



The Harbour

COMMUNITY • CONNECTION • CULTURE

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Britt's Book Buzz

The Hunger Games Trilogy

By: Suzanne Collins

Remember the compelling and cult-following TV show, *Lost*? To me, *The Hunger Games* is the literary equivalent in that the writers creatively demonstrated survival and unity when faced with extremely harsh circumstances. The difference is that while *Lost* was the result of a plane crash on a strange island where anything could happen, *The Hunger Games* is ruled by the Capitol where young adults fight to the death as a form of entertainment for the government.

Set in the not so distant future, North America as we know it has been completely reorganized into separate districts (12 of them) all closely controlled by the militant, big brother, harsh "Capitol." These districts were formed when the Earth had become so violated environmentally and morally that war broke out. As a reminder to all of the segregated districts that rebellion is not tolerated, there is a yearly "Hunger Game" where a male and female from each district aged 12-18 is chosen at random to fight each other to the death. There can only be one victor and everything is televised, complete with sponsors.

It is in district 12 that the heroine, Katniss Everdeen lives with her mother (a healer) and her younger sister. Her father was killed in a mining accident but left his oldest daughter with the gifts and talents of hunting, which is her family's key to survival.

When Katniss' sister is chosen as one of the "tributes" to fight in the hunger games, Katniss volunteers in her place. Her male counterpart, Peeta, is also chosen.

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IMPROVE RUNNING WORKOUTS

By Not Running

Whether you are training for a marathon or just getting into shape, keeping a regular running schedule is important. But doctors at Baylor College of Medicine (www.bcm.edu) say if you miss a workout, all is not lost. In fact, it can be beneficial.

"Rest days are important for runners to prevent injury as well as increase muscle strength," said Dr. Jane Corboy, associate professor of family and community medicine at BCM and certified sports medicine physician (<http://www.baylorclinic.com/find-a-doctor/details/index.cfm?id=231>). "They allow the muscles to replenish glycogen (the energy source used during exercise) as well as allow the muscles to repair minor 'wear and tear' injuries."

Running every day, even while sore, does not weaken the muscles or joints, but it may not allow them to recover enough to adapt to training as well, said Corboy.

Soreness is caused by microscopic tears to the muscle. It is part of adapting to a new activity and plays a role in eventually strengthening and conditioning the muscles, said Corboy.

She adds that doing another hard workout during the peak soreness, usually 24 to 48 hours after the workout that caused it, may result in increasing the inflammation and prolonging the pain. This could prevent gaining as much benefit out of the hard workout as you would if you did it when the muscles had recovered somewhat.

Doing a lighter workout or run may help with soreness but if the muscle is especially stiff, it may be better to do an alternative activity such as swimming or cycling, or take a day off from working out to allow recovery.

Corboy also suggests including strength training, particularly of core muscles, in order to avoid injury and improve performance. Having weak core muscles makes the wear and tear of a long run become more and more magnified as the leg muscles fatigue. If the core is "wobbly" so are the hips, knees and ankles, she said.

Corboy suggests talking to your doctor to find out what workouts would be best to add to your running schedule and when rest times are needed.

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Tips for Enjoying Networking Events

By Amy Wolfgang, M.Ed.

Many of us know someone who is in the midst of a job search. They may be looking for their first job after graduating, a new job after being laid off, or a totally new career. Job seekers use many different avenues to find a job but one of the most effective is networking. It is one thing to speak with your neighbor about opportunities at his or her company but, eventually, many job seekers will need to utilize different networking events.

Great opportunities are found at networking events but, at the same time, they can be intimidating because we may not know anyone there. Networking events can strike fear in many people, even those with outgoing personalities, so here are a few tips on how to make networking events more pleasant, less overwhelming and more productive.

Tip 1: Take a Deep Breath

Remember that many people are uncomfortable at networking events. It is much more prevalent than you probably know. With that said, go into the event with a relaxed and positive frame of mind. Identify how you relax – taking deep breaths, visualizing a positive experience, etc. Employ those methods before you enter the networking event.

