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June 2022





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How Female Leaders Are Transforming the Workplace

By Annie Thompson



Remote work is the new normal, changing everything from the way teams interact to how managers keep employees productive and happy. At the same time, companies are adopting new attitudes to the work-life balance, gender representation in the workplace, and how best to empower the next generation of leaders.

These changes bring huge opportunities for improving the way we all work – and female business leaders are taking the reins. In a recent webinar with three executives from across the globe, we discussed how women are shaping the future of work. My guests included:

Mei Burgin, *lead executive of Startup Programs at MaRS Discovery District*. Based in Toronto, MaRS is North America's largest innovation hub. The not-for-profit incubator offers expert counsel and resources to thousands of Canadian tech companies.

Gayle Davies, *partner and FDI specialist at RSM UK*. Davies has 24 years of experience working for RSM, a leading UK audit and tax consultancy firm. She currently partners with RSM's North American tech clients navigating international expansion.

Sarah Grimstead, *regional vice president at Insperity*. Insperity streamlines HR operations for more than 100,000 businesses across the US. Grimstead has spent 22 years helping clients improve how they manage and care for their employees.

These women bring decades of combined expertise in everything from blockchain and cloud technology to maximizing ROI for companies moving into new markets. While their specific skill sets differ, they all have a proven track record in leadership roles at the world's most innovative and successful companies. More

importantly, they all have invaluable firsthand perspectives on what it takes to overcome the unique challenges facing women in the workplace.

Outlined below are three key takeaways from our discussion on how female leaders are changing the way we work:

Female leaders set new standards for employee care

Employees develop new needs when they move from the physical office to remote work. Female managers are stepping up to give their teams the support necessary to thrive amidst the transition.

Leaders who work alongside their teams in the office have an easier time assessing and understanding the needs of their team members, according to Davies

“You can pick up on nuances, you can see how people are thinking or feeling, you can see if someone is stressing a bit. Working remotely, you can’t see any of that.”

Still, remote employees require the same leadership and care they receive while working in the office. Female leaders “tend to be very empathetic,” says Burgin, giving them a better ability to understand their employees – even when they are not in the same physical place.

As a result, women in management positions are changing the way leaders help remote employees feel engaged and productive. For example, recurring virtual team meetings may be helpful for certain team members. But some employees need more one-on-one attention, while others feel overwhelmed by constant Zoom calls and Slack messages.

Female leaders like Grimstead understand the importance of going beyond one-size-fits-all solutions and tailoring communication methods to each employee.



Health Tips for Working Women

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Between working full-time jobs and caring for their homes and families, women today are extremely busy. In an attempt to get everything done, they tend to forget their own health and wellbeing. Sleep is sacrificed, meals become an afterthought, and exercise is completely forgotten.

Whether you are a homemaker or a working professional, if you are on a tight schedule, remember that you need to start making your health a priority. There is an old saying that goes, 'You can't pour from an empty cup' and that is true for you too. If you are worn out and sick, you won't be able to take care of those who need you, or to focus on your job. It is time to make a change.



These Tips Will Help You Commit to Staying Healthy Even When Extremely Busy:

Plan Your Days:

When you start your day feeling like you have too much to do, you can feel overwhelmed. This leads to disorganization and stress. Plan your day in advance to prevent the feeling of overwhelm and be more organized. The night before, try and write down everything you need to do the next day. Set timings for all your tasks like making breakfast, commute to work, grocery shopping on the way home, etc. and find a time when you can schedule in a workout or a half an hour brisk walk.

Prep Meals in Advance:

Eating nutritious food is vital to being healthy. To ensure that you eat a good meal even on busy days, do your preparation in advance. Washing, chopping, and storing vegetables in the fridge for the week, can save time when preparing your lunch each morning. You can also cook and freeze foods to reheat when required. If you can't find the time to prepare healthy meals, then get the number of a food delivery service that has healthy options like salads, brown rice, and low-fat dishes.

Take Stretch Breaks:

If you spend all day sitting at your desk, you could start suffering from back and neck problems. To prevent the onset of these conditions, you should take breaks from sitting and do some stretches at regular intervals. Set a timer so that you stretch and take a five minute walk every half an hour or so.

Prioritize Your Responsibilities:

If you find that you are so busy that you have no time to eat or take a stretch break, then you need to relook at your schedule. List your tasks in order of priority and see what you can remove from the list. There are always some things that can be pushed to another day, and there are things that you can delegate to someone else. Also, learn to say no when you already have enough to do.

Get Enough Rest:

Many homemakers start their day at 5.00 AM and go to sleep at midnight. Working professionals too often sleep very late while trying to meet deadlines. But sleep deprivation actually makes the situation worse. If you have too much to do in a day, the best thing you can do, is get adequate sleep. Enough sleep helps you to have more energy and be better focused, allowing you to get everything done in less time and with better results. When you have a tight schedule, caring for your health is even more important as it gives you the strength and energy to get through the day.

The Return to the Workplace Means New Rules for Office Dressing

By S. Mitra Kalita

We are all experiencing “mirror anxiety.” That’s the term Stanford researchers give the negative emotions surfaced by watching ourselves all day long on Zoom and other video-conference tools.

Like so much of work and life in the pandemic, the way we see ourselves has changed. For workers returning in-person or to hybrid offices with a new sense of beauty, style, and self, it can feel daunting to re-learn how to navigate the norms of workplace dressing.

But those have completely changed, too—and workers now have more power than before to shape dress codes around the way they want to look. For example, nearly half of U.S. consumers plan to wear more comfortable clothes when they go back to working in the office, according to Klarna Bank AB, a retail bank, payments, and shopping service.



“People will remain uncompromising when it comes to their comfort, and companies will have to adjust to this transition,” says Jennifer Gomez, co-founder and chief marketing officer of [oneKIN](#), an online marketplace for retailers and entrepreneurs of color. “This focus on comfort and expressing ourselves authentically stays, even in the office. If it doesn’t feel good, then it’s not going to work.”

So that blazer thrown over a T-shirt, once perfect for video-conference, is now appropriate for an in-person meeting at headquarters. Quick casual-to-dressy transformations like chunky earrings and bright lipstick, applied in the seconds before a meeting starts, are also here to stay, Gomez predicts.

Focus on how you feel... and your pants.

Never underestimate the power of one thing to change everything, says LA-based stylist [Quentin Fears](#). Earrings, a large print, a cardigan, a scarf, some facial hair, no facial hair—all of these are seemingly small touches that can dramatically alter your look, how you feel, and how you are coming across to colleagues. Even before the pandemic, work clothes were trending toward “athleisure,” a hybrid clothing style that feels like the right fit for these hybrid times. Fears says it’s a go-to among his clients, who now turn to him to help them get through big life events and changes: a new job, new school, divorce, or losing or gaining weight. “We’re all in transition and we’re all trying to figure out what to do next,” he says. “There’s so much insecurity and chaos. People also want to feel comforted, cozy and warm, from their clothes.”

Case in point: the pants. The post-pandemic world divides pants into two categories, soft and hard, and the latter is losing. The parent company of Joe's Jeans recently [filed for bankruptcy](#). True Religion, once known for pricey jeans, now has a bigger portion of its business focused on [hoodies, joggers, and t-shirts](#).

Soft pants, on the other hand, are everywhere. Fears says he's seeing his clients continue to opt for khakis with elastic waistbands and other types of loose-fitting, comfortable clothing even as offices open up again. "Let's work with it," he says. "Before there was a stuffy sort of, 'We all need to dress this one way' as a part of what it means to be a professional. You would assume someone wearing a suit has a lot of money. Now that's been flipped on his head. The guy in the hoodie makes just as much or maybe more."

