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Dear Friends,

Millions, from all walks of life, expressed deep sharing of love, prayer and shock when news spread about the explosions at the Boston Marathon. Humans are amazing when we unite with so much love and prayer that always outweighs the terrorist(s) plan. Keep sharing about whatever you are feeling about the atrocities, once again that we see on TV and online.

Whoever does this I sense wants us to contract and hide. Not on Patriots day or any day. The global love is so strong. I for one, want to remember that each and every day.

Blessings,

Steve







Cucumber Water is Not Lemonade

I was recently floating in the outdoor pool at a local hot springs resort when I heard a loud voice shouting,

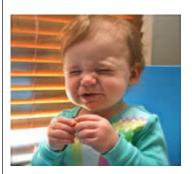
"Honey you will love this, its just like lemonade." I got curious to who this voice belonged to and where this person found this delicious lemonade, so I opened my eyes and what I saw was an excited mom handing her young toddler who was happy playing on the pool's steps a plastic cup of cucumber water.

I thought to myself, "I personally love spa "cuke" water but it definitely does not taste like lemons and sugar or maple syrup, so I became very curious to what this "lemonade" would taste like to this little girl, and looked over at her while she sipped.

I saw two things happen simultaneously; the little girl scrunched her nose when she tasted it and then squirmed a bit, as she looked up to her mom, while her mom frowned and her body collapsed, shoulders and all, with disappointment. I felt empathy for the mom, who so wanted her daughter to be excited about the green water. She even presented it as lemonade to help convince her that she was bringing her something yummy, but boy did she have an agenda; "You need to agree with me and be

happy for what I did for you, or I will be disappointed"

Those types of conditions never seem to add up to anything good in my experience.

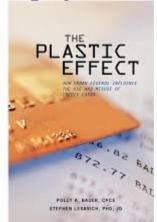


I felt even more compassion for the young girl of course who knew how that drink tasted to her. It just happened to be different then how her mom said it would taste. And for a young child or even an adult, disagreeing with or disappointing someone's expectations can mean conflict. I imagined what she wanted to say would go something like this. "No mommy. It is not yummy to me and it doesn't taste like lemonade at all." But I also sensed she knew that if she shared her truth she would disappoint her mom's expectations and that wasn't a good option.

By this time, I admit I was eavesdropping full on. Here's what I heard.

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The Plastic Effect Polly A. Bauer and Stephen Lesavich

Increasing credit card debt and a lack of knowledge about how credit cards really work have created a new social phenomenon called "The Plastic Effect." And if you have a credit card, The Plastic Effect can affect YOU. In this new book, internationally recognized credit card expert, Polly A. Bauer, CPCS and attorney Stephen Lesavich, PhD, JD, have selected 25 of the most common urban legends influencing the use and misuse of credit cards. The authors, as business leaders and credit card users, walk you through these urban legends about how credit cards are used and misused, explaining what is true and what is likely to cause you trouble. You'll get access to resources and additional information about each urban legend, tips from industry experts, and guidance that will help you use your credit cards more intelligently and effectively. You'll also learn how to understand your credit reports, improve your credit score and manage your debt in a way that puts the power back in YOUR hands. In short, this book will help you break free of The Plastic Effect.

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One Dream Productions

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