The Stayton will support the Fort Worth economy in a big way with a \$78,000,000 construction contract,” said Burt Derr, vice president, development for Greystone Communities. Derr projects that, at the peak of



construction, Andres Construction will employ more than 500 construction personnel.

The level of service that will be provided to residents of The Stayton means an influx of jobs for the Fort Worth community as well. “A hallmark of all of the SQLC communities is an emphasis on quality and hospitality. After The Stayton opens, more than 150 full-time staff members will serve the residents,” said Harold Weyand, vice president, management services for Greystone.

Residences are available in one-, two- and three-bedroom floor plans ranging in size from 850-square feet to more than 2,500-square feet. The Stayton at Museum Way will be the only full service life care community serving Fort Worth with priority access to onsite assisted living, memory support and private skilled nursing at a predictable cost. Over 75 percent of the available residences have been reserved. For information, visit [www.thestayton.com](http://www.thestayton.com), or call (817) 439-6936.

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**Online Web 2.0 Version**

You can read the online version of this press release [here](#).



## **Collabera Named Among Top 100 Global Providers of Financial Technology. Prestigious Recognition Reflects Company's Growth From Innovative Solutions.**

*Collabera, a leading end-to-end information technology consulting, services and solutions company, announced its ranking on FinTech 100, an annual international listing of the top 100 global application/service providers to the financial services industry published by American Banker, IDC Financial Insights and Bank Technology News. Collabera was ranked at 66 in this year's listing of companies, attesting to the company's stability and importance to the industry.*

Morristown, NJ (PRWEB) November 12, 2009 -- Collabera, a leading end-to-end information technology consulting, services and solutions company, announced its ranking on FinTech 100, an annual international listing of the top 100 global application/service providers to the financial services industry published by American Banker, IDC Financial Insights and Bank Technology News.

Collabera was ranked at 66 in this year's listing of companies, attesting to the company's stability and importance to the industry.

"We are extremely honored to have made it to FinTech 100" said Hiten Patel, Founder and Chairman of Collabera. "Over the past few years Collabera has been focusing on delivering enhanced value to financial institutions through consulting driven IT services and solutions. This prestigious ranking is a validation of our focus, approach and investment as a top global provider in the finance sector."

Financial services is one of the key verticals served by Collabera. Through its services and solutions Collabera addresses business and technology requirements across retail banking, corporate banking, investment banking, capital markets, financial intermediaries, regulatory and compliance, risk management, payments and insurance.

With inclusion in this listing, Collabera now joins an elite group of vendors that stand out among the thousands of financial technology companies around the world for their volume of business/services conducted exclusively for the financial sector. The rankings are based on calendar year-end revenues and the percentage of revenues attributed to financial services - quantifiable, verifiable data.

For more information about the rankings, visit [Financial Insights - FinTech](#)

To view the FinTech Special report, visit [American Banker - FinTech 100 report](#)

### About Collabera

Established in 1991, Collabera is a leading, global, end-to-end information technology consulting, services and solutions company. Collabera focuses on helping businesses "bridge the execution gap" and experience accelerated business performance. Its client-centric philosophy, commitment to service excellence and a Collaborative Engagement Model enables its global 2000 and leading mid-market clients to succeed in today's global digital economy. With over 4000 professionals operating from 19 locations and 3 extended development centers worldwide, Collabera provides onsite, offsite and offshore technology consulting, services and solutions



to leading financial services; technology, communications & media; and manufacturing, retail & logistics corporations. The privately held company has offices in the U.S., Europe, and India including three delivery centers. Visit our website at [www.collabera.com](http://www.collabera.com).

#### About American Banker, Bank Technology News and SourceMedia Inc

American Banker, ([www.AmericanBanker.com](http://www.AmericanBanker.com)), is the banking industry's daily source of information, news, and analysis for executives at banks of all sizes. Founded in 1836, with a current readership of more than 65,000, the publication covers topics including national and global banking issues, mortgages, consumer finance, legislation, investment products, card and payment systems and technology.

Bank Technology News ([www.BankTechNews.com/](http://www.BankTechNews.com/)) is written for 27,000 banking professionals who identify, recommend, purchase and support the front-, middle- and back-office technology needs across all business units of their financial institutions. Bank Technology News provides critical information and analysis on the relationship between banking strategy and technology execution.

SourceMedia ([www.SourceMedia.com](http://www.SourceMedia.com)), an Investcorp company, is the pre-eminent provider of timely and essential news, analysis, research, and insights for members of the financial services community, and the related fields of professional services and technology. SourceMedia offers its clients and subscribers professional publications, industry-standard data applications and in-depth seminars and conferences.

#### About IDC Financial Insights

IDC Financial Insights ([www.financial-insights.com](http://www.financial-insights.com)) is one of the world's leading providers of independent research, custom consulting, and advisory services focusing on the business, technology and operational issues, within the financial services community. We are the preferred research partner for over 250 of the world's largest financial institutions and technology companies. For the past 6+ years we have been helping our clients understand and manage the challenges they face from a rapidly changing business, operational and technological environment. We proudly employ the industry's most talented minds, which equip our clients with insights that they rely on and advice they trust. Furthermore, we are the only research firm that has a significant physical presence worldwide, with analyst community based in the America's, Asia Pacific and Europe.

#### Media Contact

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### **Online Web 2.0 Version**

You can read the online version of this press release [here](#).



## Asian Pacific American Workers Among the Fastest Growing Groups in the Union Workforce

*Benefits and wage gains from unionization large by any measure.*

Washington, DC (Vocus) November 12, 2009 -- A new report by the [Center for Economic and Policy Research](#) (CEPR) documents a large wage and benefit advantage for Asian Pacific American (APA) workers in unions, relative to their non-union counterparts.

The report, "[Unions and Upward Mobility for APA Workers](#)," analyzes data from the Census Bureau's Current Population Survey (CPS) from the period 2003-2007 to reveal a number of advantages of unionization for APA workers.

"As a share of the union workforce, only Latinos are growing at a rate faster than Asian Pacific Americans," said Nicole Woo, Director of Domestic Policy at CEPR and an author of the report. "While this is reflective of workforce trends in general, the data show that joining a union makes a big difference in the wages and benefits of APA workers."

The report finds that unionization raises the pay of APA workers by about \$2.00 per hour. APA workers are 19 percentage points more likely to have employer-provided health insurance and 25 percentage points more likely to have an employer-provided pension plan than their non-union counterparts.

Among the other findings in the study:

- about 12.5 percent of Asian Pacific American workers were in a union or represented by a union at their workplace
- almost half (48.5 percent) of APA workers in unions were women
- in 2003-2007, on average, two-thirds (66.1 percent) of unionized APA workers were immigrants
- Nearly half (49.7 percent) of unionized APA workers had a four year college degree or more
- more than four-in-ten (43.2 percent) unionized APA workers were in the public sector
- unionized APA workers are heavily concentrated in several states, with about six-of-ten (60.0 percent) in the Pacific states and about four-in-ten (40.5 percent) in California alone

The full analysis can be found [here](#).

###



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### **Online Web 2.0 Version**

You can read the online version of this press release [here](#).



## **Freedom Debt Relief Becomes First in Industry to Obtain Debt Settlement Licenses in Delaware, Iowa, Minnesota**

*Company expands business, helps consumers resolve [debt](#) in 34 states*

San Mateo, CA (Vocus) September 29, 2009 -- [Freedom Debt Relief \(FDR\)](#) has become the first debt settlement company to become licensed in the states of Delaware, Iowa and Minnesota.

The new licenses expand the company's business operations to 34 states. "We are proud to be the only licensed debt settlement company in these states, able to help consumers in serious debt," said Andrew Housser, co-CEO of FDR.

FDR negotiates directly with creditors on a consumer's behalf to resolve that consumer's debt balance. Settlement amounts are often up to half of what a consumer owes. Offering qualified clients an alternative to credit counseling, debt consolidation, and bankruptcy, FDR's debt settlement programs typically help clients resolve their debts in two to four years. The programs, according to Housser, are best suited for individuals who have serious debt issues, struggle to make minimum payments, and would otherwise consider bankruptcy or credit counseling.

The company, which has led efforts to propose legislation to regulate the debt settlement industry, is one of the first in the debt settlement industry to apply and receive licenses as states adopt new laws. FDR works closely with several state legislatures to protect consumers' rights, and Housser himself sits on the board of The Association of Settlement Companies – the leading association for the debt settlement industry – and has played a lead role in promoting new consumer protection laws in many states.

"We continue to see a problem with transparency in the debt settlement industry, and we want to be a leader in helping change this," Housser said. "Our goal is to ensure that consumers have all the available information and can make decisions based on their needs, not predatory practices. We are proud to be a leader in establishing guidelines, standards and laws to help consumers who need our services the most."

FDR is experiencing record-breaking success for its debt settlement clients, said Housser. In the first eight months of this year alone, FDR settled more than \$175 million in consumer debt, saving its 35,000 clients more than \$100 million. "People are turning to restructuring their debt through debt relief programs as the economy struggles to stabilize," explained Housser. "With unemployment and credit card charge-off rates both approaching 10 percent, we see increasing demand for debt advice and debt counseling. More than ever, people need information about credit cards, credit scores and debt relief alternatives."

About [Freedom Debt Relief](http://www.freedomdebtrelief.com) ([www.freedomdebtrelief.com](http://www.freedomdebtrelief.com))

Freedom Debt Relief provides consumer debt settlement services. Working for the consumer to negotiate with creditors and lower principal balances due, the company has served more than 60,000 clients since 2002. Freedom Debt Relief is a wholly owned subsidiary of Freedom Financial Network, LLC (FFN).



Based in San Mateo, California, FFN also operates offices in Sacramento and Tempe, Arizona. The company, with 550 employees, was voted one of the best places to work in both the San Francisco Bay Area and the Phoenix area. Company co-founders and co-CEOs Andrew Houser and Brad Stroh were named to the Silicon Valley/San Jose Business Journal's "40 Under 40" list in 2008, and are recipients of the Northern California Ernst & Young Entrepreneur of the Year Award.

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### Online Web 2.0 Version

You can read the online version of this press release [here](#).

### News Image





## Freedom Debt Relief Sets Record for 2nd Month in a Row

*Company saves clients nearly \$17 million on settled [debt](#)*

San Mateo, Calif. (Vocus) October 15, 2009 -- [Freedom Debt Relief](#) (FDR) settled a record \$28.6 million in consumer debt during September, besting its previous month's record by more than 5 percent.