Know the rules don't apply equally.

One important exception to the move toward more casual office dressing is people of color. A survey by Slack's Future Forum found an overwhelming 97% of Black respondents in the US say they prefer a [fully remote or hybrid workplace](#), which offers some relief [from the microaggressions](#) and extra scrutiny that come with in-person work—and the biases built into the norms that govern "professional" appearance.

"People of color still have to prove themselves more, and it's still present in what you wear," says Fears, who is Black. "White skin already gets you authority... [White people] can get away with being more relaxed."

One Black client carefully thought through his wardrobe when he started a job in a finance company, and turned to Fears for consult. "It was kind of a relaxed atmosphere and he was going to be the only Black male there, but he didn't want to be too casual," Fears says. "He wanted to be casual but also be taken seriously." Women, too, are slower to embrace the loss of formality. Klarna's survey found that women are more likely to dress up than men, which lines up with the findings of the Stanford study: 13.8% of women, compared to 5.5% of men, reported feeling "very" to "extremely" fatigued after Zoom calls, in large part because of the strain of seeing themselves. For some women, the psychological burden is enough to spark an interest in plastic surgery—[research](#) earlier this year found that one in 10 women has become more interested in getting cosmetic work since the pandemic began.

Wear your values.

Three more trends strike Gomez as shifts in the way we now style ourselves. The first, she says, is prioritizing effortlessness over adherence to rules— looking like you tried, but not too hard. (As an example, she cites the shift to more natural-looking cosmetics such as water-based foundations and other "breathable" products.) The second is increasing emphasis on a brand's values. Just as workers are now demanding more transparency and social responsibility from their employers, they're extending the same sentiment to their clothing. And the third is where Gomez is pivoting her business: a desire to buy "local," which she expects to hasten as supply-chain backups delay goods from abroad. OneKIN plans a livestream shopping app built to couple this desire with the comfort of online shopping, so you can "still have physical interaction with customers not limited by a physical brick-and-mortar location," she says. "We want to replicate the intimacy and personalization of in-person shopping."

Consumers also define "local" a lot differently than they used to, she notes, with a focus on size over location. "As someone who loves fashion, you in Brooklyn can shop from a local shop in Tulsa, Oklahoma," Gomez says. Notably, a garment's back story might be as important as its look. Is it something you feel good about wearing, both physically and ethically?

That feels a good lesson for the fashion trend that stylists really hope to see in the pandemic workplace, whether that's sitting at home or in the office: to focus less on how others see you and more on how you see yourself.

Sheet Pan Sweet Chili Salmon and Veggies

Thefoodiephysician.com

Easy to make, easy to clean up! My Sheet Pan Sweet Chili Salmon and Veggies is the perfect simple and healthy weeknight dinner. It's a complete meal that comes together on one sheet pan in under 30 minutes!

If there's one type of recipe people ask me for the most, it's quick and easy weeknight dinners. It can be a challenge getting healthy meals on the table for your family when you're busy. But I love encouraging people to cook at home more often- it's actually one of my favorite healthy eating tips!

When you cook at home, you can control the ingredients and the cooking methods. You can use fresh, wholesome ingredients and cut down on processed foods with hidden sugar, sodium, and fat.

SHEET PAN MEALS

There's a reason why sheet pan meals have become so popular. We're all so busy nowadays and sheet pan meals are super quick and easy.

Why are sheet pan dinners so popular? Because they are the perfect combination of easy to make and easy to clean up!

You simply arrange all of your ingredients on a sheet pan, pop it in the oven, and a short while later, dinner is ready! Sheet pan meals are perfect for busy weeknights when you need to get a nutritious meal on the table for your hungry family.

A NUTRIENT-PACKED MEAL

This sweet chili glazed salmon and vegetables is a delicious and easy meal that's packed with nutrients!

Salmon is a superfood and has many health benefits. It's a lean protein and is an excellent source of heart-healthy omega-3 fatty acids. It's also rich in a wide variety of vitamins and minerals. Read my post all about the health benefits of salmon.



Red bell peppers contain several antioxidants, especially carotenoids, as well as vitamins and minerals. They are one of the richest food sources of vitamin C. According to the National Institutes of Health (NIH), half a cup of raw red pepper provides 95 milligrams of vitamin C, which is 106% of the recommended Daily Value (%DV) for adults.

Asparagus is another nutritional rock star, containing a wide variety of vitamins, minerals, antioxidants, and fiber. Read my post all about the health benefits of asparagus. Asparagus is also a great source of prebiotics. Prebiotics are non-digestible food ingredients that help promote the growth of beneficial bacteria in the gut. Click [here](#) to read my Tips for Improving Gut Health.

INGREDIENTS

- **Salmon**- I use salmon filets without skin
- **Vegetables**- I use asparagus and red bell peppers however you can substitute other vegetables
- **Olive oil**- high in heart-healthy monounsaturated fats
- **Thai sweet chili sauce**- a common sauce used in Thai cuisine; it has a sweet and slightly tangy flavor with a bit of heat from chili flakes
- **Reduced sodium soy sauce**- I always use reduced sodium soy sauce to control the amount of sodium in my dishes
- **Rice vinegar**- I use unseasoned rice vinegar



HOW TO SERVE THIS DISH

The combination of sweet Thai chili salmon, asparagus, and bell peppers is a filling protein-packed, low-carb meal. To round out the meal, you can also serve this sheet pan meal with some steamed jasmine or brown rice. You can also try my Quinoa Fried "Rice," Cold Sesame Noodles or Air Fryer Baked Sweet Potatoes.

STORAGE

You can store any leftover salmon and veggies in an airtight container in the refrigerator for up to 3 days.

CHEF'S TIPS

- Sheet pans are endlessly customizable so feel free to mix up the protein and veggies in this recipe to create new combinations.
- Pair proteins with vegetables that have roughly similar cooking times. Choose quick-cooking vegetables like asparagus, broccoli, green beans, bell peppers, mushrooms, and zucchini when cooking seafood. Choose butternut squash, potatoes, and other root vegetables with meat like chicken, beef or pork, which take longer to cook.

- The salmon will continue to cook on the hot sheet pan after it comes out of the oven due to the residual heat. So I recommend taking it off the pan right away to prevent it from overcooking.

FAQS

Is it better to bake or pan fry salmon?

Both are good options for cooking salmon- it depends on the recipe. I like to pan fry salmon for certain recipes when I want a nice sear on top. However, baking salmon in the oven has the advantage of being hands-off. Just pop it in the oven and you're done. No need to worry about flipping delicate pieces of fish in a hot pan on the stove. Plus, you won't get a fishy odor in your kitchen when you bake salmon in the oven.

What vegetables go well with salmon?

Salmon pairs well with a wide variety of vegetables. Since salmon cooks pretty quickly, I would recommend pairing this sheet pan salmon with other vegetables that cook fast like broccoli, green beans, and zucchini.

How long should salmon be cooked?

Salmon cooks pretty quickly. The cook time will depend on the thickness of the filets and the temperature of the oven. At 425°F, salmon will take about 12-15 minutes to cook. Start checking earlier if you like your salmon on the rare side.

How do you know if salmon is cooked?

To check if your salmon is cooked, push on the top of it with a fork. If the layers of flesh separate easily and seem moist, it's done. You can also cut into the thickest part of the fillet and look for a slightly pink center.

What's the white stuff that comes out of salmon?