Tip 2: Appear Approachable

Smile! If you have a smile on your face, others will be encouraged to speak with you. Other open body language you should employ includes:

- keeping your arms uncrossed
- standing up straight (don't slouch)
- making eye contact with those around you

While you are at the event, take notice of others' body language. See if you can tell what aspect of their body language makes them look either approachable or closed off. That will help you with your own body language.

Tip 3: Utilize the Event Activities

The toughest networking scenario is when you don't know anyone at the event and go by yourself. In this case, try to use the activities or functions at the event to your advantage. Does the event have a bar or buffet? Once you are in the food or beverage line, begin speaking to someone also in line. Are you at an art gallery? Approach a piece of art and chat about it with someone else who is also looking at it. It's much easier to speak to people when you already have some common ground.

Networking isn't easy and intimidates many people, however, it can lead to a powerful advantage over other job hunters! Hopefully the tips above give you the confidence to attend networking events. Who knows, you might really enjoy meeting new people and be surprised at the doors it opens for you!

Britt's Book Buzz - (Continued from Cover Page)

Their experience at the Capitol and the whole tradition around the hunger games is so intriguing and fascinating as are the people they encounter. However, it is the way the hunger games are so carefully and technologically orchestrated and Katniss' amazing ingenuity and will to live and survive that kept me reading and enjoying the brutal, yet thoroughly entertaining book. At the time I am writing this review, I am already on the final book of the trilogy! This book has it all -- a love triangle, a heroine, an underdog, fighting, mystery, science fiction--it is a reader's big Kit Kat bar! *Feel free to comment on this review, your thoughts on the book or suggest a book for me to review on my blog: <http://brittsbuzz.blogspot.com>.*

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Recipe of the Month

Chocolate Chip Cookies

INGREDIENTS

- 2 ¼ C. flour
- 1 tsp. soda
- 1 tsp. salt
- 1 C. shortening
- ¾ C. sugar
- ¾ C. brown sugar
- 1 tsp. vanilla
- ½ tsp. water
- 2 eggs
- 12 oz. semi-sweet chocolate chips
- 1 C. chopped nuts

DIRECTIONS

Preheat oven to 375°. Combine flour, soda, & salt. Set aside. Combine shortening, sugars, vanilla, & water. Beat until creamy. Beat in eggs. Add flour mixture. Mix well. Stir in chips and nuts. Drop by well-rounded teaspoons onto greased baking sheet. Bake for 10-12 minutes.

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THE HARBOUR

Fitting in Fitness: Making Time for Exercise

By Sarah S. Jordan, MS

Finding time for exercise can be an ongoing challenge in our busy lives. We know that exercise will benefit our bodies and minds in many ways and that we should do it. But actually finding the time and making it happen can be difficult.

Here are a few tips to help you fit in fitness in the New Year.

- Remember that any movement is better than none. If you only have 15 minutes each day to go for a power walk, those 15 minutes will equal 105 minutes (almost two hours) by the end of the week, 420 minutes (seven hours) of exercise each month and 91 hours of exercise a year! Small things can add up to big victories over time.
- Find what works for you. For some people, a gym membership is very convenient. For others, it may not be convenient to their location, budget, job, or family. If that is the case, see if your neighborhood has any exercise groups, hire a personal trainer that will come to you, or start your own lunchtime workout group for added camaraderie and accountability.
- Schedule exercise into your week. Workouts are much more likely to happen if we put them in our calendars. Schedule workouts as you would important business meetings or doctor appointments.
- Remember that sometimes, the hardest thing to get is going. Many times, just getting our shoes on and getting out the door is the hardest part of a workout. Once we are moving, endorphins kick in and we feel great for moving.
- Make use of the early hours. I used to dread getting up at 5:20 every morning. But now I love it, because after I get ready for work, it guarantees me a few minutes

to myself before anyone else is awake. Similarly, getting workouts in before the

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Fitting in Fitness - (Continued from Page 4)

busy day kicks off ensures that they happen, and the day will be better because of it.