The settlements represent savings of close to \$17 million on 5,207 accounts for FDR's clients. Since the beginning of the year, FDR has settled \$206.4 million in debt, saving \$120.5 million on nearly 40,000 client accounts.

The results that FDR's settlement team obtained in September represent an average savings rate of 58.7 percent of settled debt (total client debt balances at the time of settlement, before program fees). In other words, FDR clients paid an average of just 41.3 percent of the total debt amount they owed at the time of settlement, thereby saving millions of dollars.

Freedom Debt Relief negotiates directly with creditors on the consumer's behalf to resolve clients' debts. Offering an alternative to credit counseling, debt consolidation and bankruptcy, FDR's debt settlement programs help qualified clients resolve their debts, typically in two to four years. Debt settlement, explained Andrew Houser, co-CEO of FDR, "is best suited for individuals who are carrying serious debt, who are struggling to make required minimum payments, and who would otherwise often be considering bankruptcy or credit counseling."

"We at Freedom Debt Relief believe that we have built the model for debt settlement companies today," said Houser, "and we are proving that this model works." The company's employees, continued Houser, "are exceptional in dealing honestly and fairly with customers and meeting their needs with a program that works. It's a winning combination – one with which we look forward to helping more people nationwide and continuing to see the business grow."

"With unemployment and credit card charge-off rates still approaching 10 percent, we continue to see increasing interest in debt settlement as a way for individuals to restructure their debt," said Houser. "More people are seeking out information about credit cards, credit scores and debt relief to help prepare for the economy's eventual recovery."

About [Freedom Debt Relief](#) ([www.freedomdebtrelief.com](http://www.freedomdebtrelief.com))

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###



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### Online Web 2.0 Version

You can read the online version of this press release [here](#).

### News Image



## **Lending Pounds Announces Launch Of New Website Interface: Promises Improved Navigability**

*Lending Pounds has announced the launch of its new, radically improved website that offers easier navigability and a more streamlined application process.*

(PRWEB) November 12, 2009 -- Lending Pounds has announced the launch of its new, radically improved website that offers easier navigability and a more streamlined application process. In this tough economic climate, when customers are hoping to get some quick cash to address their emergency expenses, a cumbersome interface can leave them frustrated. For [payday lenders](#), it is the first few minutes that decide if they grab the attention of customers or put them off with a shoddy website. With the new user interface, Lending Pounds aims to reduce the time spent by customers on the website by 50%, thus enhancing the overall borrowing experience.

The much improved interface of Lending Pounds has easy links to the application form, a 'How It Works' section that offers a comprehensive yet easy-to-understand description of the loan process, as well as informative articles that offer tips on applying for and using payday loans carefully. It has been the endeavour of this payday lender to make the loan procedure extremely simple for customers, and this recent revamp is a positive step in that direction.

For payday lenders, attention to detail and simplicity in website design are prerequisites to establishing a strong reputation and winning the customer's confidence. Lending Pounds has continually strived to serve its customers in the best possible manner and constant refinements to the lending process have been undertaken to make it easy for people to cope with the financial crisis.

"I turned to Lending Pounds when I had this whole bunch of pending bills, although I had initially felt discouraged reading stuff other people had to say about how payday lenders try to make an impression with their flashy website and tall claims. I tried not to go by first impressions, and to my delight, I found that all I had to do was read a short description about the loan process and then fill up the application form. I never knew getting cash was that simple," says Jane G., a happy customer of Lending Pounds.

For Lending Pounds, every new visit and the addition of every new customer is a learning experience. Feedback from customers is taken very seriously, and efforts are made to ensure that the usability of the website leaves nothing to complain about. The newly launched website affirms this dedication towards providing exceptional customer service.

To find out more about Lending Pounds, visit: <http://www.lendingpounds.co.uk>

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**Online Web 2.0 Version**

You can read the online version of this press release [here](#).



## **MarriedtoMiser.com, a personal finance blog with a twist!**

*The Advisory Firm, LLC announces the launch of MarriedtoMiser.com a personal finance blog with a twist. Co-Author's James Daniel, CFP® and Hope Daniel offer their somewhat differing opinions on money, marriage and meeting in the middle.*

(PRWEB) November 12, 2009 -- So you think just because one of us is a [Financial Planner](#) that our financial lives are perfect? Think Again! Co-Authors James Daniel, CFP® and Hope Daniel are adding a new twist to the [personal finance](#) blogosphere by sharing differing perspectives on everyday finance topics.

MarriedtoMiser.com was created to offer an entertaining but also informative look at money, marriage and meeting in the middle from a real life point of view.

Realizing that their lives were not any different from other couples when it came to personal finance issues, both James and Hope decided to launch this blog as a way to share their experiences.

"We have different views on money, the classic spender vs. saver issue that is common in many households," stated Hope Daniel. "The blog covers a variety of issues such as budgeting, spending, investing and really any topic that relates to family finances, but from a husband and wife's differing perspectives."

"The assumption that most people make is that having a financial planner in the household means that there is never any debate on money issues," stated James Daniel, CFP® "We decided to create this blog to show that we go through the same personal finance issues that every other household does, even if we should know better."

About [MarriedtoMiser.com](#):

MarriedtoMiser.com is the latest free personal finance website launched by The Advisory Firm, LLC a financial planning company located in Alpharetta, Georgia. The Advisory Firm also operates [myVizer.com](#) the Web's First Personal Finance Challenge Site.

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### Online Web 2.0 Version

You can read the online version of this press release [here](#).

### News Image





## Top Tips to Combat Seasonal Frenzy Syndrome This Holiday Season from Sitters.com

*Easy tips and a one stop shop for organizing child care, pet care, senior home care, and housekeeping services offers families peace of mind during the busy holiday season.*

Lansdowne, VA (PRWEB) November 12, 2009 -- [Sitters.com](http://Sitters.com), makes it easy for families to put an end to seasonal frenzy syndrome this holiday season by offering easy tips and a one stop shop for organizing child care, pet care, senior home care, and housekeeping services.

Recently rated by Parenting Magazine as the safest online site for finding care providers, the Sitters.com [All-Mom Editorial Team](#) reviews every single care provider and job posting before its made available on Sitters.com. With a nationwide source of up-to-date providers and provider references, free access to background checks, and provider reviews, Sitters.com has gained recognition as the safest place to find care and service providers.

“Year over year, we see families coming to us for support during this busy time of year,” said Mike Cravens, CEO of Sitters.com. “Our #1 goal is to make finding a care provider quick, simple and safe for families.”

Sitters.com offers the following tips for combating seasonal frenzy syndrome and securing peace of mind this season:

- Plan for the unexpected: From the common cold to seasonal flu and unexpected daycare and school closures, savvy parents are planning ahead now by identifying qualified [babysitters](#) for unplanned and back up care needs.
- Shop without stress: From Black Friday to last minute shopping, Sitters.com can help you find the extra time you may need for holiday shopping this season.
- Tap a network of qualified candidates – especially when you’re out of town: Tap the Sitters.com nationwide network of providers to easily find local, referred and qualified providers when you’re on vacation or visiting friends and relatives out of town.
- Leave pets where they are most comfortable: Dogs, cats and other pets prefer to be home and the Sitters.com network of [pet sitters and dog walkers](#) provide the ultimate comfort and flexibility to meet your home pet care needs.
- Lend a hand to seniors: Find a [senior care](#) or in-home health care provider on Sitters.com to lend seniors a helping hand during the holidays and make preparing meals, running errands, gift-wrapping, or holiday decorating less of a burden.
- Focus on guests and family: Put the focus on what matters most during the holidays – spending time with guests and family – by finding [housekeeping](#) help on Sitters.com.



About Sitters.com:

CEO Mike Cravens founded Sitters.com in 2000 to make finding quality care providers quick, simple and safe. The site offers [unlimited nationwide access](#), nannies, dog walkers, pet sitters, tutors, housekeepers, and senior care providers. Recently rated by Parenting Magazine as the safest online site for finding care providers, the Sitters.com All-Mom Editorial Team reviews every single care provider and job posting before being made available on Sitters.com. With a nationwide source of up-to-date providers and comprehensive profiles with references, reviews, free access to background checks, ratings, photos, videos, availability schedules, training and certifications, Sitters.com has gained recognition as the safest place to find care and service providers. Sitters.com, LLC is headquartered in Lansdowne, VA, and is a privately held company. For more information or to search for care providers, please visit <http://www.sitters.com>.

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### **Online Web 2.0 Version**

You can read the online version of this press release [here](#).



## **Albany Vice President Jason Posel Joins Workforce Management Experts to Discuss Independent Contractor Compliance, Co-Employment**

*Issues, Solutions presented in preventing misclassification and avoiding risk.*

Mountain View, CA (PRWEB) Nov. 12, 2009 -- Companies involved in co-employment of [independent contractors](#) are assuming more risk than ever due to changing legal requirements, according to industry experts.

As most organizations now realize, they must carefully balance the benefits of deploying independent contractors with the legal and financial risks. That is a significant change from conditions within the last five years, according to Jason Posel, Albany senior vice president.

Posel and a team of experts recently spoke to a packed room during "Everything you Ever Needed to Know about Independent Contractor Classification and Co-Employment...But Were Afraid to Ask," at the 2009 Contingent Workforce Strategies (CWS) Summit.

"We're no longer evangelizing independent contractor compliance like we did when Albany first expanded into the U.S.," said Posel. "Now almost every Fortune 1000 company has at least one person, if not teams, dedicated to managing their [contingent workforce](#) and the associated compliance risks. They're interested now in practical solutions to compliance and ways to educate their C-level management."

A legal expert from Littler Mendelson and a contract labor executive from Shell joined Posel on the panel to discuss legal issues and practical guiding policies to avoid independent contractor classification risks.

Albany has focused on contingent worker compliance since its founding in the U.K. 20 years ago. The company alleviates independent contractor employment concerns through a variety of compliance services. Through its Employer of Record service, Albany hires contingent workers as W2 employees, handles new hire paperwork, processes payroll and pays taxes, benefits and required insurance. Albany also hires, payrolls and manages 1099 independent contractors via its Agent of Record service.

Independent Contractor compliance services protect Albany customers from unintentionally violating federal and state-specific 1099 regulations. ICQ 2.0, Albany's proven online tool, synthesizes IRS and state law into a consistent, repeatable and documented process for [1099 compliance](#). Albany's Managed Services Provider (MSP) program also enables companies to have consistent global practices around employing and managing contingent staff.

### About Albany

Albany is the market leader for contingent workforce management solutions serving clients in more than 70 countries, Albany offers a variety of national and international workforce solutions, including contractor payroll, Independent Contractor compliance, Managed Service Provider programs, Recruitment Process Management and Consulting, and visa & migration services.