The white stuff that oozes out of salmon when you cook it is called albumin. Albumin is a protein that coagulates and comes to the surface when salmon is cooked at high heat. It may look funny but is completely edible.

What can I substitute for Thai sweet chili sauce?

Thai sweet chili sauce is a thick, bottled sauce that has a sweet flavor with a spicy kick from chili flakes. You can usually find it in the Asian food section of your grocery store or you can buy it online. If you can't find it, you can try substituting hot sauce (like Sriracha) mixed with honey. You can also try plum sauce or hoisin sauce mixed with a little hot sauce or chili flakes. Apricot preserves mixed with hot sauce (like Sriracha) will also give a similar sweet and spicy flavor profile.

RECIPE

Ingredients

- 4 pieces salmon filets (5 ounces each)
- 1 lb. thin asparagus stems trimmed
- 1 red bell pepper cut into strips
- 1 tablespoon olive oil
- Kosher salt and black pepper

Sauce:

- ¼ cup Thai sweet chili sauce
- 1 tablespoon reduced sodium soy sauce (use tamari if gluten free)
- 1 teaspoon rice vinegar

Garnish:

- Sesame seeds
- Sliced scallions

Instructions

1. Preheat oven to 425°F.

To make the sauce, mix the sweet chili sauce, soy sauce and vinegar in a bowl.

Arrange the salmon filets in the center of a sheet pan.

Reserve a small amount of the sauce to pour on the salmon at the end. Brush or spoon the rest of the sauce onto the salmon.

Arrange the asparagus on the sheet pan on one side of the salmon and the bell pepper strips on the other side. Drizzle the vegetables with olive oil and season them with a pinch of salt and pepper. Toss to combine.

Bake in the upper third of the oven for 12 minutes. Turn the broiler on at the end and broil for 2-3 minutes until lightly browned.

Remove the sheet pan from the oven and pour the remaining sauce on the salmon. Garnish with sesame seeds and scallions, if desired.



Dr. Sonali Ruder DO is a board-certified Emergency Medicine physician, trained chef, mom, and cookbook author. She is a graduate of Brown University, Northwestern University- Chicago College of Osteopathic Medicine, and the Institute of Culinary Education. Dr. Ruder is a contributing writer, recipe developer, spokesperson, and health and wellness expert for several national magazines, cookbooks, websites, and companies.

8 Qualities of Career-Driven Women That We Can All Learn From

Wforwoman.com



Career-driven women not only have lessons to teach us on how to shape our careers in the best possible way, but also on how to live a life on our own terms.

Here are eight qualities of career-driven women that we should emulate.

1. They are strong-willed.

Career-driven women don't give up easily on their dreams and aspirations. They are strong-willed and determined to achieve whatever they want to. This doesn't just help their professional lives; it also improves their personal lives significantly.

2. They keep their options open.

Instead of keeping all their eggs in one basket, they like to keep their options open. No matter how bad a situation they are in, they always keep a backup plan handy to help them find a way. Preparing a Plan B should always be a part of your original plan, as career-driven women do.

3. They focus on learning over money.

Their primary motive is to learn new skills and become well-rounded individuals. They believe in growing continuously, and emphasize on their career development rather than on making money. They like taking up new challenges and don't shy away from stepping out of their comfort zones.



4. They persist despite failure.

Career-driven women consider failure to be part of their learning process. Instead of staying stuck in the past and overthinking their past failures, they focus on making their present and future better by planning well. They don't let past failures stop them from taking well-calculated risks in the future.

5. They adapt to change.

Change is an important part of life, both professional and personal, and they understand it well. Instead of fearing it, they embrace it openly. Whatever is the magnitude of the change, they face it fearlessly and adapt.

6. They are hard-working.

Career-driven women are hard-working and leave no stone unturned in bringing about their success. Be it a new job or an important project, with their dedication and hard-work, they make it all sail smoothly. This quality helps them stay on top of their game, all the time.

7. They are committed.

It's amazing to see how highly committed they are towards their work. They put their best foot forward to accomplish every task, no matter how difficult or impossible it sounds. Due to their commitment towards work, they don't shy away from putting in a couple of sleepless nights to achieve their targets.

8. They are independent.

Although they are team players, they don't like to depend on someone beyond a point. Instead of trusting people blindly for getting a task executed, they take the initiative and get things done. This go-getter attitude helps them reach new heights in their careers.



PROFILE: Beverly Kuykendall: Courageous, Conscientiousness, and Self-Aware

By Rhonda Jackson

In the 21st century, there is an iconic legion of female trailblazers. Beverly Kuykendall, American Medical Depot's president of Government Business, is a quintessential leader and visionary and part of that multitude. She is poised, purposeful and does not shy away from driving results. Her resume reads like an ambitious woman's bucket list. She rewrites the rules for leadership, changing the world and making it a better place.

Kuykendall advises that "Change defines the way we live and work... connecting to the culture and infrastructure of your business is instrumental to success."

She knows first-hand the personal and professional wages of building and sustaining a business. Kuykendall is a published author, professional speaker, adjunct instructor and award-winning entrepreneur who has worked on behalf of many Fortune 50 companies. Now, in her third decade in business, she advises corporations on successful government contracting, from winning proposals and joint ventures to subcontracting and certifications. Shifting and pivoting to adapt, she has made many difficult decisions at critical times in her career. Most recently, after more than 20 years as an entrepreneur, she sold her firm and accepted her current role at American Medical Depot, which exemplifies her life philosophy that encourages personal growth, a "can do" attitude and fearlessness to transform into her next best self.



She is the recipient of copious awards, including the 2016 Legacy Healthcare Leadership Award, Supplier of the Year by the Southern California Minority Supplier Development Council, Small Business Champion of the Year by the Small Business Association, Entrepreneur of the Year by the Black Business Association, and Advocate of the Year by the National Association of Minority Contractors. Kuykendall was also named one of South Florida's 25 Most Influential and Prominent Women Leaders and one of the 50 Most Powerful Minority Women in Business.

"Mentorship is a two-way street and it's important"

Beyond awards and accolades, she is humbled by the lives she touches; young and seasoned business owners garner guidance, support and counsel from her. Kuykendall believes building a community where successful women can share their stories and advice will produce a generation of credible and confident "fem-preneurs." With an infectious enthusiasm, she leads change with her heart and steers the course with her impeccable

business savvy. Kuykendall takes passion to another level with a mission to pass it on. She sees giving back as not only the path to her legacy, but the key to opening doors and creating opportunities for others.

Her best advice to women business owners "...is to know the value you bring to the table." She urges, "Show your value and stand out!"

Balancing the demands of a successful career, Kuykendall makes personal excellence look effortless. Her mantra is to face the world with a self-assured, authentic perseverance that she often refers to as being the "prettiest girl in the room." She totally immerses herself in being a well-read, proactive industry influencer. Recognized by some of the most respected publications and organizations in the business world, she is a dynamic speaker and sought-after instructor on relevant, contemporary business issues. In her book, "C'est la Vie, That's Life! 9 Laws of an Emerging Business Woman," she humorously shares her professional journey and lessons learned.

While Kuykendall successfully negotiates billion dollar contracts, she never loses touch and gratefully celebrates her small wins along the way. Of all the attributes and capabilities that contributed to her success, she feels that the relationships she has cultivated have made her who she is today. She credits the vested interest of a myriad of trusted sister-friends to guide and motivate her to be something bigger than she thought possible.

Kuykendall stays sane and connected by starting each day with a strong workout to align her mind and body. She leads a health-conscious life and maintains a 30-year marriage to her beloved husband, Calvin. Kuykendall lives each day in the moment and is committed to the rewarding possibilities of life.

