

CARCELLA SUBJECTION OCTOBER 14, 2020

More women becoming primary financial providers

omen are increasingly becoming the primary breadwinners in their homes.

In 2018, Prudential surveyed more than 3,000 Americans between the ages of 25 and 70 for its "Financial Wellness Census." The survey indicated that 54 percent of women are the primary breadwinners in their family, while 30 percent are married breadwinners who are producing more than half of their household income. This marks an increase from 2015, when the Center for American Progress found 42 percent of women were sole or primary breadwinners — bringing in at least half of their families' earnings. This represents a long-running trend that indicates women's earnings and economic contributions to their families are of growing importance.

Studies show how much more likely it is for today's mothers and working females to provide essential financial support to their families compared to earlier generations. It can be empowering to be a sole or primary earner. However, this role also may place extra pressure on women who also want to be ideal mothers. While gender roles have become



much more egalitarian, the traditional household dynamic, in which women take on more responsibilities around the house, remains predominant in many families. That can contribute to stress for women who work.

A 2015 University of Chicago study found that opposite-sex couples in which women were the top earners

reported greater relationship strife and were more likely not to endure as couples. The study also found that some women who earned more did a greater amount of housework in order to make their husbands feel better about the situation.

There are several ways to address and cope with feelings that arise from an increase in female breadwinners.

- Stay open-minded. Couples need not fall into dated ways of thinking about gender roles. If they adjust their roles and continue to adapt, things can work out just fine.
- Divide tasks evenly. Evenly divvy up tasks around the house so that neither partner feels as if they are doing more than the other.
- Share financial goals. Even if one person is bringing in more money, the overall household should be the main priority. That means that all adults have an equal say in financial goals, regardless of who earns the most money.

Many women are now the primary breadwinners in their households. That has, in many cases, led to shifting gender roles and couples and families may have to adjust accordingly.

Financial Plus honors its working women



Front row, left to right: Rose Bonnell, Trisha Watkins.

Back row, left to right: Celina Garza, Alejandra Hernandez, Jennifer Truckenbrod, Laurie Eich, Audrey McConville.

Financial Plus would like to thank all the hardworking women that have become indispensable to our business & our customers.

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Did you know?

The employment outlook for women over the next several years is very good. According to the U.S. Bureau of Labor Statistics, women predominate in many fields that projections suggest will have considerable openings through 2026. In its job openings projections that estimated openings between 2016 and 2026, the BLS found that 13 of the 20 occupations with the best employment outlook employed more women than men in 2016. Childcare workers, registered nurses, nursing assistants, and home health aides were all professions that were dominated by women, and the BLS anticipated that each profession would have considerable openings through 2026. The field of nursing figures to be especially good to women in the coming years, as the BLS estimated, in its recent "Occupational Outlook Handbook," that employment of registered nurses was projected to grow by 12 percent between 2018 and 2028. Registered nurses, 90 percent of whom are women according to the BLS, figure to benefit greatly from this rosy employment outlook.

Women <u>in Business</u>

How women can make their way in male-dominated fields

omen have made great strides in various industries over the first two decades of the 21st

Highly publicized pursuits of gender equality, such as the ongoing gender discrimination lawsuit by the United States Women's National Team against the U.S. Soccer Federation, have done much to further the cause for women in a great number of industries. But the fight for equality is far from over, as evidenced by the array of fields that remain predominantly male.

In 2017, the United States Bureau of Labor Statistics tracked the percentages of women in a variety of professions, ultimately finding that many professions are male-dominated. For example, the BLS found that only 20 percent of software developers were female, while roughly 63 percent of financial analysts are male.

Each of those fields can be lucrative, suggesting women can benefit greatly from making inroads into these professions and others in which they are underrepresented.

Women may face an



uphill battle as they look to establish themselves and subsequently thrive in male-dominated fields. That challenge can be overcome by employing various strategies.

• Build your network. Networking is essential for modern professionals. According to a global survey of nearly 16,000 LinkedIn members across 17 countries, 79 percent of professionals agree that networking is valuable for career progression.

Networking also can make it easier for women to thrive in male-dominated fields, as they can seek advice from professional colleagues, male and female, about hurdles they can expect.

In addition, professional networks can serve as support networks. That can be invaluable as women face the challenge of establishing themselves in male-dominated fields.



Women may face an uphill battle as they look to establish themselves and subsequently thrive in male-dominated fields. That challenge can be overcome by employing various strategies.

• Work with professional women's organizations. Many professional organizations now cater exclusively to women within certain professions.

Working with these groups places women in direct contact with peers with varying levels of experience. That means women will have access to people who



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have faced and overcome challenges at various phases of their careers.

· Work with your employer. Wage gaps have narrowed in many professions, but that's not the only way industries have become more accommodating to women.