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This press release was distributed through PR Web by Human Resources Marketer (HR Marketer: [www.HRmarketer.com](http://www.HRmarketer.com)) on behalf of the company listed above.

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### **Online Web 2.0 Version**

You can read the online version of this press release [here](#).



## **Victim of Economy Launches National Gig Board to Help Underemployed**

*Gig board launched to help people needing side work. After creating a free profile, people looking for gigs subscribe to specific categories, and receive real-time text and Email alerts when gigs become available. Posting and subscribing to gig categories is free. Also provides job listings for companies at 90 % less than the average job board. Jobs are syndicated to Indeed.com.*

(PRWEB) November 12, 2009 -- A new website has been launched to provide opportunities for the average American to make extra money, and for businesses who are feeling the effects of the economy. The website, GigAlert.com provides free business leads to service businesses and individuals, providing 425 gig categories users can subscribe to for free. GigAlert.com is self-funded, allowing the business to give free gig services and inexpensive rates to companies posting jobs.

People and businesses looking for gigs will:

- set up a free profile.
- choose gig categories of interest and subscribe.
- be notified in real-time via text message and/or Email when new gigs are posted.

People posting gigs will:

- post gig opportunities for free.
- be notified in real-time via text message and/or Email when gig applicants respond.
- review applicants' profiles and contact potential hires as desired.

"This is a business born directly from the economic crisis we are facing. The 'underemployed' need side work and entrepreneurs need business leads," said Doug Macklem, founder and CEO of GigAlert.com. "Our website is user-friendly, has technological conveniences, and protects privacy."

GigAlert.com also offers full and part-time job ad placements which will be included in the Indeed.com job search engine. With millions of job seekers and hundreds of millions of job searches per month, Indeed is the leading search engine for jobs, reaching 15 million viewers a month. GigAlert.com charges only \$29 for a business to post a job ad for 30 days, while typical pricing for other outlets range from \$99 for 7 days to \$300 to \$500 for 30 days. There are no ads and requirements for prepaid postings.

"This is a personal story for us," said Macklem. "In changing career paths I was looking for new business leads, or even side work, to help supplement my income. After searching for a job board that met my needs I came up empty, so I decided to solve the problem by creating a website to help people looking for work, find work, and to help businesses find new customers."

###

### Contact Information

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### Online Web 2.0 Version

You can read the online version of this press release [here](#).

### News Image





## 4 Debt Analysts from Debt Logic Named Country's Top Debt Specialists

*Debt Logic, one of the nation's top debt management firms, had four of its debt analysts awarded for their dedication towards helping their clients improve their lives by becoming free from their unsecured debt. Jason B., DeLon P., Sheldon T., and Vince R. were all named in the Top 25 Debt Analysts of the year according to D.M.U.S.A.*

New York, NY (PRWEB) November 12, 2009 -- [Debt Logic](#), one of the nation's top debt management firms, had four of its debt analysts awarded for their dedication towards helping their clients improve their lives by becoming free from their unsecured debt. Jason B., DeLon P., Sheldon T., and Vince R. were all named in the Top 25 Debt Analysts of the year according to D.M.U.S.A.

Ryan Sasson, President of [Debt Logic](#), said "We are proud of these four individuals for putting forth the effort and determination it took to help people rise above their debt problems. We are also proud of those individuals who chose to dedicate themselves to getting out of debt and utilize the skill and knowledge of Debt Logic's debt settlement specialists."

These [Debt Logic](#) top achievers – Jason B., DeLon P., Sheldon T. and Vince R. – were able to help people in debt by doing the following:

- Skillfully negotiating the unsecured debt for our clients, often down to a fraction of what they owe.
- Provide a clear, manageable plan for clients to get out of debt in only a few years
- Working on behalf of our clients, not on behalf of creditors

[Debt Logic](#) measures its success by the results of our clients. For example, when someone comes to Debt Logic with \$50,000 in unsecured debt, the company is not just interested lowering the overall debt threshold. Debt Logic's focus is to craft and executive a complete debt settlement program which helps each and every client get free from as much debt as possible.

Debt Logic's process helps people get free from their unsecured debt using a debt settlement program that takes an individual's finances and total unsecured debt into consideration. The company's debt settlement professionals work with its clients to determine what they can afford to pay a month, and uses that money to create an account for them. When enough money is paid into that account, Debt Logic negotiates with creditors and lenders to pay down the debt, often getting the lenders to settle for much lower amounts. [Debt Logic](#) has negotiated with lenders to get a debt settlement that's 30%, 40%, and even 50% lower than the amount owed. In certain circumstances, the company's debt settlement professionals have even gotten the amount lower than that!

### About Debt Logic

[Debt Logic](#) is an industry leader in debt settlement services. Using our unrivaled debt negotiation process, we have settled millions of dollars in unsecured debt for our clients.

Debt Logic's team of consumer credit industry experts maintains a cooperative line of communication with the creditors to provide the best possible results for every client's debt situation. Creditors are always looking to avoid



the ineffective and costly efforts of an outside collection company. The simple fact is that creditors are willing to work with Debt Logic to settle a client's unsecured debt with the understanding the settled amount will be paid in full within the agreed period of time.

Debt Logic provides its clients with an affordable program with one direction in mind, to pave a path to financial freedom within a few years. The company's proven negotiation process allows clients to get back on their feet financially so they can begin enjoying a stress free life.

###



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### **Online Web 2.0 Version**

You can read the online version of this press release [here](#).



## **Recession, What Recession? VIPs Clamour To Buy New Millionaires' iPhone App**

*The world may be in economic meltdown but that hasn't deterred more than a dozen millionaires from purchasing iVIP Black, the first 'Millionaires' iPhone app'.*

(PRWEB) November 12, 2009 -- The world may be in economic meltdown but that hasn't deterred more than a dozen millionaires from purchasing iVIP Black, the first 'Millionaires' iPhone app'.

The app, which entered the iTunes store less than a fortnight ago, is at £599.99 one of the most expensive. It provides access to an exclusive network of privileges and benefits across a range of luxury partners including private islands, a concierge, supercar club, private jets, theatres, members' clubs, butlers, and much more. (There is an additional cost associated with using many of the benefits).

Users who download the app are required to complete a High Net Worth Individual certification, restricting use of the app to 'Millionaires'.

The download price includes a private 'Lifestyle Consultation' where iVIP is sculpted to the individual user. Further development comes at additional cost including a bespoke limited edition all black iPhone.

Says iVIP Black marketing director Matthew Rowe:

"It is great to know that there are still people out there with money to spend at a time when we are in the grip of recession.

"Even millionaires are looking to tighten their belts and are buying the app because they want to take advantage of our privilege rates with luxury partners."

For those not yet in the millionaires bracket, there is also iVIP Blue, which gives access to the same partners and privileges but without the personalisation or consultation.

You can see iVIP Black in iTunes here:

<http://itunes.apple.com/WebObjects/MZStore.woa/wa/viewSoftware?id=321971059&mt=8>

And Blue here:

<http://itunes.apple.com/WebObjects/MZStore.woa/wa/viewSoftware?id=321969013&mt=8>

###



### **Contact Information**

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### **Online Web 2.0 Version**

You can read the online version of this press release [here](#).



## **Bring Your own Aspirin: Cornell Hosts its Annual Agribusiness Economic Outlook Conference, Dec. 8**

*Steven Kyle, a Cornell associate professor of applied economics and management known for his often-accurate forecasts, will provide his economic prognosis for the coming year at Cornell University's annual Agribusiness Economic Outlook Conference Tuesday, Dec. 8.*

Ithaca, NY (Vocus) November 11, 2009 -- More than 100 bank failures. Unemployment tops 10 percent. Gas prices rise. The dollar dives. House prices tumble. And if you thought 2009 stunk, wait till you see 2010.

Steven Kyle, a Cornell associate professor of applied economics and management known for his often-accurate forecasts, will provide his economic prognosis for the coming year at Cornell University's annual Agribusiness Economic Outlook Conference Tuesday, Dec. 8.

The other plenary topics and speakers include: "Financial Uncertainty: What it Means for the Agricultural Economy," Brent Gloy, Cornell associate professor of applied economics and management; and "The Future of New York Agriculture in the New Carbon Constrained Economy," Antonio Bento, Cornell associate professor of applied economics and management.

The all-day conference is targeted for agribusiness professionals, industrial leaders, policymakers, educators and farm managers. The registration fee is \$65, if postmarked by Nov. 25, 2009. Registrations postmarked after that date will be \$80. Registration fee for Cornell University and Cornell Cooperative Extension staff is \$30. For information, contact Carol Thomson at (607) 255-5464 or e-mail [cmt8@cornell.edu](mailto:cmt8@cornell.edu).

For conference Web site, visit:

[http://aem.cornell.edu/outreach/conferences/economic\\_outlook.htm](http://aem.cornell.edu/outreach/conferences/economic_outlook.htm).

**WHAT:** Agribusiness Economic Outlook Conference

**WHEN:** Tuesday, Dec. 8, 2009, at 10 a.m. (Registration opens at 9 a.m.)

**WHERE:** David Call Auditorium, Kennedy Hall, Cornell campus

**WHO:** Presented by Cornell's Department of Applied Economics and Management

**NOTE:** Media are welcome to attend this conference but they must register in advance with Blaine Friedlander of the Cornell Press Relations Office at (607) 254-8093. Registration fees for credentialed media will be waived. Steve Kyle will talk to reporters following his lecture outside the Call Auditorium. Also, media will find Brent Gloy's and Antonio Bento's lectures newsworthy.

**Media Contact:**

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###



**Contact Information**

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Cornell University

[http://aem.cornell.edu/outreach/conferences/economic\\_outlook.htm](http://aem.cornell.edu/outreach/conferences/economic_outlook.htm)

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**Online Web 2.0 Version**

You can read the online version of this press release [here](#).



## Morehead Webinar to Discuss Building Workforce Commitment

*Extensive research has established a strong link between elevated commitment among employees and positive business outcomes.*

Charlotte, NC (Vocus) November 12, 2009 -- [Morehead](#), the human capital research firm, will host a webinar titled "Building Workforce Commitment." The free hour-long webinar will be broadcast on Thursday, December 3, 2009 at 1:00 p.m. EST.

Morehead's Vice President of Product Development, Brad Morton and Patrick Corrigan, Morehead's Vice President, Business Development will explain how companies can use the Workforce Commitment Survey to identify and measure the drivers of employee commitment. Morehead uses this and other survey tools, combined with focused metrics and solutions to reduce the uncertainty in managing human capital.