She upholds, "A lady never makes a promise she cannot keep."



Top 5 Best True Wireless Earbuds for Music and Podcast Lovers

BY MONIQUE CRAWFORD, KOMANDO.COM

Wireless earbuds are convenient and offer outstanding sound quality. But with so many on the market, it can be difficult to distinguish one brand from the next. The top earbuds offer a better fit, sound, and improved noise-canceling capabilities for music lovers everywhere. If you're not sure what brand or features you want, check out our top picks for the best wireless earbuds.

1. Adaptive EQ

Apple AirPods Pro

Anyone who loves Apple products will love these AirPods Pro. They feature Active Noise Cancellation with a press on the earbud and Transparency Mode so you can hear everything going on around you. The Adaptive EQ provides rich sounds by taking music and shaping low and mid frequencies to your ear. They are sweat and water-resistant, include three soft tapered silicone tips for a better fit, and automatic in-ear detection. Get eight hours per AirPod or 24 hours total with both AirPods and the charger case.

Promising review: "The audio and mic quality is amazing. They turn on automatically when you put them in your ears, even if it's in the middle of the conversation they connect and the audio switches automatically. I could not be happier with these. Worth every penny!!!"

\$197.00 on Amazon.com



2. Improved voice calls

Soundcore by Anker Life P3

These earbuds are a great option if you're constantly on the phone for work, school or entertainment. They are available in black, coral red, oat white, navy blue and sky blue. They come with six microphones, ensuring your calls are crystal clear, and Multi-Mode Noise Canceling. You can sync the noise canceling option to your location for optimized audio for indoor or outdoor environments. Listen to eight hours of audio at a time, or 24 hours if you include a charge from the case.



Promising review: "... I love Anker products, so I trust the brand. These ear buds didn't take long to initially charge, and I tried them using my cell phone. ... So far they seem really good! Good quality sound and easy to adjust the equalizer. ... I'm completely satisfied!"

\$79.99 on Amazon.com

3. High-fidelity audio

Bose QuietComfort Noise Cancelling Earbuds

These Bose earbuds include simple touch controls to control noise canceling, play, pause, volume up and down. The microphone quality is impressive, as it filters out surrounding sounds while you're talking. These earbuds are sweat and weather resistant, come with three StayHear Max ear tips to get a secure fit, a rechargeable case and a USB-C cable. Listen for six hours at a time on a single charge, or 18 hours if you use the charging case.



Promising review: "I purchased about five different kinds of noise-canceling earphones before I bought these ones. Yes they are expensive but you get what you pay for and nothing matches these. My wife yells at me that I cannot hear her talking when I'm listening to these."

\$279.00 on Amazon.com

4. Enhanced bass

SAMSUNG Galaxy Buds

Bose is known for its enhanced bass sound quality, perfect for anyone who likes to rock out. The AKG-tuned speaker and enhanced bass tone offer studio-quality sounds, but this earbud's fantastic audio quality isn't the only feature. Choose between attractive colors, like Mystic Black, Mystic Bronze, Mystic Red and Mystic White. Use active noise canceling to block out the background sounds when you're on public transport, walking through crowds or want to ignore other household members. Enjoy up to eight hours of listening for a single charge.



Promising review: "I got these for my husband ... and I'm a little jealous that these are his! It did take us a minute to figure out placement, my advice is to keep going further, even if it seems like it'll be too far. They are very secure, and the sound is amazing!! My husband has large ears, and I have very small ears, and they fit us both perfectly! I could run with them, and he can work at a busy, labor intensive job with them all day."

5. One-touch pairing

Beats Studio Buds

Consider these Beats earbuds if you're a parent with kids who constantly play phone games, stream their favorite shows, and listen to music. They are compatible with both Apple and Android devices and can be paired with a single touch. This makes it easy for them to move between devices smoothly without bothering anyone with their clashing audio. Choose a black, red or white case, enjoy Active Noise Canceling and Transparency mode, three soft ear tip sizes and a USB-C to USB-C charging cable. Get up to eight hours of listening time or 24 hours with the charging case.

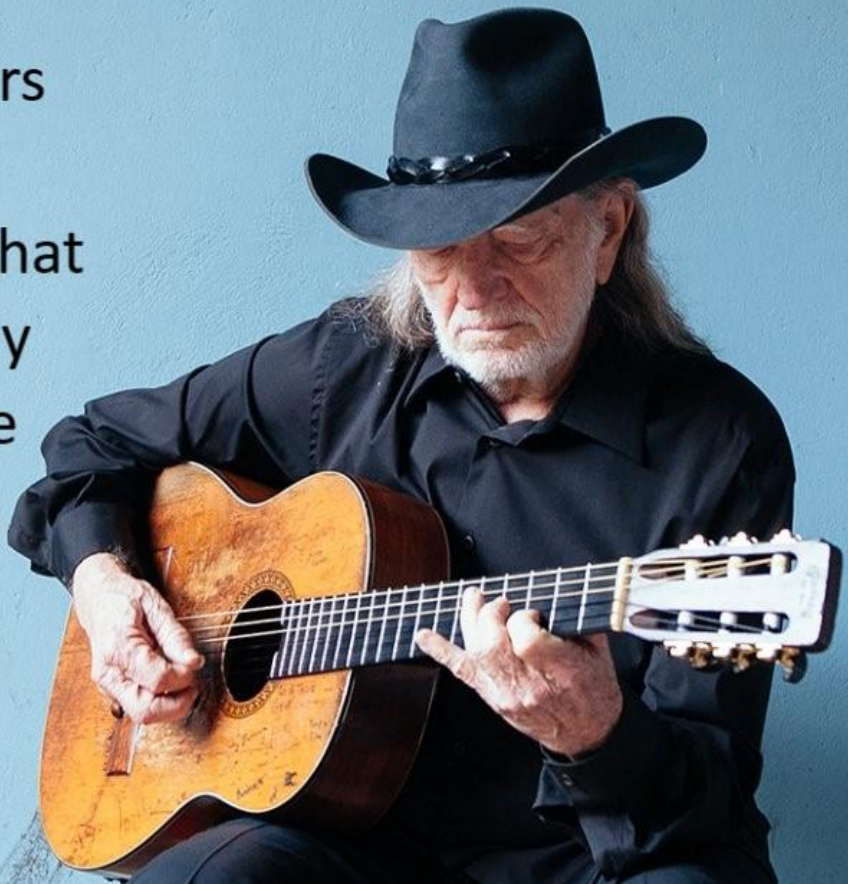


Promising review: "These earbuds are fantastic. The sound quality is clear, vibrate, and bass heavy . Both earbuds provide great surround sound effects. The case is very stylish and give over 15 hours of battery power. Both earbuds work great separately or together. The noise cancellation is good. These are the best earbuds for this price point, period."

\$119.95 on Amazon.com

"I think youngsters
need to start
thinking about what
kind of world they
are going to leave
to me and Keith
Richards"

Willie Nelson



Should I Invest or Pay Off Debt?

By John Neri, The Finity Group

As a financial planner, we are asked many questions about personal finance. These questions can be as basic as how much money should I keep in my emergency reserve account, and as complex as I have \$100,000 saved and want to retire next year, what should I do. One question that arises more than all is, "Should I pay off debt or invest the cash on hand I have?"

There are many rules of thumb when it comes to paying off debt, or deciding that investing is a prudent use of your money. They range from what feels best emotionally, to what makes the most sense logically. Rather than overcomplicating things, we like to simplify this question by letting people know that the answer is simpler than they may think.