Many businesses now recognize the need to change not just their pay structures, but also their working environments to make them more accommodating to women. Women who encounter problems at work, such as routine resistance to their ideas and input, should discuss such frustrations with their employers.

Women working in male-dominated fields face many challenges. But such challenges can be overcome in various ways.

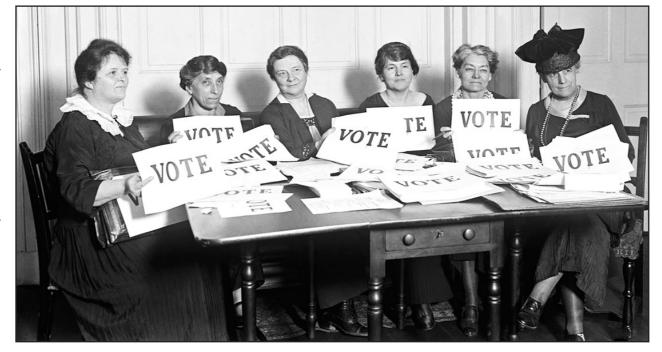


100 years of suffrage: How the ALA continues to empower female voters

t came down to one vote. One hundred years ago, on Aug. 18, 1920, the 19th Amendment was ratified with the vote of a young Tennessee senator - breaking a tie to tip the scales. American women had won the long, hard-fought right to vote.

After a 70-year movement and a four-year war, their voices were being heard across the country. On the 100th anniversary of this major accomplishment, we take note of how our country's past resembles its present as we mobilize toward a better future.

Just like this year, 1920 was a time of renewal in our nation. The end of World War I ushered in a new chapter of American life and a reinvigoration of the wom-



en's suffrage movement. Throughout the war, women had driven ambulances across battlefields, stitched up wounded soldiers, sewn surgical masks and operated munitions factories.

Over 9 million American women participated in the war effort. This swell of patriotic support showcased the valuable role every American plays in our democracy - regardless of gender.

As American life shifted back to its pre-war reality, it became clear that women didn't have enough opportunities to engage in government and express their patriotism.

It was during this same time in the wake of WWI that the American Legion Auxiliary (ALA) was founded, on Nov. 10, 1919, providing women with a forum to support their veteran spouses

and promote the patriotism that had been so essential to them during the war.

Less than a year later, in August 1920, the 19th amendment was ratified and women were given the right to officially and fully participate in our democracy by voting.

One hundred years later, women play an important role in the American political process, and the ALA continues to help young women learn about the way our government runs and the value of their vote.

ALA Girls Nation, which is hosted annually, teaches young women about the democratic process through

Let Co-Owners

a week-long, immersive learning experience in Washington, D.C. Participants learn about the power of being an engaged citizen by representing their own states in a mock government as they campaign for political office, craft and debate the passage of legislation, and meet with their real-life counterparts on Capitol Hill.

This invaluable program is where young women get to put their patriotism and political aspirations into action and experience a real-world look at the democracy they contribute to daily.

To learn more about ALA Girls Nation, or any other American Legion Auxiliary program, visit www.ALA-forVeterans.org.

Every moment that led to a woman's right to vote from the first woman to step up and join the war effort to that final vote being cast by a 23-year-old senator - is a testament to fighting for our freedoms. We celebrate and honor veterans by utilizing the freedoms they protect and participating in our democracy.

As we reach the 100th anniversary of women's suffrage, we reflect on this monumental step toward equality. The best way to show thanks for our country and the people who fought for it is to exercise our right to vote. (BPT)

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Ways women can build and maintain professional networks

stablished professionals often tout the importance of building strong networks. In fact, a 2017 global survey from LinkedIn found that nearly 80 percent of professionals consider professional networking to be important to their career success.

Professionals may see networking as a great way to land their next job, but establishing strong networks can pay dividends even for those people who have no immediate plans to leave their current companies. Small Business BC, a resource that caters to entrepreneurs in British Columbia, notes that successful networking can lead to referrals and new partnerships and raise the profiles of professionals and the companies they work for. The LinkedIn survey supports that notion, noting that one-quarter of professionals across the globe have established new business partnerships through LinkedIn Messaging. Of course, networking often helps people find new jobs as well, as the LinkedIn survey also found that 70 percent of people hired in 2016 found work at companies where they had existing connections.

Women can employ various strategies to build strong

networks and maintain those networks once connections are established.

1. Join professional organizations.

Professional organizations provide great networking opportunities, serving as avenues to begin new business relationships. Many such organizations host annual conferences, and attending these conferences can help women maintain the relationships they develop through their participation in these groups. That's an important benefit, as the LinkedIn survey found that 38 percent of professionals admitted they find it hard to stay in touch with their network.