Attendees will walk away with an understanding of:

1. A five-step process for improving their healthcare organization
2. A model for understanding the key drivers of workforce commitment
3. An approach for linking an employee survey to strategic business objectives, like patient satisfaction or employee retention
4. Methods for tracking key commitment themes across the employment life-cycle
5. How leadership teams can focus their improvement efforts by integrating multiple data sets, national norms, and business context
6. How to use Morehead's online results navigation for data exploration and presentation - with unprecedented convenience, speed, and ease
7. Morehead's quick and easy online tool and process for action planning

To sign up for the webinar, visit <http://moreheadassociates.com/events/registration/event110.html>

### About Morehead

Morehead delivers human capital surveys, metrics and solutions that enable leaders to (1) target and focus human capital initiatives, (2) prioritize systemic change, (3) inform work unit interventions, and (4) align employees with business strategies. Morehead's clients include healthcare providers, financial institutions, government agencies, universities, service providers, and manufacturers. For more information, visit [www.moreheadassociates.com](http://www.moreheadassociates.com).

### Media Contact:

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###



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### **Online Web 2.0 Version**

You can read the online version of this press release [here](#).



## **Sundance Vacations Growing in Face of Industry and Economic Downturn**

*Sundance Vacations is experiencing growth during economic recession and industry downturn. While competitors are closing offices, Sundance Vacations has grown in revenue, space and number of employees.*

Wilkes-Barre, PA (PRWEB) -- Sundance Vacations, a [destination-based wholesale travel](#) program, has recently been named the fastest growing travel company in Pennsylvania. The company experienced growth in revenue, physical space, and number of employees over the last year. Sundance exceeded last year's sales goal of \$60M by \$9M, and is having the best sales year in the company's history in 2009, experiencing an average annual growth rate of over 26%. The company's new headquarters and an additional sales office were opened in 2008, and the number of the company's employees has grown to over 600, despite the economic downturn.

While the United States is in a confirmed recession and many travel companies are closing their doors, Sundance is poised to fill the need for economical travel options. With [discount airlines](#) now snatching up 30% of the travel market, Sundance President John Dowd sees a similar trend for accommodations. Dowd says of gaining new customers, they "didn't feel as though they needed it because their financial position was solid." With the recession now waning people's wallets, Dowd says, "...those same hard working customers are more drawn to a product that will help them save money."

Several of Sundance's competitors have closed during the economic downturn, including a number of offices from one of their largest competitors, which once operated in many of the same markets. The wholesale travel company has thrived despite these economic challenges, and despite a rash of [Sundance Vacations ripoff claims](#). Potential travel savers should be aware that these Sundance Vacations ripoff reports are being filed by consumers who have not used Sundance travel services, rather from those who may have attended their sales presentation and decided not to utilize the discount program for one reason or another. Many companies are criticized as they grow, however in an industry downturn, only those credible, reliable companies that offer a truly valuable product will prevail. If there were any ripoff, the company would not be experiencing such immense growth and success. Those who are skeptical of a Sundance Vacations ripoff are invited to attend a sales presentation to learn about the destination-based savings of [Sundance Vacations](#).

### About Sundance Vacations:

Sundance Vacations is a national travel company that specializes in wholesale vacation accommodations and discount travel packages. The company is headquartered in Wilkes-Barre, Pennsylvania and maintains offices in six other locations including; Rockaway, NJ; Princeton, NJ; King of Prussia, PA; Harrisburg, PA; Downers Grove, IL, and Brookfield, WI. Sundance Vacations is a highly rated member of the Better Business Bureau, and recently was honored as 12th Best Place to Work in Pennsylvania by Best Companies Group. The company was also just honored as 17th Best Place to Work out of 30 company finalists from the Best Place to Work Illinois program.

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**Online Web 2.0 Version**

You can read the online version of this press release [here](#).

**News Image**



## **Stress Costs! Resilience Saves! HeartMath Experts Say Chronic Stress is a Serious Health and Productivity Crisis Affecting Millions of Employees and the Companies They Work For**

*HeartMath, a California organization known for their science-based stress solutions has developed programs geared to bring quick results, rapidly improve and sustain performance and produce a significant return on investment. Employers sponsoring their programs report lower healthcare costs, a significant drop in turnover rates, improved higher employee satisfaction, and greater productivity.*

Boulder Creek, California (PRWEB) November 12, 2009 -- Why are companies are still glossing over the issue of workplace stress? It's as though people think there isn't much we can do about it; that it's an unavoidable fact of modern life. Instead of treating the source, we tend to focus on managing – and paying for – all of the ailments and chronic diseases that stress has caused or aggravated. It's no wonder that 70-90% of visits to primary care physicians are due to stress-related complaints. Much of today's stress is related to finances, relationships or the workplace. [HeartMath LLC](#), a California organization known for their unique stress solutions and award-winning emWave® technologies, has developed programs geared to bring quick results, rapidly improve and sustain performance and produce a significant return on investment (ROI). Employers sponsoring their programs report a significant drop in turnover rates, higher employee satisfaction, greater productivity from HeartMath trained workers and a considerable increase in the company bottom line due to lower health care costs, less absenteeism, improved employee output, and increased resilience. ([Click to see related video.](#))

Just two years ago the [Journal of the American Medical Association](#) reported that "workplace stress is as bad for your heart as smoking and high cholesterol," but we still don't see TV ads talking about it. Furthermore, data from a three-year study involving 47,500 employees representing 22 companies and government agencies showed depression and stress as the most costly contributors to adjusted annual health care expenditures. In a recent nationwide survey from the American Psychological Association, 32% of Americans reported experiencing extreme levels of stress. Nearly half of Americans believe that their stress has increased over the past five years. One in five reported that they experience their highest level of stress 15 or more days per month – and this was before the economic crash.

It's astounding that in the face of statistics from these and many other studies showing that workers under stress produce less, many executives and managers still believe that ongoing stress is essential for job productivity. According to the [National Institute for Occupational Safety and Health](#), stress is the single highest cause of worker absenteeism, double that of all other illnesses and injuries. It's also well established that stress interferes with memory, concentration, judgment and decision-making.

"People often confuse stress with challenge," said Bruce Cryer, CEO and President of HeartMath LLC, "We all know that one person's stress can be another person's fun challenge. But let's be honest, when most of us talk about our stress overload around the water cooler, we are referring to the momentum of emotional distress that is

draining our personal energy, our focus and our productivity. This kind of stress progressively establishes itself as our new norm, making us much less effective at work and at home. HeartMath has been developing scientifically-validated alternatives to the stress treadmill, and they involve innovative technologies to help people build resilience and prevent stress before it happens. "

So how do we address stress when the very things that trigger our stress seem out of our control? There are [ROI-driven programs](#) available that provide the education and tools that can help us to change our response to stress and create resilience, that capacity of human beings to adapt to adversity. For example, HeartMath's ROI-driven programs are based on 18 years of published research that demonstrate a critical link between emotions, heart function and cognitive performance. Their programs are providing benefits to individuals as well as employers, building resilience on both personal and organizational levels. On an individual level, these programs have shown that they increase resilience, reduce emotional stress and improve job performance. Employers have reported a significant drop in turnover rates, higher employee satisfaction and more productivity from HeartMath-trained workers as well as a considerable increase in the company bottom line due to lower health care costs, less absenteeism and greater presenteeism (being present and productive on the job).

Steve Stephenson, a senior manager in organizational development, engineering & product Integrity with Boeing said, "Some see HeartMath as stress reduction. Some say it helps their family life and their productivity. Our focus was both cost and productivity on the 767-400ER program. HeartMath gave our team the coherence we needed to come in under budget--on time--with productivity gains of up to 12%."

A California government agency enlisted HeartMath's program and saw significant reductions in overall psychological distress, anger, fatigue, hostility, anxiety and type-A behavior, accompanied by marked improvements in total cholesterol, glucose and diastolic and systolic blood pressure. In addition, they saw increases in productivity, motivation, goal clarity and perceived manager support. As a result, the agency projected reductions in both health care and absentee costs, yielding a total projected annual cost savings of \$1,179 per employee.

HeartMath resilience programs are based on physiology, science-based tools, technology and assessments, training employees to use simple, quick techniques on the job or at home to shift their physiology and regulate their emotional response when they feel stressed. More importantly they increase employees' capacity for resilience which is essential to stress prevention and the ability to recoup quickly after stressful events.

Using a psychometric called the Personal and Organizational Quality Assessment (POQA), data collected before and approx. two months after HeartMath training show a 44-65% reduction in the number of employees reporting chronic levels of stress symptoms, including exhaustion, anxiety, depression, anger, inadequate sleep, headaches and rapid heartbeats. These symptom improvements have a direct impact on the workplace, resulting in reduced tension between management and staff and better time management, listening to each other and cooperation. HeartMath's ROI White Paper provides more data and references and is available for free download at <http://www.heartmath.com/roi>.

"The HeartMath program has allowed me to easily de-stress myself amidst the numerous challenges and opportunities that are part of any leader's daily regimen," said Jack Peterson, Vice President of Sierra Providence



Hospital Network. "Since the HeartMath training, I find I can respond to the deluge of demands and priorities with more focus and near absence of agitation, and therefore far more readily make well-reasoned, thoughtful decisions."

[HeartMath® LLC](#) was honored just this past month as one of the top three finalists for the 2009 ABBY Award: Innovative Approach to the Delivery of Healthcare. According to HeartMath experts, we need to wake up to the fact that chronic stress is a serious health and productivity crisis affecting millions of us as well as the companies we work for. The good news is that HeartMath's science-based resilience programs have proven their benefits time and time again.

In today's changing times, ROI-driven resilience building and stress intervention programs are as important as weight and cholesterol management, smoking cessation, and other kinds of wellness education to help keep our workforce healthy and productive.

About HeartMath®:

HeartMath LLC ([www.heartmath.com](http://www.heartmath.com)) is a cutting-edge performance company providing a range of unique services and programs, products, and technology to improve health and well-being, while dramatically reducing stress and boosting performance and productivity. HeartMath clinical studies have demonstrated the critical link between emotions, heart function, and cognitive performance. HeartMath studies have been published in numerous peer-reviewed journals such as American Journal of Cardiology, Stress Medicine, Preventive Cardiology and the Journal of the American College of Cardiology. Their organizational clients include Stanford Business School, Stanford Hospital, Mayo Clinic, Scripps Center for Integrative Medicine, Kaiser Permanente, as well as dozens of school systems and thousands of health professionals around the world.

This press release was distributed through PR Web by Human Resources Marketer (HR Marketer: [www.HRmarketer.com](http://www.HRmarketer.com)) on behalf of the company listed above.