The 7% Rule

As we navigate this question, we are big fans of teaching prospects and clients our "7% Rule". The 7% rule is our line in the sand between whether a debt is good or bad. I know it seems silly to think that there is such a thing as a good debt, but if you look at it through the right lens there can be such a thing.

What we generally recommend is to pay off any debt that carries an interest rate higher than 7%, and to pay the minimum on debts with an interest rate below 7%. With this understanding of how to approach debt, we tell clients to line up their debts from highest interest rate to lowest interest rate, and to pay off the highest interest rate debt first, and to work their way down the list regardless of the size of the balance.

This rule did not come out of nowhere we had to have empirical evidence that supports why this makes sense before we could stand behind such a statement. If you look at how the S&P 500 Index has performed since 1926 until 2018, that index has averaged around 10%. Then why not make the rule the 10% rule?

Well first off, past performance is not indicative of future returns. Also, that does not factor in inflation which has averaged around 3% over the last 100 years. Keeping those factors in mind, we like to stand by our 7% rule as it bakes in a margin of safety.

Opportunity Cost

A good example of where we would encourage someone to pay off debt first vs. investing would be considering either a personal loan or a credit card. Those debts carry an interest rate around 10-20%. If we think about the 7% rule, those debts are much higher so you should likely focus your time and energy on ridding yourself of those debts first.

Occasionally, I get asked why not invest when you have high interest rate debt? While there are years where the market can exceed a 7-10% return (take 2021 for instance, the S&P 500 returned a whopping 26.9% in 2021). We like to remind people that while we will never complain about market outperformance, it is not something that should be expected / guaranteed.

I would much rather take a 10-20% guaranteed rate of return by paying down those higher interest rate debts, than gambling and hoping that my portfolio outpaces the interest accruing on my debts.

Remember how I said debt could be viewed as a good thing? Let's take an example of someone who has an auto loan of 2%, no other debts, and money in the bank to pay this off in its entirety. Why not pay off the auto loan, and no longer accrue anymore interest, be done with having monthly payments, and be debt free?

The reasoning behind not paying off this car, has to do with a concept known as opportunity cost. Your options are to either get a guaranteed rate of return of 2% by paying off that auto loan so future interest no longer accrues, or you could get a 7% rate of return in the stock market. Still not comfortable with investing in the stock market?

Remember how I said inflation averages around 3% a year? If you have a 2% auto loan and inflation is averaging 3%, inflation is essentially paying off that auto loan for you, further supporting the idea of considering investing.

Historical Performance of Stock Market Returns

The stock market carries inherent risk, right? It absolutely does, but how much risk, depends on your investment allocation and more importantly how long you leave that money invested before you cash out that investment. If you look at the historical performance of the S&P 500 from 1926 until 2018 you would see the following data (assuming dividends were reinvested):

- The index is positive 75.2% of the time over a 1-year time period
- The index is positive 87.7% positive over a 5-year time period
- The index is positive 94.7% positive over a 10-year period
- The index is positive 99.68% positive over a 15-year period
- The index is positive 100% positive over a 20-year period

What's the takeaway?

That while the market does carry inherent risk, the longer you stay invested the better your chances are of success. I generally try to stay away from gambling, but with odds like that, it gives my clients and I peace of mind that if you stay invested good things tend to happen.

Now, this doesn't mean that if you have a debt below 7% that it is a bad idea to pay this off. In fact, there is data that shows that it can be emotionally uplifting to do so and gives you a sense of accomplishment when you are able to pay off a debt.

For example, if someone has a sizable mortgage balance at a 3% interest rate, and they have a small 1% auto loan balance it may feel better and be more empowering pay off that auto loan completely and have that out of your life. If that encourages you to continue your journey towards becoming debt free, I am all for that.

Your thought process approaching debt moving forward should resemble something like this:

- Is my debt above 7%?
 - If yes, you will likely want to pay that debt off.
- If your debt below 7%, then you could consider investing extra cash on hand. Or if you would like to pay off that debt, you need to ask yourself: Do you feel confident that the stock market will outperform the cost of the debt?
 - If yes, you should consider investing that money, if you do not feel comfortable with the stock market / it would be more empowering to you to have the debt out of your life, then pay off the debt.

Should I Invest or Pay Off Debt

In summary, there is no one size fits all approach to tackle debt because debt carries an emotional component to it. With debts carrying a high interest rate, it can be beneficial to get those out of the equation. With debts below 7% interest, I would encourage you to take some time to figure out what the logical choice is, and factor in the emotional choice, and consider how that would impact your mood and progress towards your goal of becoming debt free. Whichever is more appealing, pursue that option and stick with it.

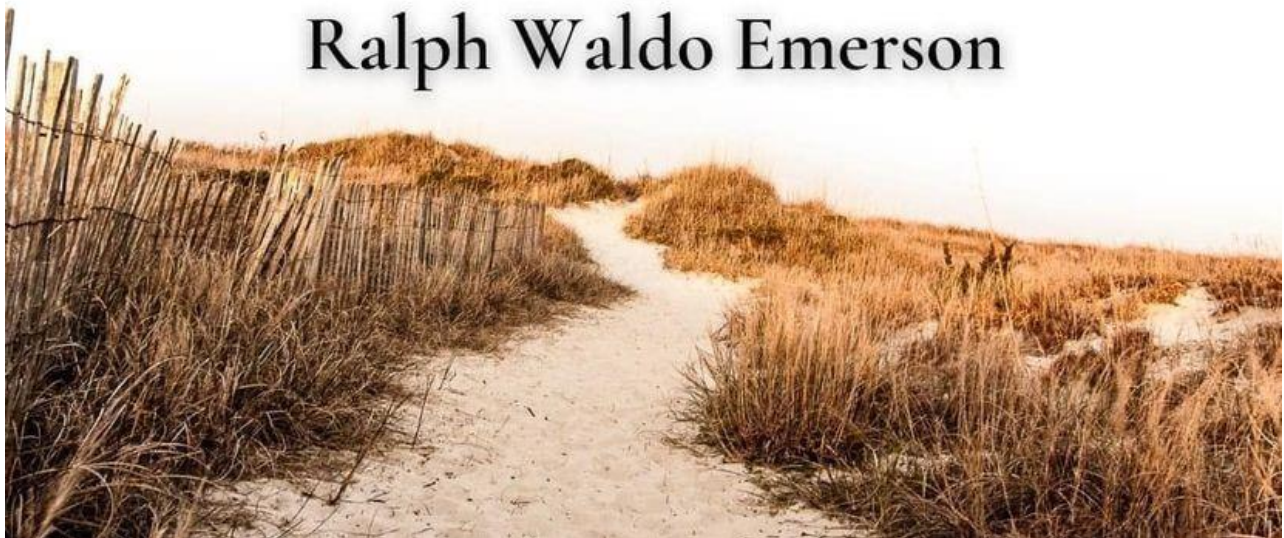
Disclosure:

Investing involves the risk of loss, including total loss of principal. Past performance is no predictor of future returns. This should not be construed as individualized investing advice. Consult with your investment advisor to develop an appropriate investment strategy for your circumstances.

"Do not go where the path may lead,
go instead where there is no path
and leave a trail."

...

Ralph Waldo Emerson



Women Can Benefit from Female-Led Networks

Nature.com

Support-based peer associations offer professional value.

Family responsibilities and other societal barriers keep female leaders from joining male-dominated networks that offer professional benefits, according to a study, which also finds that some women are hesitant to join those networks.