2. Offer help as much as you seek it.

The LinkedIn survey found that only 48 percent of professionals keep in touch with their networks when things are going well in their career. By reaching out to a network when things are going well, women are showing a willingness to offer help as much as seek it. That can lead to stronger, more easily maintained networks.

3. Schedule networking each week.

Build networking into your weekly schedule. Even the



busiest professionals can find time each week to email someone in their network to see how things are going or share updates on previous collaborations. That's a quick and easy way to maintain connections.

The value of networking is undeniable. Women can take various steps to build strong networks and maintain those relationships for years to come.

A Salute To Our Working Women



Front row, left to right: Marisa Evans, Whittney Stiles, Lucia Chavez.

Back row, left to right: Keri Weber, Anna Arteaga, Tammy Gibson, Ann Lauer.

Not pictured: Katie Brandner.

We would like to take this opportunity to salute these women who are such an important asset to our business.

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Women in science: Leading the fight against COVID-19

(StatePoint) Less than 30 percent of the world's researchers are women, according to the UNES-CO Institute for Statistics. However, one team fighting against COVID-19 is not only leading the charge to save lives, but also in empowering women in science, encouraging the next generation of girls and young women to pursue STEM education.

At biotechnology company Allied BioScience, chief science officer Maha El-Sayed, PhD leads a female-dominated team of researchers, and their work has the potential to be a game changer in the fight against COVID-19 and other future viruses. Their product, SurfaceWise2, continuously kills 99.9 percent of viruses, including, most

importantly, the virus that comparative products in causes COVID-19.

"When it comes to women in STEM, there's a lot of untapped potential. It's my hope that our team can inspire young women to pursue careers in science, and inspire other research teams to bring more talented women into the fold and elevate them to positions where they can drive real change," says Dr. El-Sayed.

As Dr. El-Sayed explains, human coronaviruses can persist on inanimate surfaces such as plastic, glass, fibers and metals for up to nine days. This makes it critical to protect high-traffic facilities where the contamination of surfaces is continuous, such as schools, stadiums, restaurants, offices and retail

More advanced than

reducing chemical and disinfectant exposure, Surface-Wise2 was proven in independent studies conducted by infectious disease experts to be effective against Human Coronavirus 229E, the EPA-approved surrogate, demonstrating the ability to successfully protect against COVID-19. It is the first such product to be EPA-approved.

So how is it used? Compatible with virtually all surfaces, SufaceWise2 is applied via an electronic spray for efficient, complete and uniform treatment. Droplets are small -- 900 times smaller than an average droplet -- and applied at a force of 75 times greater than gravity, causing a "wraparound effect," and a natural force of attraction between the



sprayed droplets and target surfaces.

Once applied, the

long-lasting antiviral coating physically breaks down the cells of bacteria and viruses that land on treated surfaces, effectively and continuously killing them without giving the bacteria a chance to mutate and build up resistance.

Despite its potency, this solution is very safe for humans, even in enclosed spaces. Non-toxic, non-irritating, odorless and containing no chemicals that produce harmful vapors or gases, it is already used by airlines, hospitality and travel companies, and in healthcare spaces. In the coming months, Dr. El-Sayed and her team expect to see further use in professional sporting facilities, restaurant dining

rooms, offices, schools and other spaces.

As the nation fights to safely reopen, the work of dedicated, female scientists is making a vital difference in saving lives and in helping businesses, communities and families return to normalcv.

To learn more about the work and achievements of Dr. El-Sayed and her team, visit www.surfacewise.com.

"Shedding light on the scientific achievements of women, particularly at this critical time in history, is essential to inspiring the next generation of girls and young women to pursue STEM education and careers in science," says Dr. El-Sayed.



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"Every woman's success should be an inspiration to another. We're strongest when we cheer each other on."

- Serena Williams

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Front Row, left to right, Abbie Aldenhoff, Dr. Cathy Wolf holding Mayim, and Shannon Russell Back Row, left to right, Rose Klinefelter, Brandi Raymer CVT, Sidney Engels holding Evy, Sarah Doughty CVT, and Patty Kim Not pictured: Faith Brandt and Dr. Kathy Stoffel

Dr. Cathy Wolf, D.V.M., and her staff would like to thank their clients for allowing them to care for their furry family members. Tours available upon request.

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Recently built homes tend to be equipped

with enough outlets to accommodate our

increasingly connected lifestyles. But older homes may need some electrical updates

before they can capably accommodate home

offices. When updating your electrical,

replace existing outlets and fixtures with

energy-efficient LED fixtures, which save

you want the office to be laid out so outlets

are installed where your computer, devices

and other items, like a printer and television,

will be. This makes it easy to hide cords and

give the office a clean, professional look.

priority in 2020. Designing such spaces can

be fun and easy.

Home office capabilities became a big

Before updating the electrical, decide how

money and benefit the environment.

heating and, ideally, windows.