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### Online Web 2.0 Version

You can read the online version of this press release [here](#).

### News Image





## **Privileged Healthcare -- the Uniquely American Solution**

*The passage of House Bill H.R.3962 gives Americans a clearer view of Congress' best ideas on healthcare reform, including a long awaited public option. Despite the stated goals, key provisions of the House and Senate bills perpetuate the same privileged system that led to the crisis.*

Santa Fe, NM (PRWEB) November 12, 2009 -- Middle-income families have reason to be concerned about Congress' healthcare reform ideas. Its proposals claim to be providing affordable healthcare for all, but a close look at the details reveals a different result.

Campbell-Graves' latest report, [Privileged Healthcare - the Uniquely American Solution](#), compares key provisions of the latest bill to pass the House of Representatives with two Senate proposals. The House bill brings with it the first look at a public insurance option. All three proposals frame how Congress intends to make healthcare affordable.

Author Phil Campbell-Graves warns, "When Congress says it is 'bending the cost curve,' it is talking about government spending." Two questions relate to the more meaningful cost issues. The first is whether proposals cut America's total spending, or just federal spending. The latter reallocates costs across society. The second question is how Congress allocates costs. Proposal details answer both questions. The answers indicate problems.

The report explores four topics that describe challenges confronting Congress. It then examines:

- \* How proposals intend to control total costs;
- \* How proposed price restrictions would affect most Americans;
- \* How proposed mandates affect program performance;
- \* Whether consumer information proposals are sufficient; and,
- \* Whether the public option delivers what Congress promises.

In their current form, Congress' ideas conflict with its stated goal. A promise of 'affordable' implies proportional to income. Affordable healthcare means everyone has a right to the same quality of medical care, irrespective of financial ability. Key provisions of all three proposals codify a privileged system. That system disproportionately burdens middle-income families. Moreover, one important quality is missing from all three proposals.

Privileged Healthcare - the Uniquely American Solution is a free, public-service report. The Adobe PDF file, with video, may be downloaded from [campbell-graves.org](http://campbell-graves.org).

ABOUT CAMPBELL-GRAVES.ORG: Campbell-Graves.org is a non-partisan public service project, founded in 1997. It focuses on policy topics related to the economy, mortgages, investments, taxes, and retirement. For more information, visit the [Press section at Campbell-Graves.org](#) or contact the author, Phil Campbell-Graves, at 888-543-5130.



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### Online Web 2.0 Version

You can read the online version of this press release [here](#).

### News Image





## **Finance Fund Receives \$50 Million in New Markets Tax Credit Funding to Stimulate Ohio's Economic Vitality**

*Finance Fund receives its fifth round of New Markets funding to invest in projects that support Ohio's distressed communities. The \$50 million will be used to stimulate local economies through job creation and community development.*

Columbus, OH (PRWEB) November 12, 2009 -- Finance Fund announced today that it has been awarded \$50 million in New Markets Tax Credits from the U.S. Department of Treasury. The funding will be used to offer low-interest financing for projects that revitalize both urban and rural low-income communities in Ohio.

This is the fifth round of New Markets funding Finance Fund has received and a 150% increase over the funding it received in 2008.

“New Markets Tax Credit funding enables us to continue to invest in projects that support Ohio’s distressed communities,” said James R. Klein, chief executive officer of Finance Fund. “These projects help stimulate local economies through capital investment, job creation, and community development.”

Finance Fund is now accepting proposals from developers, community lenders and businesses interested in applying for NMTC loans to redevelop or invest in disadvantaged areas statewide. Examples of eligible projects include small businesses, shopping centers, health centers, commercial buildings, condominiums, and childcare facilities.

Through its New Markets Loan Program, Finance Fund has previously received \$75 million in Tax Credits that it has then leveraged to spark \$212.2 million in funding to invest in 26 projects. The impact of the New Markets Loan Program has had a great impact on Ohio creating more than 1,249 full-time jobs, 1,467 construction jobs, safe child care for 536 children and 431 units of for-sale housing million in funding to invest in 26 projects.

### About Finance Fund

Finance Fund ([www.financefund.org](http://www.financefund.org)) is a statewide nonprofit financial intermediary whose clients include community-based nonprofit organizations and for-profit businesses serving low-income communities throughout Ohio. Finance Fund engages in creative approaches that build bridges between capital markets and economically distressed communities.

Since 1987, Finance Fund has invested more than \$96 million in housing, economic development, childcare and Head Start projects throughout Ohio, leveraging more than \$759.9 million. This investment was accomplished through 2,457 awards to community-based organizations throughout the state as part of Finance Fund’s core programs. Partnerships have enabled low-income people access to 15,312 units of affordable housing, 8,991 full-time jobs, and 3,033 early care and education spaces (classrooms) for 69,377 children benefiting the lives of more than 116,000 Ohioans.

For more information, please visit the Finance Fund blog at <http://www.financefund.org/blog/> or call (614)



221-1114.

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**Online Web 2.0 Version**

You can read the online version of this press release [here](#).



## **Pensacola Florida Law Firm Hires Former Assistant State Attorney**

*Galloway, Johnson, Tompkins, Burr & Smith, PLC announces new hire Jeffrey Gadboys to firm's Pensacola, Florida office.*

Pensacola, FL (PRWEB) November 11, 2009 -- Galloway, Johnson, Tompkins, Burr & Smith PLC is pleased to announce that Jeffrey A. Gadboys has become an associate in the firm's Pensacola Florida office. Jeff was previously an Assistant State Attorney for the 8th Circuit in Gainesville, Florida, prosecuting misdemeanors and felonies, including capital murder. GJTBS now has over 90 attorneys and is currently expanding into Mobile and Tampa.

Jeffrey A. Gadboys has over thirty years experience in transportation-related programs as a pilot, instructor, operations manager and accident investigator. He is a retired B-767 Captain for Delta Airlines in Atlanta and a retired Lt. Col in the US Air Force with twenty years as a pilot in fighters, trainers and strategic airlift. He is a graduate of USAF Air Command and Staff College and Army Special Airborne Schools. Jeff received his MBA and BS degrees respectively from Midwestern and Cornell, and a law degree from the Levin College of Law at the University of Florida. Jeff is returning to Pensacola with his wife, Pam, and their two daughters, Carolyn and Erin.

Galloway, Johnson, Tompkins, Burr & Smith is one of the premier litigation defense firms in the Gulf South with offices in New Orleans, Mandeville and Lafayette as well as Houston, Pensacola, Tampa, Mobile, Gulfport and St. Louis. Since 1987, GJTBS has provided their clients professional legal counsel in dozens of industries and thousands of cases throughout the world. GJTBS has been on Martindale-Hubble's "Top 10 Law Firms" for insurance litigation for over two years. In the November issue of "New Orleans Magazine", GJTBS had over twelve attorneys on the "Top New Orleans Attorneys of 2009" list. GJTBS attorneys use their expertise in a broad array of industries and areas of law, including insurance, maritime, products liability, employers' liability, workers compensation, general casualty, automobile liability, professional liability, construction, environmental law, energy industry, and corporate law. Now in its 22nd year, Galloway, Johnson, Tompkins, Burr & Smith is growing in both the depth and the breadth of its professional resources, while retaining its entrepreneurial spirit and team-oriented work environment.

For more information about Galloway, Johnson, Tompkins, Burr & Smith, please contact the Marketing Manager, Miranda Fuller, at: (713) 599-0700 or visit them online at: <http://www.gjtbs.com>.

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### **Contact Information**

**Miranda Fuller**

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### **Online Web 2.0 Version**

You can read the online version of this press release [here](#).



## **Pell Futures Today Announced that it has Raised Over \$ 85 Million in Capital.**

*Pell Futures today announced that it has raised over \$ 85 million in capital from qualified high net worth and institutional investors for a strategy investing primarily in derivatives eligible to serve as collateral. The \$ 85 million in total capital raised exceeded initial \$ 80 million target.*

(PRWEB) November 12, 2009 -- James Henderson, Head of the Pell Futures retail and intermediary business said: "We are very pleased to give clients the ability to take advantage of this limited opportunity to invest in financial products being offered through the program. We are proud to create a program designed to facilitate available finance to businesses, while also giving our investors access to a unique opportunity to invest in high quality securities."

Pell Futures strategy involves capitalizing on market disruptions by sourcing undervalued credits and attractive cash flows inherent in derivatives eligible to serve as collateral.

Pell Futures strives to provide outstanding long-term performance, a comprehensive suite of investment management solutions to a diverse client base, which includes governments, institutions, corporations and individuals worldwide.

Pell Futures is a global financial services firm providing a wide range of futures, options, derivatives, investment management and wealth management services. For further information about Pell Futures, please visit [www.pell-futures.com](http://www.pell-futures.com).

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**Online Web 2.0 Version**

You can read the online version of this press release [here](#).



## **Pell Futures Hires Team to Expand Coverage of Australian Market**

*Pell Futures announced today that it has hired a team of 4 investment professionals to serve ultra high net worth and institutional clients in Australia and New Zealand Markets. The team will be based in Singapore.*

(PRWEB) November 12, 2009 -- Pell Futures announced today that it has hired a team of 4 investment professionals to serve ultra high net worth and institutional clients in Australia and New Zealand Markets. The team will be based in Singapore.

"We are committed to our expansion towards the Australian and New Zealand market," said Mr. Henderson. "Pell Futures is committed to further developing our coverage in Australian and New Zealand Markets, and this team will be critical to our efforts."

Pell Futures provides a range of investment and private banking services to ultra-high net worth individuals, families and related institutions in Asia, Europe and North America.

Pell Futures, a leader in wealth management, provides access to a wide range of products and services to individuals, businesses and institutions, including brokerage and investment advisory services, derivatives and financial wealth planning, credit and lending, cash management.

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**Online Web 2.0 Version**

You can read the online version of this press release [here](#).



## **FREC Endorses Foreclosure.com Certified Foreclosure Agent Training Program**

*Approval in Florida signals the start of nationwide acceptance for industry-leading continuing education curriculum for real estate professionals*

(PRWEB) November 12, 2009 -- Foreclosure.com today announced that the Florida Real Estate Commission (FREC), which administers and enforces real estate license law in the “Sunshine State,” has endorsed its Certified Foreclosure Agent training program, validating the exceptional educational opportunities offered through Agent University.

Real estate professionals who complete the coursework and earn “Specialist” designations will now also receive seven continuing education credit hours from the state agency authorized to monitor the industry.