The gap, authors say, could partly account for gender inequality in the workplace, because professional networks that are formed by and composed of men tend to offer important career advantages, such as information about professional opportunities,



But the authors and others say that female-run professional networks also provide significant, if different, benefits. Professional networks foster the exchange of advice and key information, all of which are crucial for career advancement. But earlier research had found that networking seems to have fewer direct benefits for women's careers than for men's, which could be partly because women and men network for different reasons.

The researchers aimed to highlight the barriers that hinder female leaders from leveraging professional male contacts for career gains. "If success is solely defined as furthering one's career, men's networks have been shown to be more successful," says co-author Marjo-Riitta Diehl, who studies organizational behaviour at the EBS Business School in Oestrich-Winkel, Germany.

The authors interviewed 37 female business leaders at large corporations in Germany between 2015 and 2016. The team says that its results also apply to female academic researchers, because academia tends to be similarly male-dominated.

The researchers found that self-doubt, along with limited faith in one's ability to make valuable contributions to male-based networks, can hold women back from seeking to join those circles. It is also difficult, the authors found, for female leaders to buck gendered societal expectations for their behaviour, which further limits their ability to join or derive professional advantages from any such informal group.

Female empowerment

But Diehl says that women's networking activity might be undervalued. "The relationships that women form are equally important, but in a different manner," she adds. The study notes that female-based networks offer social support and friendship, and provide a sense of reciprocity that can itself be empowering. Women tend to seek emotional and social support from their networks, whereas men tend to seek an exchange of direct benefits, such as promotion opportunities and job openings.

The study found that societally imposed carer responsibilities also tend to bar female leaders from engaging with men's professional networks. Networking events that take place in the evening can conflict with those obligations, authors say.

One interviewee for the study said that she had seen female colleagues disadvantaged by societal assumptions about their roles as parents. She said that unless female leaders who have children communicate clearly that they want a more senior position, colleagues and superiors tend to conclude that those leaders don't want to take on more responsibility. The study notes that family and caretaking roles are still largely assumed by women.

Lifting others

The authors also found that women tend to "network down", or cultivate professional relationships with lower-level colleagues or subordinates, instead of seeking connections with more-powerful colleagues or superiors. Study interviewees indicated that they felt a moral obligation to support junior associates, says Diehl.

Terhi Nokkala, an education researcher at the University of Jyväskylä in Finland, has found [in her studies of academic women's networks](#) that women seek organic relationships stemming from a shared experience, be it gender or career stage. "We shouldn't represent peer networks as a deficiency," Nokkala says. "If women forge strong ties with peers at an early career stage, those people stay with them, not necessarily in the same institution, but within the discipline. Those ties offer strength over the long term."

The bottom line, says Nokkala, is that there isn't a single best way to network — particularly in academic fields, which each have their own customs and norms that might not be immediately clear to newcomers.

And, she adds, there are multiple layers to networks — some might exchange information about opportunities; others offer advice or emotional support — and each can contribute to career success. "What counts as career success, and what kinds of networks are beneficial, varies between countries," she adds.

Diehl hopes that women will feel empowered, rather than hesitant, to engage with powerful professional and social contacts. "There's nothing shameful in showing what you can do and what you have achieved," says Diehl.



Powerful Career Strategies for Women: 11 Top Tips for Advancement

By Margaret Buj, Career Advice Expert

There was a time when the words women and career did not go together.

But times have changed. In 2017, there were 75,175,000 women aged 16 and older in the workforce, representing 46.9 percent of the total labor force.

While women's career paths have often been bumpy – pay inequity and the ever-present glass ceiling continue to be obstacles to women's career advancement – there are strategies that women should consider when they are looking to advance their careers.

Despite these challenges, the general impression is that women are becoming incrementally more successful in the workforce. After all, there is certainly a lot of career advice for women out there – and some of the news is good. Women are represented in the workforce in greater numbers than ever and holding a higher percentage of managerial and executive jobs than in the past. There are a lot more women-owned businesses than in the past.

However, not all of the news is good. While many companies report a commitment to gender diversity, that commitment has not translated into meaningful progress across the board. Progress isn't just slow – in some cases, it's stalled.

That's the conclusion of Women in the Workplace 2018, a study conducted by McKinsey in partnership with LeanIn.org. In the fourth year of their ongoing research, the study probes the issues facing women, drawing on data from 279 companies that employ more than 13 million people in a survey of more than 64,000 employees and a series of qualitative interviews.

Right now companies need to take more decisive action. This starts with treating gender diversity like the business priority it is, from setting targets to holding leaders accountable for results. It requires closing gender gaps in hiring and promotions, especially early in the pipeline when women are most often overlooked. And it means taking bolder steps to create a respectful and inclusive culture so women—and all employees—feel safe and supported at work.

For women who are looking to advance their careers, following these ten tips is a step in the right direction.

1. Always have a current resume

Without a well-written, well-organized resume, you won't be able to take advantage of opportunities that come your way. My most important career advice for women is to learn how to write a resume that will make you competitive in today's market.

If you feel intimidated by the prospect, using a professional resume builder can help. These tools will guide you step-by-step through the process of creating an updated, modern resume. And, to round out your



application materials, a professional cover letter builder can help you write a cover letter that emphasized the most impressive credentials on your new resume.

You can also learn to write the perfect resume by buying books focusing on this topic. If you are not sure which one to choose, book summary apps are here to help you.

2. Develop a strong personal brand and be visible

One of the best pieces of career advice for women is to develop a strong personal brand. A strong personal brand and a strong reputation can put you on the radar for exciting career opportunities.

Also, being recognized in your field will help your chances of quickly getting another job in the event you are ever laid off. So, get visible and make sure you are clear on what your unique skills and accomplishments are. You need to be able to tell your career story in a concise and interesting way.

3. Build your network

Network both inside and outside of your organization so that you have options if your situation changes. You want people to remember your name when interesting projects are being discussed. Get to know the right people and impress them with your work. Building a strong network is worth time and effort - this is a piece of career advice for women and men alike.

4. Ask for feedback

Another bit of career advice for women is to ask for feedback. The only way to improve is to know what to improve on. Feedback will help you meet expectations and avoid any miscommunications that might jeopardize your prospects for growth. Employees who proactively ask for feedback from management and then implement it wisely typically end up being the top performers in their field.

5. Always take on new challenges

If you're asked to do something that excites you but that you aren't sure you're completely ready for, always say yes – you'll figure out the "how" later. I remember when I was approached to speak at a conference for HR professionals in Athens, Greece. I had never before spoken on that specific topic, or in front of 200 people.

The prep was stressful but it was an incredible experience that really boosted my confidence. Have the confidence to try new things, or even take a lateral move to get a new perspective.

6. Project confidence

The more confident and competent you appear, the more you'll be able to build confidence in your abilities in others. You need to be able to express yourself clearly and be able to ask for what you want or need.

Also, speak more slowly – some of us (including myself!) are naturally fast talkers. Others speak faster when they are nervous. However, speaking too fast might indicate a lack of authority or a lack of confidence, so do slow down.

7. Be persistent

Don't give up, if you really want that job or promotion. Sometimes things don't happen as fast as we'd like but once you've set yourself a goal, be single-minded about it. Write down your goals, review them regularly and get support to achieve them. I have noticed I was procrastinating on creating my online course as I felt too overwhelmed. Since I've hired a coach, the progress was significantly faster and my course is almost complete!

Also, make sure your manager knows what your professional goals are so tell them what you'd like to achieve and ask for any feedback/support if necessary.