• Electrical outlets

Women in Business

Home office must-haves for remote workers

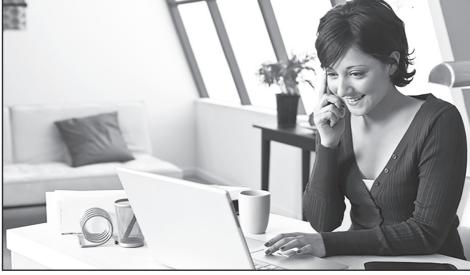
Remote work has been around for many years, though it certainly picked up steam in 2020. In an effort to prevent the spread of the novel coronavirus COVID-19, in March 2020 government officials implemented stayat-home measures that mandated many working professionals to begin working from home. That transition occurred seemingly overnight, forcing men and women to find somewhere in their homes to work.

As the dust settled and working professionals grew accustomed to working from home, many recognized the need to have an office in their homes. Various factors can make home offices more conducive to getting work done, and the following are some home office must-haves that can help people be more productive while working from home.

Lighting

Lighting is important in a home office. It's easy to overlook natural light, especially for workers who previously worked in offices that did not have windows. But natural light can help save on energy costs and boost mood. In fact, natural light is a valued commodity for people used to working in office settings.

A2018 survey of more than 1,600 workers conducted by the human resources advisory firm Future Workplace found that access to natural light and views of the outdoors were the most sought after attribute of a workplace environment. In addition, 47 percent of workers surveyed admitted they felt tired or very tired from the absence of natural light or a window at their office. When designing their home offices, homeowners should keep this in mind and choose areas of their homes that get ample natural light during a typical workday. Additional lighting also will be necessary. Recessed lighting can give an office a sleek look, and lights that can dim can allow workers to adjust their lighting



Various factors can make home offices more conducive to getting work done.

based on how much they need at any given point in the workday.

• Quiet

Professionals forced to work at home when social distancing measures were implemented may not have had much quiet, especially for those with young children whose schools were closed. But when designing a home office, homeowners have the chance to make their offices more conducive to concentration. Soundproofing walls may not be necessary, but look for areas of the home that don't get much foot traffic.

Kitchens are very popular rooms in many homes, so try to locate your home office away from the kitchen. A spare bedroom upstairs may make for the most ideal home office setting if the home does not have a traditional den. Spare bedrooms come with doors, which can instantly create a sense of quiet when closed. A converted garage also can make for a useful home office, but make sure the room already has cooling and







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Tips for women who are re-entering the workforce

ual-income families became the new normal in recent decades. According to data from the U.S. Bureau of Labor Statistics, 63 percent of married-couple families had both parents employed in 2018. The same trend emerged in Canada, where the Labour Force Survey from Statistics Canada found that the number of Canadian families with two employed parents nearly doubled



Reentering the workforce after a long period of not working is a challenge, but it's one that women can overcome with the help of a handful of strategies.

between 1976 and 2015.

Couples in dual income households have difficult decisions to make when starting families. Women who want to take time away from their careers to raise children no doubt recognize the long-term effects that such a decision may have on their careers. Researchers behind the "Goldman Sachs Global Investment Research" report released in October 2018 found that women who leave the workforce at age 31 and do no reenter it for five years can expect to earn 20 percent less over their lifetimes than male counterparts who never left the workforce. That's a significant loss in earning potential, but one that millions of women accept each year.

Reentering the workforce after a long period of not working is a challenge, but it's one that women can overcome with the help of a handful of strategies.

• Get a head start. Fair or not and intentionally or not, prospective employers may attach a stigma to applicants who have not worked in several years. There's no guaranteed way to clear that hurdle, but volunteering or interning in your field and/or taking a course at a local college before you begin your job search can serve as something of a head start. This can be a great way to dust off old skills and learn about any changes within the industry that took place during your hiatus.

• Deemphasize chronology on your résumé. The online

job bank Monster.com recommends using your résumé to highlight your skills and accomplishments instead of your dates of employment. This shifts the focus away from your time out of the field and toward your experience and previous successes.

• Get in touch with your network. Many professionals advance their careers with the help of a strong network of fellow professionals. So it makes sense to contact this network when you're reentering the workforce. Former colleagues can be great sources regarding job openings and changes in the industry that might have taken place while you were

out of the loop. Reach out to them and let them know you're ready to reenter the workforce.

• Consider part-time work. If a full-time offer is not materializing, consider part-time work. Part-time work will bring some money into the household, let you ease back into working and give you a chance to add some recent experience to your résumé. And part-time jobs may ultimately lead to offers for full-time work.

Reentering the workforce after time away is a challenge but it's one women can overcome with perseverance and some savvy strategies.

Celebrating Women in Business





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