The Certified Foreclosure Agent live online curriculum, which includes a three-course certification bundle, as well as a certification at the culmination of the training, ensures agents will:

- Close more deals and earn higher commissions
- Garner national marketing exposure
- Learn lifetime skills and tools to thrive in any market
- Attract more leads to grow their businesses
- Become preferred listing agents among lenders and other financial institutions

“Distressed real estate is where the money is right now for agents everywhere,” said Foreclosure.com Director of Education, Linda Yates. “Agents who recognize the opportunities in the foreclosure space are enjoying tremendous success. There has never before been a time when buyers and sellers understand the distressed real estate alternatives than they do today.”

Distressed real estate sales, which include foreclosures and short sales, are big business in today’s market, accounting for more than 40 percent of transactions in the first quarter of 2009, according to the National Association of Realtors® (NAR).

The Certified Foreclosure Agent program -- with its intensive training and testing process -- is leading the charge to educate agents to take greater advantage of this current market trend, connecting them with multiple buyers in their areas.

It’s important to note that all licensed real estate agents nationwide are eligible to receive Certified Foreclosure Agent training -- it is not limited to Florida professionals only.

Implicit in this requirement, however, is that the Certified Foreclosure Agent maintain at least a minimum number of hours of Continuing Professional Education (CPE) each year and conduct him or herself within the ethical mandates established by the profession.



“Florida agents are required to receive 14 hours of continuing education every two years,” said Yates. “This curriculum is timely and critical in today's environment. Survive or die is the realty that agents are faced with today.”

For more information regarding the Foreclosure.com Certified Foreclosure Agent program please visit [agentuniversity.foreclosure.com/cfa/index.html](http://agentuniversity.foreclosure.com/cfa/index.html) or call us at (866) 382-2439.

About Certified Foreclosure Agent program from Foreclosure.com:

The Certified Foreclosure Agent program offered through Agent University is the latest in a long line of truly innovative continuing education opportunities that Foreclosure.com offers to expand the practice and knowledge of real estate professionals nationwide. The training curriculum is delivered in a candidate-friendly format that comprises live and pre-recorded online sessions that agents participate in from the convenience of their homes and offices. This career-building certification program goes hand-in-hand with the Foreclosure.com Broker Network — the most authoritative directory in the industry used by lenders, asset managers and homebuyers alike to handpick the most qualified agents for the job.

On the Web:

Certified Foreclosure Agent Program: [agentuniversity.foreclosure.com/cfa/index.html](http://agentuniversity.foreclosure.com/cfa/index.html)

Community Expert Program: <https://www.foreclosure.com/realestateleads.html>

Broker Network: <http://www.foreclosure.com/brokernetwork.html>

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###

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**Online Web 2.0 Version**You can read the online version of this press release [here](#).



## Medical Tourism Marketing Expert Offers Advice on Reaching Hard Hit US Consumers

*Health care providers outside the US are offering high quality, low cost dental and medical services to cash strapped US consumers. Health care marketing expert, Irving Stackpole, is working with international medical service providers to find clients in the US.*

Brookline, Massachusetts (PRWEB) -- Irving Stackpole, President of Brookline-based Stackpole & Associates, presented a workshop on "Marketing to International Patients" at the First International Congress of Medical Tourism on November 4-6, 2009 Julio Cesar Turbay Ayala Conference Center in Cartagena, Colombia.

The global medical tourism sector is estimated to be a \$5 billion industry with projected growth of 35% per year for the next three years. Originally the domain of the super rich buying the best medical care in the world as well as adventure travelers seeking the out of the ordinary, today's "average" medical tourist is from the middle class and looking for dental treatments or elective procedures like cosmetic surgery. More complex medical care like orthopedic and cardiac surgeries are on the rise. With more Americans losing their jobs and health insurance coverage, more people are exploring high quality, lower cost international options. Governments and businesses are aggressively seeking ways to find and serve those potential patients. That is where Stackpole & Associates fits into the bigger picture.

Stackpole & Associates, an international marketing, market research and organizational development consulting company with deep roots in health care, is ready to assist organizations seeking to improve or establish a foothold in this dynamic market. The company's President, Irving Stackpole, is on a whirlwind medical tourism tour, presenting workshops on marketing to international customers at the World Medical Tourism Congress in Los Angeles, California and at a dental conference sponsored by the Ramada Plaza Herradura in San Jose, Costa Rica. Colombia is the mid point on his travels which include meeting with potential private and governmental clients eager to learn about medical tourism marketing in Cuba and the Bahamas.

According to Stackpole, "By applying solid business and marketing principles intelligently and with a dash of creativity, we are helping organizations domestically and internationally develop and implement solutions to their most important challenges in healthcare and medical tourism. Our team of professionals has decades of experience in health care that can be directly applied to the nascent field of medical tourism. We are excited to be at the forefront of the medical tourism sector."

Having just edited and published the book, *Medical Tourism Marketing*, Stackpole is sure to continue his work educating and working with organizations and individuals to expand the benefits of medical tourism to more consumers internationally. Both the book and presentations about medical tourism are available on the company's web site at [www.StackpoleAssociates.com](http://www.StackpoleAssociates.com).

###



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### **Online Web 2.0 Version**

You can read the online version of this press release [here](#).



## **Realtor Finds His Mojo: Learn How Power-Dialing and Lead Management Technology Can Help Brokers Thrive in America's Toughest Sales Markets**

*Using the #1 power-dialer and lead management software available today, Tucson realtor Curt Stinson easily increased his total business this year by 20 percent in one of the worst real estate markets in the U.S.*

(PRWEB) November 12, 2009 -- Despite the gorgeous sunsets and picturesque cactus landscapes, there's something ugly going on in Tucson, Arizona. Property values have recently plummeted by 45 percent, making the area one of the worst hit cities in America alongside nearby Las Vegas and Phoenix.

Despite it all, real estate broker Curt Stinson, a 15-year industry veteran, is smoking with leads from cold calls. For the past four months, he's operated a call center with five telemarketers using a power dialer and lead management tracking program from Mojo Selling Solutions, The Mojo Sales Engine, which automatically qualifies prospects after a phone call and moves the data to the next stage of the deal flow.

"As more and more agents drop out of the business, we're picking up their customers," says Stinson. "And all my business is coming from prospecting. I don't pursue bank referrals because those will eventually dry up when the market comes back."

Stinson's call team dials more than 2,000 numbers a night and goes with this basic script: "We recently just sold a home in your area and we're checking if you might be interested in selling your home."

"It's amazing how many people say yes," he notes. "It's hard for me to follow up on all the leads I generate and that's a great problem to have."

The Tucson broker credits Mojo's Triple Line Power Dialer, which minimizes downtime by never stopping its dialing and only giving you live connects, for boosting his results from generating 8-9 contacts per hour to 30-40 contacts per hour.

Real estate is a pure numbers game. Making more contacts = more appointments = more listings = more sales.

Stinson credits Mojo software and power dialers for increasing his total business by 20 percent this year – again without the artificially inflated numbers from the foreclosure glut. Mojo Selling Solutions is especially geared toward the specific needs of real estate agents.

Our Live Lead Feed system automatically tracks Internet leads without having to manually re-enter data, allowing brokers to do more selling and less typing. And Mojo's Lead Store gives agents instant access to updated public phone listings based on state, city, zip code or street address. Gathering this same information on-line or with the phone book is tedious and inefficient.

For our Realtor clients, the Lead Store has truly transformed the lead prospecting universe, offering cheap and plentiful data to generate new lists with ease.



More phone numbers = more contacts = more sales.

It's that simple!

About Mojo Selling Solutions:

Mojo Selling Solutions is the leading provider of on-demand lead acquisition and management services. Based in the White Mountains region of New Hampshire, we have developed our services and software with extensive customer input over the past eight years. With over 700 customers and more than 1,400 agents from a variety of industries, we are on the cutting edge of pre-sales technologies and services. For more information, visit [www.mojosells.com](http://www.mojosells.com)

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**Online Web 2.0 Version**

You can read the online version of this press release [here](#).



## **New Orleans-Based Law Firm Responds To Demand By Hiring Four More Attorneys**

*Galloway, Johnson, Tompkins, Burr & Smith, PLC Announces Four New Hires To The New Orleans Office*

New Orleans, LA (PRWEB) November 12, 2009 -- The New Orleans-based law firm Galloway, Johnson, Tompkins, Burr & Smith PLC is pleased to announce that attorneys Cullen J. Brown, Shannon T. Brown, Allison Goertz, and James J. Reeves have joined the firm's New Orleans office. GJTBS now has over 90 attorneys and is expanding into Mobile and Tampa as well.

Jason Waguespack, the managing director of the Firm, noted that the Firm's new hires and expansion into new cities are the result of its loyal client base and its philosophy of thorough and aggressive representation of its clients' interests. "I am proud that we are growing to meet our clients' needs and we welcome these new opportunities," he said. "Our newest associates show our commitment to continue our high level of service, as well as our continued commitment to the re-building of New Orleans."

Cullen Brown graduated from the University of Alabama magna cum laude and University of Alabama, School of Law. His practice is focused on insurance defense and construction law.

Shannon Thornhill Brown received her Bachelor of Science degree from the E.J. Ourso College of Business of Louisiana State where she received the LSU Centennial Scholarship and was a member of the LSU Honors College. Shannon received her Juris Doctorate from Tulane University School of Law with a certification in Maritime Law.

Allison Goertz graduated from Texas Christian University and from Loyola New Orleans College of Law with Certificates in International Law and Civil Law. Her practice has concentrated on insurance coverage, employment law, and insurance defense litigation.

James "J.J." Reeves, originally from Pensacola, FL graduated cum laude from Florida State University then graduated from Tulane Law School on scholarship. His practice will be general defense litigation.

Galloway, Johnson, Tompkins, Burr & Smith is one of the premier litigation defense firms in the Gulf South with nine offices throughout Louisiana, Texas, Florida, Alabama, Mississippi and Missouri. Since 1987, GJTBS has given their clients prompt and trustworthy legal counsel in dozens of industries and thousands of cases for great companies throughout the world. GJTBS has been on Martindale-Hubbe's "Top 10 Law Firms" for insurance litigation for over two years now and has twelve attorneys recognized in New Orleans Magazine's "Top New Orleans Attorneys 2009." GJTBS attorneys have expertise in a broad array of industries and areas of law, including insurance, maritime, products liability, employers' liability, workers compensation, general casualty, automobile liability, professional liability, construction, environmental law, energy industry, and corporate law. Now in its 22nd year, GJTBS is growing in both the depth and the breadth of its professional resources, while retaining its entrepreneurial spirit and team-oriented work environment.