8. Be someone people want to work with

If you do a bit more than what's expected of you, you will often be recognized. Also, always behave with integrity and kindness - don't ever be bitchy at work. You could be the most qualified person but if people don't trust you, or you're not likeable, it will be hard for you to achieve your career goals.

9. Plan your career

Career planning is especially important for women, who might have more twists and turns in their career than men (e.g due to taking time off to raise a family, for example). Having career goals will not only will it allow you to track your progress, but it will allow you to make alterations if your circumstances change.

10. Find a mentor

The majority of women who have succeeded in their careers and reached a position of influence credit their participation in some sort of mentoring effort for getting them where they are today. Many organizations have women's initiatives and networks and while they do provide support, women still represent only 25 percent of senior roles globally, and it's the men who are the decision-makers which has significant implications for female leaders.

The best mentors are often senior women that you establish a relationship with and then they end up being a sounding board for you. Put yourself out there and get to know senior women in your organization and if they reciprocate your interest, you can then build the relationship like you would any other relationship.

11. Self-promote

A lot of women feel uncomfortable talking about their accomplishments. However, if nobody apart from people you work closely with knows about your contributions, you're in a more vulnerable position in case of any organizational changes.

If self-promotion doesn't come naturally to you, there are other ways to show your areas of expertise. In most organizations, there are ways that you can demonstrate your knowledge. It might be as simple as sending a monthly email to your boss and his/her boss to keep them updated on the progress of various projects and any accomplishments.

'Til Death Do We Part' . . .Don't Be So Sure!

After You Die, Your Estranged Spouse or Ex-Spouse Can Still Inherit Your Estate

Larry King passed away in January 2021 due to complications with COVID-19. At the time, he was in the middle of a divorce from his seventh wife, Shawn. His net worth was estimated to be some \$144 million. Shawn was adamant that the pair had an estate plan in place for many years. However, last month, a holographic will written by Larry King was found.



A holographic will is one that is completely handwritten by the Testator, that being the person making their Last Will and Testament. Some states do not allow for such Wills, but in states that do (which North Carolina is one of), many of the traditional execution requirements are relaxed, such as not requiring a notary or witnesses. In California, Larry's presumed domicile, holographic wills are allowed. To be valid, the holographic will must be in the Testator's own handwriting and signed and dated by the Testator. And, of course, the Testator must be of age (18 or older in North Carolina) and of sound mind.

Larry's holographic will basically cut Shawn out. It stated: "In the event of my death, any day after the above date I want 100% of my funds to be divided equally among my children Andy, Chaia, Larry Jr (sic) Chance & Cannon." Andy and Chaia both passed away in 2020.

As to be expected, Shawn is now contesting the holographic Will. She says that her and Larry had a good relationship, even after the divorce filing. She said that they talked every day. She also claims that Larry's kids, Chance and Cannon both support her contest of the Will. Specifically, Shawn points to two postnuptial agreements that were presumably drafted to preserve Larry's estate for Shawn. In addition, she points to the fact that in California, a divorce needs to be finalized before one can revoke a joint estate plan. Since their divorce had not been finalized, their prior estate plan should control.

Note a few differences in North Carolina, which married couples should be aware of:

- You cannot disinherit your spouse by excluding them from your Will, as there are specific laws in North Carolina that require certain amounts of an estate be paid to the surviving spouse. For example, if you have been married longer than 15 years, your spouse is legally entitled to 50% of the deceased spouse's estate, plus a "Year's Allowance", which currently is the first \$60,000 of the Estate assets.
- Separation from a spouse does not preclude the spouse from Inheriting under the laws of North Carolina, no matter how long. However, if there is a written separation agreement that has been signed by both parties, which meets the required laws of North Carolina in order to be validly entered into, then the agreement may preclude the surviving spouse from inheriting.

- If there is a pre-nuptial or post-nuptial agreement, it may effectively preclude a spouse from taking any part of the estate, again, if certain legal requirements are met.
- Even if a married couple is divorced at the time the ex-spouse dies, yet the Will still names the surviving ex-spouse as an heir, then the spouse is lawfully entitled to the share of the estate expressed in the Will. The divorce will not invalidate the Will, which really shows you how important it is for you to keep your estate plan updated!

Now, inquiring minds still want to know, will the holographic Will be upheld? While this may be battled out in court, a likely scenario is that Larry's estate will attempt to settle with Shawn in the interest of privacy. You see, all Estate proceedings are public record; that means anyone can pull the court file and see every detail about the estate, the mudslinging, accusations, assets, etc. Plus, only about \$2 million of Larry's total estate is subject to the Will, i.e. Only that amount of assets remained in Larry's name at his time of death (not in a Trust), which is why there is a public probate of his Estate. His other assets were held in a Trust(s), and the terms of the Trust(s) will govern how those assets are handled and distributed, all of which happens outside of the public eye since Trusts are private and handled outside the purview of the Court.

So, you have to wonder, why would Shawn contest the holographic will when it only controls such amount? "It's the principle," she said. much or how little, does strange things to people!*



"Mrs. Stacey Walters relieved our worries about estate planning. Her poignant, concise, explanation of estate planning is remarkable. We have many kudos for Mrs. Walters: fabulous, legendary, excellence in her practice. Thank you." - Mr. & Mrs. Szalacsi Wake Forest, NC

Planning AHEAD is the key, always! Contact our office to arrange a Free chat with Managing Partner Stacey Walters at 888-787-1913. Or visit our website for more information Now, I cannot resist, so I will say it again, as I have said it before . . . death and money, no matter how about Estate Planning at www.TW-NC.com.

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PLAN. PRESERVE. PROTECT.



The Dakota Studios



A Weekend in Nashville, Tennessee

Jettsettingfolks.com

If you are wondering, *How many days in Nashville is enough?* – we think visiting Nashville in 3 days is ideal. Spending 3 days in Nashville, TN allows plenty of time for sightseeing and listening to live music

DAY 1 of Your Weekend in Nashville

After getting settled into your accommodations (recommendations below), start your Nashville weekend at one of the city's top attractions, Ryman Auditorium. Then put on your dancing shoes and get ready for a Nashville night of fun!

Ryman Auditorium Tour

A perfect first stop on your 3-day trip to Nashville, Ryman Auditorium is considered 'The Mother Church of Country Music.' On self-guided tours, visitors get an introduction to the history of the Nashville music scene in one of the most adored music venues in America.



Line Dancing at Wildhorse Saloon

Before heading out for a night on the town, brush up on your line dancing moves at the Wildhorse Saloon. Located in a historic warehouse, the 3-story venue offers free line dancing lessons throughout the day. On a Girls Weekend in Nashville or even if you are a solo traveler, line dancing at Wildhorse is a fun way to kick off your Nashville trip.

Pro Tip: Get there before 6pm to avoid a cover charge.

Dinner at Acme Feed and Seed

Ease into the first night of your 3 Day Nashville Itinerary with dinner, drinks and music at Acme. Sprawled over three floors, Acme Feed and Seed is a lively place that is perfect to grab some grub – as each level is designed around a different theme.

The first-floor honkytonk has a full menu of Southern favorites and 28 beers on tap – plus live local bands. Meanwhile, the second level features craft cocktails, sushi and vintage games. On the rooftop (which shouldn't be missed!), guests can savor sweeping Nashville city views – and join dance parties on weekend nights.

Lower Broadway Honkytonk Bars

A Weekend in Nashville Itinerary would not be complete without venturing into the bars on Lower Broadway. Nicknamed Lower Broad and Honky Tonk Highway, the street is the epicenter of Nashville nightlife.