- Take the kids along. My baby and I have logged countless hours with the jogging stroller. But I know that if I didn't take him with me, the majority of those workouts would have never happened. Pack up the kids and remember that pushing the kids will mean more calories burned.
- Don't give up. If you are not reaching your goals, determine what is not working and create a roadmap to resolve it. Remember that fitness is a lifestyle and it goes through ups and downs, but always benefits us if we persevere.
- Make the time that you do have count. If you have just thirty minutes three days a week, step up the intensity of those workouts to get the most you can for your time. Add intervals and hills, or find a fitness class or DVD that offers a combination of cardio and strength training.

Wishing you a happy and movement filled 2011!

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FINANCIAL FOCUS

How Will New Tax Rules Affect You?

Now that the Tax Relief, Unemployment Insurance Reauthorization, and Job Creation Act of 2010 is law, you'll want to familiarize yourself with how this new legislation affects you — both as a wage earner and an investor.

Consider these key parts of the new tax laws:

- ***Income tax rates remain the same.*** Under previous legislation, tax rates were scheduled to rise in 2011, but the new laws will keep all tax brackets the same.
- ***Payroll taxes reduced by two percent.*** Your share of the Social Security payroll tax will drop from 6.2 percent to 4.2 percent for 2011. Consequently, you should see more take-home pay. You may want to consider investing at least part of this savings in another retirement account, such as an IRA.
- ***Top capital gains and dividend tax rates stay at 15 percent.***

The question of what would happen to capital gains and dividend taxes has been of great interest to most investors. For the past several years, the highest capital gains and dividend tax rate has been 15 percent. However, this 15 percent rate was scheduled to expire at the end of 2010; after that, dividends were to be taxed at one's standard income tax rate, while long-term capital gains would be taxed at 20 percent for anyone above the 15 percent income tax bracket. But due to the new legislation, the highest tax rate for both capital gains and dividends will stay at 15 percent for at least 2011 and 2012.

The capital gains and dividend tax provisions can have significant effects on your investment decisions over the next two years. You now still have a strong incentive to follow a "buy-and-hold" investment strategy, under which you'd earn the favorable 15 percent rate on capital gains

from selling an appreciated asset, such as a stock, that you've held at least one year. And the 15 percent rate on dividend taxes will continue to provide you with good reason to seek out those stocks that regularly pay dividends; besides offering an advantageous tax rate, dividends, when reinvested can help build your ownership stake in the dividend-paying investments. (Keep in mind, though, that companies are not obligated to pay dividends and can reduce or discontinue them at any time.)

- ***Estate tax exemption set at \$5 million per person.*** Under previous tax laws, the estate tax was scheduled to be repealed entirely for 2010 only, and then return in 2011, with an exclusion amount of \$1 million and a top tax rate of 55 percent. Under the new legislation, the exclusion amount for 2011 and 2012 is \$5 million per person (\$10 million for married couples), with a top tax rate of 35 percent. The new law also includes a "portability" provision which can provide increased flexibility in estate planning between married couples to attain full use of the \$10 million exemption. You'll need to see your tax and legal advisors to determine what, if any, changes you'll want to make to your estate plans for the next couple of years as these laws will sunset at the end of 2012.

- ***Gift tax exemption set at \$5 million per person.*** Under previous tax laws, the gift tax exemption for lifetime gifts was \$1 million. The new legislation increases the lifetime gift tax exemption to \$5 million per person. You should work with your tax and legal professionals to determine whether the new exemption amount provides opportunities for you to consider during the next two years.

As always, changes in tax laws can have a big impact on your financial future — so stay informed and take the steps you need to keep progressing toward your goals.



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