For more information about Galloway, Johnson, Tompkins, Burr & Smith, please contact the Marketing Manager, Miranda Fuller, at: (713) 599-0700 or visit them online at: [www.gjtbs.com](http://www.gjtbs.com).

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### **Online Web 2.0 Version**

You can read the online version of this press release [here](#).

## **DBS Launches DBS Dialogues, a Website for Business Owners**

*New website features latest SME news and events along with exclusive interviews with Asia's leading entrepreneurs.*

Singapore (PRWEB), November 11 2009 -- DBS Bank, Southeast Asia's largest bank, has launched [DBS Dialogues](#), a website designed to engage and inspire [business owners in Singapore and across Asia](#).

DBS Dialogues provides essential, timely guidance for small and mid-sized businesses. Whether the decision is to consider expanding regionally, how to take a business to the next level or just how to survive an economic downturn, DBS Dialogues presents advice, practical tips and business insights from Asia's leading entrepreneurs.

To inspire entrepreneurs and business thinkers, DBS Dialogues includes a series of exclusive video interviews featuring business growth stories, tips and business insights.

The first exclusive video interview is with Phua Yong Tat and Phua Yong Pin, the brothers behind one of the world's leading manufacturers of leather sofas and leather upholstery hides, HTL. The 5-part video with HTL is available, along with interviews with other successful business leaders such as George Quek, founder of BreadTalk, Charles Wong of shoe retailer Charles & Keith as well as Joe Png of Germaxco at ["www.dbsdialogues.com/dialogues.asp"](http://www.dbsdialogues.com/dialogues.asp).

A strong supporter of SMEs and a leading provider of government-backed loans, DBS supports business owners with dedicated teams of relationship managers specialising in specific industries and provides innovative business solutions based on the bank's in-depth expertise.

Those looking to start a business, get inspired or upgrade their workplace will want to enter the DBS Dialogues lucky draw to stand a chance to win a customisable business office package worth SGD 10,000.

To enter, participants simply need to go to ["www.dbsdialogues.com/vote\\_win.asp"](http://www.dbsdialogues.com/vote_win.asp) and vote on what they most want to find out about consumers and other businesses. DBS will in turn take the most popular questions to the streets and provide valuable consumer and business insights in the form of in-depth reports and videos which will be posted at ["www.dbsdialogues.com/plugged\\_in.asp"](http://www.dbsdialogues.com/plugged_in.asp) in early December.

### **About DBS**

DBS is one of the largest financial services groups in Asia with operations in 16 markets. Headquartered in Singapore, DBS is a well-capitalised bank with "AA-" and "Aa1" credit ratings that are among the highest in the Asia-Pacific region.

As a bank that specialises in Asia, DBS leverages its deep understanding of the region, local culture and insights to serve and build lasting relationships with its clients.



DBS provides the full range of services in corporate, SME, consumer and wholesale banking activities across Asia and the Middle East. The bank is committed to expanding its pan-Asia franchise by leveraging its growing presence in mainland China, Hong Kong and Taiwan to intermediate the increasing trade and investment flows between these markets. Likewise, DBS is focused on extending its end-to-end services to facilitate capital within fast-growing countries in Indonesia and India.

DBS acknowledges the passion, commitment and can-do spirit in each of its 14,000 staff, representing over 30 nationalities.

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### **Online Web 2.0 Version**

You can read the online version of this press release [here](#).

## Fairy Tale Wedding Brings Disney Magic to Sam's Club® Holiday Gift Guide

*And They Lived Happily Ever After: Sam's Club Holiday Gift Guide Offers Exclusive Once-In-A-Lifetime Disney's Fairy Tale Wedding Package Featuring Celebrity Wedding Planner David Tutera.*

Bentonville, AR (PRWEB) November 11, 2009 -- Sam's Club, well known for its exceptional Once-In-A-Lifetime packages, is now offering one very special couple-to-be the opportunity to have their once-in-a-lifetime day at the magical Walt Disney World Resort, complete with planning by celebrity wedding planner David Tutera.

It's the type of wedding you'd imagine for Cinderella and now it's available to Sam's Club members. Revealed in its 2009 Holiday Gift Guide out this week nationwide, the wedding ceremony and reception is simply magic and includes beautiful romantic details orchestrated by celebrity wedding planner David Tutera and a first-of-its kind Magic Kingdom Park® ceremony overlooking the world famous Cinderella Castle. The lucky bride and groom may invite some of their closest friends and the gathering also includes a custom designed dinner reception in a secret location not accessible to the public.

On November 18, 2009, at precisely the stroke of noon (which is 12 p.m. CST for us mere mortals) Sam's Club is offering one (1) Once-In-A-Lifetime Disney Fairy Tale Wedding Package for \$198,000 on [samsclub.com/disneywedding](http://samsclub.com/disneywedding). The successful purchaser of the Disney's Fairy Tale Wedding Package will receive:

- Once-in-a-lifetime wedding ceremony inside Magic Kingdom Park® during park hours with Cinderella Castle as your backdrop
  - Custom-designed dinner reception in a secret location, surrounded by Disney magic
  - Private planning session with celebrity wedding planner David Tutera
  - "Kiss Good Night" dessert party with decadent sweets and spectacular custom-designed wedding cake
  - Magic Kingdom Portrait Session for the bridal couple, plus photographer and videographer for the wedding day
  - Bridal couple enjoys four nights' deluxe accommodations at Disney's Grand Floridian Resort & Spa
- "We are thrilled to be offering our members this Once-in-a-Lifetime Fairy Tale Wedding gift package," said Cindy Davis, executive vice president, Membership and Marketing at Sam's Club. "This is truly an exceptional experience at a remarkable value and will surely create a one-of-kind wedding ceremony and celebration."

This is the 6th year Sam's Club has featured a Once-in-a-Lifetime package in its holiday catalog and online. Typically the packages sell within seconds. In year's past, Sam's Club has sold a \$2.7 million Cessna jet, a trip to Savannah and visit with Paula Deen for \$3,800 as well as one of the first electric sports cars for \$100,000.

From engagement rings to flowers, wedding party gifts, delicious food choices and wedding cake or desserts to the closing champagne toast, Sam's Club is increasingly the source of couples-to-be and wedding planners.



For brides and grooms-to-be interested in purchasing this Once-In-A-Lifetime package, visit Sam's Club online at [www.samsclub.com/disneywedding](http://www.samsclub.com/disneywedding)

About Disney Weddings:

Nobody knows more about creating your perfect dream wedding, at Disney's Fairy Tale Weddings & Honeymoons its part of everything we do. Anything you can imagine we can bring to life...just the right touch, just as you dreamed, in ways you can't even imagine. Whether you envision a grand affair or an intimate gathering, your wedding can be anything your heart desires. For more information, visit [disneyweddings.com/samsclub](http://disneyweddings.com/samsclub) or call 407-566-4139.

Follow Disney Weddings on Twitter; [www.twitter.com/DisneyWeddings](http://www.twitter.com/DisneyWeddings)

Get your free one-day membership pass from this news release! Download the pass from the left of this article, print it out, and bring it to your nearest Sam's Club location, or download your free one-day pass here: <http://bit.ly/schol1pass>.

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**Online Web 2.0 Version**

You can read the online version of this press release [here](#).

**News Image**



## **JCAHPO/ATPO Pocket Guide Launches for Eye Care Professionals**

*In October, The Joint Commission on Allied Health Personnel in Ophthalmology (JCAHPO), and the Association of Technical Personnel in Ophthalmology (ATPO) proudly launched a new tool for ophthalmic professionals: The JCAHPO/ATPO Pocket Guide: A Clinical Skills and Reference Guide for the Ophthalmic Technician.*

St. Paul, MN (Vocus) November 10, 2009 -- Compact, informative, and convenient are just a handful of words that describe the newest resource for eye care professionals. In October, The Joint Commission on Allied Health Personnel in Ophthalmology ([JCAHPO](#)), and the Association of Technical Personnel in Ophthalmology (ATPO) proudly launched a new tool for ophthalmic professionals: The [JCAHPO/ATPO Pocket Guide](#): A Clinical Skills and Reference Guide for the Ophthalmic Technician.

In response to a need for quick reference information for ophthalmic professionals, JCAHPO and ATPO teamed to create an innovative product. The result is the JCAHPO/ATPO Pocket Guide: an instructive, compact resource that includes 12 color-coded sections, simple tab navigation, and practical content.

JCAHPO President William H. Ehlers, MD, observes that creating a training resource to reflect the needs of today's eye care professionals was vital.

“The health care industry is full of dense medical text books. While these resources are necessary in allied health education, we envisioned a tool that technicians could use on a daily basis,” said JCAHPO President William H. Ehlers, MD. “By design, the Pocket Guide is a resource that technicians can keep in the office or on their person, rather than referencing through large text books for answers.”

The Pocket Guide delivers relevant content seamlessly in a compact 8x4 size and 7 oz weight text. Content reflects practical, day-to-day information that personnel commonly utilize, with a chapter list covering ophthalmic fundamentals:

- Anatomy and Physiology
- Clinical Skills
- Coding
- Contact Lenses
- History Taking/Triage/Documentation
- Pharmacology
- Safety and Infection Control
- Special Tests and Procedures
- Surgical
- Terminology
- Optics
- Reference and Tools

It is also valuable as an instructional resource for newcomers. Entry-level personnel will discover explanations to



complex models and principles of eye physiology in minutes. Detailed illustrations, photographs, and diagrams make difficult concepts straightforward. Terminology throughout the text is also clearly outlined, including a whole section devoted to terms and definitions.

“This resource is long overdue for eye care professionals,” says JCAHPO Chief Executive Officer (CEO) Lynn D. Anderson, PhD. “Physicians, administrators, and technicians are eagerly utilizing the Pocket Guide, and we are excited at the implications for ophthalmic allied health personnel,” she added. “We foresee the Pocket Guide greatly assisting in training, confidence, and performance efficiency for OMP.”

The JCAHPO/ATPO Pocket Guide is available for purchase through the [JCAHPO Bookstore](#).

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### **Online Web 2.0 Version**

You can read the online version of this press release [here](#).

## **MPI Announces Canadian Economic Impact Study Update Completed**

*Data Shows Business Meetings and Events are a Significant Contributor to Canadian Economy*

Dallas, TX (Vocus) November 10, 2009 -- Meeting Professionals International Foundation recently commissioned an update to its groundbreaking 2006 Canadian Economic Impact Study (CEIS). The [2007-2008 CEIS Update](#) study demonstrates that the meeting industry continues to provide and create jobs, generate billions in tax revenue and grow the Canadian economy. Business meetings and events impact virtually every industry while providing key contributions to the Canadian tax base.