A must-see, Tootsie's Orchid Lounge is the most well-known live music venue on Lower Broadway. Up-and-coming musicians have graced the stages at Tootsie's for more than 60 years – and Willie Nelson, Patsy Cline and Waylon Jennings are just a few of the legendary country music singers to perform Tootsie's.

Other honkytonk bars to check out on Nashville getaways are Legends (one of our favorite live music venues!) and Robert's Western World.

DAY 2 of Your Itinerary for Nashville

On Day 2 of your weekend Nashville trip, get a backstage tour of the Grand Ole Opry, discover the delectable tastes of Tennessee and settle in for songwriters' performances.



Grand Ole Opry

A highlight of many weekend trips to Nashville is the famous Grand Ole Opry House. Home to the famed weekly Grand Ole Opry Show (the longest running radio show in America) and host to countless country music celebrity performances, it is one of the best places to visit in Nashville.

As you plan a trip to Nashville, you have two options for how to experience the Grand Ole Opry: Tour or Performance.

Note: The Grand Ole Opry House is not located in downtown; you will need to organize transportation to get there if you don't have a car for your weekend in Nashville.

Tour the Opry House on a Weekend Getaway in Nashville

For our 3 Days in Nashville Itinerary, we recommend booking a morning backstage tour of the Grand Ole Opry House. Tour participants get to walk in the footsteps of singers (and sometimes onto the stage!).

If a Grand Ole Opry performance ranks high on the list of what to see in Nashville in 3 days, then make sure to get tickets in advance! Shows start at 7:00pm and tickets start at around \$50.

Nashville Food Tour

Food is a major factor when planning a trip to Nashville (or, at least it *should* be!). Rather than strenuously trying to figure out where to eat on your weekend trip to Nashville, let a guide lead the way.

Indulge in the tastes of Nashville, Tennessee on a locally guided food tour. In addition to the classic local eats – like Southern BBQ and Nashville Hot Chicken – tours are peppered with history and insider tips (so it is really like taking two tours in one!). The mid-day tours are 3-hour walking culinary adventures – and no one leaves hungry!

City Views and Record Shops

After your filling lunch, carve out a little time in your Nashville trip itinerary to take a walk along the Cumberland River. Start at Riverfront Park, then cross the John Seigenthaler Pedestrian Bridge to Cumberland Park for epic views of Nashville.

Then, get a different view of Lower Broadway – one in the daylight. Walk the length of the street and pop into the historic Ernest Tubb Record Shop. Make it a true weekend in Nashville and go shopping at one of the country western clothing stores – like Boot Country – to peruse the abundance of leather boots and cowboy hats.

Pro Tip: Hatch Show Print is another famous shop to see – and it's just a block off Broadway. The store is known for their woodblock print country music posters. In addition to their store, you can tour the workshop, too!

Yee-Haw Brewing Co

If you are starting to get thirsty (and we're not judging!), the Yee-Haw Brewing taproom in Nashville is an entertaining spot to spend an afternoon during your three days in Nashville. The taproom features a spacious interior, outdoor loungers and games. Guests are invited to enjoy a leisurely afternoon sipping flights of craft beer and moonshine tastings.

Listening Room Cafe Nashville

One of the best things to do in Nashville is to listen to songwriters perform their own original songs – and the Listening Room Cafe is one of the best venues to do just that.

Attend one of the two dinnertime shows on your Nashville weekend trip. Tickets are typically \$5 to \$15, plus a minimum food and drink purchase during the show. Rather than the rowdy atmosphere of Lower Broadway, the Listening Room offers a real opportunity for songwriters to showcase their work – and for the audience to listen for future chart-topping hits.

Pro Tip: The Bluebird Cafe is another legendary venue for up-and-coming songwriters – and a popular destination on Nashville weekend trips. Just note that it is a little bit further out of town and will require transportation to get there.

DAY 3 of Your Nashville Weekend Trip

On the last day of your 3-day weekend in Nashville, delve into more fascinating history – not only the Nashville music scene, but the state of Tennessee as well.

Nashville Brunch

A leisurely Nashville weekend boozy brunch has become all the rage – it's an experience not to be missed on your Nashville trip. Top places for brunch in Nashville include Biscuit Love (a trendy spot with origins as a food truck that will likely have long lines) and Woolworth on Fifth (a historic site of civil rights protests during the 60s). At either place, get an order of a Southern classic: Chicken and biscuits!

Country Music Hall of Fame

Offering an incredible array of country music memorabilia, visiting the Country Music Hall of Fame and Museum is practically a requirement on your weekend Nashville trip.

Through the exhibits and interactive displays, visitors learn about the evolution of country music and the most famous artists throughout its history. Must-see exhibits include Elvis Presley's Cadillac, a guitar played by Johnny Cash and outfits worn by Dolly Parton.



Pro Tip: If there is time in your Nashville Weekend Itinerary, also consider visiting The Johnny Cash Museum – which is dedicated entirely to him and his music!

Tennessee State Capitol and Bicentennial Capitol Mall State Park

When planning a trip to Nashville, enjoy a little time learning about the history of Tennessee at the Capitol.

Spend the rest of your afternoon at the Tennessee State Capitol building and the adjacent Bicentennial Capitol Mall State Park. The State Capitol Building is a national historic landmark – and is open to visitors for free self-guided tours (during weekdays).

In the Bicentennial Capitol Mall Park, visitors can take a walk along the paths, learning about the state's history via the informational plaques and many monuments. Other attractions near the park to include in your Nashville trip planner are the Nashville Farmer's Market, the Tennessee State Museum and the Nashville Public Library (which features an excellent Civil Rights Movement Exhibit for free).

Hattie B's Hot Chicken Nashville

Make the final meal on your Nashville in 3 Days trip one to remember with Hot Chicken from Hattie B's. The casual, counter-service fried chicken restaurant is a city favorite and a must-eat on a long weekend in Nashville. The spicy chicken sandwiches come with a choice of Southern sides – like their amazing potato salad, pimento mac and cheese and baked beans.

Pro Tip: Guests in a hurry can avoid the wait by ordering ahead of time online.

District Exploration

As your weekend trip to Nashville winds to a close, spend your final hours in the city wandering through some of the best districts near Hattie B's. Walk through Music Row (home to record label office and recording studios) and consider visiting the Vanderbilt University campus or strolling through Centennial Park.

ARE ALL OF YOUR EGGS IN ONE BASKET? HATCH AN ESTATE PLAN TO PROTECT YOUR NEST EGG!

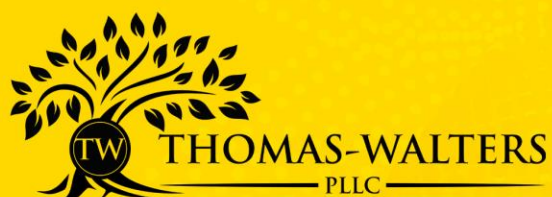


Don't leave your family with a mess to clean-up. Let us help you make sure nothing falls through the cracks!

**SPRING INTO ACTION AND RECEIVE
\$2,000 OFF ANY ESTATE PLANNING PROGRAM!**

**GIVE YOUR FAMILY PEACE OF
MIND KNOWING YOU HAVE
A PLAN FOR YOUR NEST EGG.**

CALL (888) 787-1913



**ANOTHER SATISFIED
CLIENT!**

We have many kudos for
Mrs. Walters: fabulous,
legendary, excellence in her
practice.
- Mr. & Mrs. Szalacsi,
Wake Forest, NC

Call us or Email
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