The 2007-2008 CEIS Update utilized linkages between economic data, official tourism statistics and the benchmark CEIS (2006) results. The CEIS Update demonstrates that the economic contributions of meetings and events activity in Canada at the end of 2008 was slightly higher than the 2006 figures released in the original study in spite of the change in economic conditions over this period of time.

“Nearly double Canada’s population attends meetings annually,” said Joe Nishi, [MPI Foundation Canadian Council](#) Chairman. “The CEIS unequivocally proves that the meeting industry is paramount to the face-to-face interactions that drive business success throughout Canada.”

Highlights from the study reveal the overall effects (direct, indirect and induced impact) of Canadian meetings activity to the Canadian economy:

- Generated more than \$71 billion/year in industry output
- Produced more than 673,000 meetings/year with an average of 70 million annual participants
- Generated more than \$14 billion in annual tax revenues for all levels of government
- Created the equivalent of more than 550,000 full-year jobs/year

“The fact that we see relatively stable attendance figures, over a three-year period, speaks to the continuing importance of meetings activity, for both participants and the businesses that hold meetings,” said Ken Ross, senior research associate for Maritz Research.

The meeting industry was affected by the growing economic recession in the latter part of 2008. The data shows that the number of meetings shrank in 2008 by -3.4 percent versus 2007, but this still represented minor growth (+.3 percent) over 2006 activity. There were similar results when measuring the total Industry Output; 2008 was down 1.3 percent versus 2007, but 2008 was equal to 2006. The CEIS Update concludes that the meeting industry is not recession-proof but remains a vital industry that contributes greatly to the overall Canadian economy. For a copy of the full report, go to: [www.mpiweb.org/research](http://www.mpiweb.org/research).

About the MPI Foundation:

The mission of the MPI Foundation is to power the vision of Meeting Professionals International (MPI), the meetings and events industry’s largest and most vibrant global community comprised of more than 24,000 members representing 84 countries worldwide. Contributions from MPI members, chapters, and organizations are invested in high-impact programs to support a rich, global meetings and events industry and shape the future of



the meetings and events profession. For more information, visit [www.mpifoundation.org](http://www.mpifoundation.org).

About MPI:

Meeting Professionals International (MPI), the meeting and event industry's most vibrant global community, helps its members thrive by providing human connections to knowledge and ideas, relationships, and marketplaces. MPI membership is comprised of more than 24,000 members belonging to 71 chapters and clubs worldwide. For additional information, visit [www.mpiweb.org](http://www.mpiweb.org).

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**Online Web 2.0 Version**You can read the online version of this press release [here](#).

## Demographics of the Labor Movement Shift Considerably over the Past 25 Years

*Almost half of union workers are women; women, Latinos, and Asians biggest gainers; only one-in-ten union jobs in manufacturing.*

Washington, D.C. (Vocus) -- Over the past 25 years, the face of the labor movement has undergone considerable change, according to a new report released today by the Center for Economic and Policy Research (CEPR).

"The view that the typical union worker is a white male manufacturing worker may have been correct a quarter of a century ago, but it's not an accurate description of those in today's labor movement," said John Schmitt, a CEPR Senior Economist and an author of the report.

The report, "[The Changing Face of Labor, 1983-2008.](#)" analyzes trends in the union workforce over the last quarter century and finds that it is more diverse today than just 25 years ago. These trends in the composition of the unionized workforce, in part, reflect similar shifts in the workforce as a whole.

"The unionized workforce is changing with the country," Schmitt continued. "The fastest growing groups in the overall economy are also the fastest growing groups in the labor movement."

The findings of the report reveal this and other shifts in union composition. Among them:

- Women now make up over 45 percent of unionized workers, up from just 35 percent in 1983. By 2020, women will be the majority of union workers.
- Latinos are the fastest growing ethnic group in the labor movement. In 2008, they represented 12.2 percent of the union workforce, up from 5.8 percent in 1983.
- Asians have seen considerable gains and made up 4.6 percent of the union workforce in 2008, an increase from 2.5 percent in 1989.
- Black workers were about 13 percent of the total unionized workforce, a share that has held fairly steady since 1983, despite a large decline in the representation of whites over the same period.
- Over one-third of union workers had a four-year college degree or more, up from only one-in-five in 1983. Almost half of union women had at least a four-year college degree.
- Only about one-in-ten unionized workers was in manufacturing, down from almost 30 percent in 1983.
- Just under half (48.9 percent) of unionized workers were in the public sector, up from just over one-third (34.4 percent) in 1983. About 61 percent of unionized women are in the public sector.



- The typical union worker was 45 years old, or about 7 years older than in 1983. (The typical employee, regardless of union status, was 41 years old, also about 7 years older than in 1983.)
- More educated workers were more likely to be unionized than less educated workers, a reversal from 25 years ago.
- Immigrants made up 12.6 percent of union workers in 2008, up from 8.4 percent in 1994.
- In rough terms, five-in-ten union workers were in the public sector; one of every ten was in manufacturing; and the remaining four of ten were in the private sector outside of manufacturing.

The full study can be found [here](#).

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### **Online Web 2.0 Version**

You can read the online version of this press release [here](#).



## **Weddings For Warriors: Alfred Angelo Donates over 400 Bridal Gowns for Spectacular 2009 Veteran's Day Wedding**

*Savannah Wedding and Tourism Council Throws Group Wedding For Savannah Armed Forces Facing Deployment November 11, 2009*

Philadelphia, PA (PRWEB) November 11, 2009 -- On Nov 11th, 40 military brides in Savannah, Georgia will trade in fatigues for beautiful Alfred Angelo bridal gowns.

[Alfred Angelo](#), participating with Operation Homefront-Georgia, is proud to dress these military brides from all service branches for Savannah's first multi-military wedding on Veteran's Day. The ceremonies will take place throughout the city, in three different locales. Each couple will have their own personal ceremony for their guests.

Becky Byous, part of the Savannah Wedding and Tourism Council spearheaded the [Weddings for Warriors](#) event with her husband, James Byous, Savannah Wedding and Tourism Council President and local photographer. Says James, "The project was conceived as a way of saying a heartfelt 'thank you' to active duty military personnel in Savannah and the Low Country. We want to offer as many free wedding ceremonies for active duty military personnel as possible."

Each bride was invited to choose her special Alfred Angelo gown at a hotel just outside the Ft. Stewart base, where many of the brides are stationed. As part of their on-going partnership with the national non-profit Operation Homefront, to date, Alfred Angelo has donated 480 wedding gowns to military service women and brides-to-be of military service men.

Amanda Sheronas, Director of PR and Events for Alfred Angelo says, "Partnering with the Savannah Wedding and Tourism Council and [Operation Homefront-Georgia](#) for this wedding spectacular has been a wonderful experience for the company. We are proud that Alfred Angelo has been able to bring so much joy and happiness to the military community in the face of on-going deployments and a struggling economy."

In addition to their partnership with the Armed Forces through Operation Homefront's many local chapters, Alfred Angelo announced a [Military Discount](#) for service women and brides of service men in June 2009. Military brides will be offered a 15% discount on any Alfred Angelo bridal gown purchased at an Alfred Angelo-owned flagship bridal store. As an extra bonus, military brides can also take advantage of \$25 off bridesmaid gowns at the time of their bridal gown purchase. A valid military ID is necessary for all purchases. Military brides can view the latest collection and locate the closest Alfred Angelo owned bridal store at the Alfred Angelo website.

About Alfred Angelo

Founded in the 1930s by Alfred Angelo Piccione and his wife, Edythe Piccione, Alfred Angelo is the world's



leading maker of wedding gowns and bridesmaid dresses and is committed to providing beautiful, high-quality bridal and formal dresses at affordable prices. In addition to manufacturing dresses distributed in over 2500 wholesale stores worldwide, the company operates Alfred Angelo Bridal Stores located in Arizona, Arkansas, California, Florida, Louisiana, Maryland, Mississippi, Nevada, New Mexico, New York, Ohio, Oklahoma, Pennsylvania, Texas, and Washington.

For more information about Alfred Angelo, please visit [Alfred Angelo](#).

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### **Online Web 2.0 Version**

You can read the online version of this press release [here](#).



## **ICBA Expresses Serious Concerns with Single Regulator and CFPA Provisions in Senate Financial Reform Package**

*The Independent Community Bankers of America (ICBA) today issued this statement following the release of draft financial reform legislation by Senate Banking Committee Chairman Chris Dodd (D-Conn.).*

Washington, D.C. (Vocus) November 10, 2009 -- The [Independent Community Bankers of America](#) (ICBA) today issued this statement following the release of draft financial reform legislation by Senate Banking Committee Chairman Chris Dodd (D-Conn.).

“While ICBA strongly supports meaningful financial regulatory reform and Chairman Dodd’s efforts to rein in the systemically dangerous too-big-to-fail banks and unregulated shadow financial institutions that were the root cause of this economic crisis, the association has very serious concerns with Chairman Dodd’s single bank regulator and Consumer Financial Protection Agency (CFPA) as currently proposed.

“ICBA adamantly opposes a single federal banking regulator. The concept is a deeply flawed approach that would disadvantage our nation’s more than 8,000 community banks, which have always put their customers and communities first, and would ultimately lead to less choice for consumers through a less diverse and robust banking system. Instead, we must recognize the diversity of our cultural heritage and financial system which is reflected in our current system of regulation. While our current system can be improved, it brings a unique balance and perspective through multiple agencies that reflects not only the rich and diverse fabric of our economy, but also the diversity in size and complexity of our financial institutions.

“ICBA is also deeply dissatisfied with the CFPA provisions in the bill. ICBA feels strongly that examination and enforcement authority should be retained by the bank regulatory agencies so that community banks, which have always treated their customers fairly and honestly, are not unduly burdened for the sins of unregulated entities and out-of-control Wall Street firms.

“ICBA is pleased, however, that the bill supports the provisions that make funding for the FDIC Deposit Insurance Fund more risk-based and equitable. This is a step in the right direction for solving too-big-to-fail.

“ICBA looks forward to working with Chairman Dodd and the Senate Banking Committee as this proposal moves forward to ensure any final legislation preserves the dual banking system and does not cause any undue burden on community banks.”

### About ICBA

The Independent Community Bankers of America, the nation’s voice for community banks, represents nearly 5,000 community banks of all sizes and charter types throughout the United States and is dedicated exclusively to representing the interests of the community banking industry and the communities and customers we serve. For more information, visit [www.icba.org](http://www.icba.org).



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