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Hiring Hourly Workers

The biggest problem in retail is hiring, particularly hiring hourly workers. Some of the most important people you have working for you are the hourly workers that are dealing with the public on a day-by-day basis. At least according to Unicrew, an Oregon-based company founded in 1997 to service the needs of hourly employees. The people on the phones, the people at the cashier's desk, the stock clerks, usually anyone in a store, and those answering calls in an insurance company are almost always hourly workers. They're the people that deal with the public.

Unicrew believes that hourly employees deserve the same job-hunting opportunities as their salaried counterparts. Traditionally, job seekers looking for a salaried position have many options, including placement firms and internet job searches. Unicrew's mission to empower the hourly workforce begins with making it easier to apply for the jobs they want. There's a huge population out there that's been getting hired the old-fashioned way with paper and pencil-based applications, and Unicrew wants to change all that and automate the entire process. Unicrew's found a key to their success in the kiosks - or job centers - that can be found in a number of nationwide stores including Target and Blockbuster Video.

These kiosks are designed to streamline the application process, making it more efficient for both job seekers and employers. By entering their information into the kiosk, applicants can quickly apply for multiple positions across various stores. This innovative approach not only saves time but also reduces the chances of errors and lost applications. Employers benefit from a centralized database of applicants, allowing them to easily sort and identify potential candidates based on their qualifications and experience. This technological advancement is revolutionizing the way hourly workers find employment and helping companies fill their staffing needs more effectively.

Moreover, Unicrew is committed to continuously improving its services by gathering feedback from both job seekers and employers. This feedback loop ensures that the kiosks remain userfriendly and up-to-date with the latest industry trends. As a result, Unicrew is not just a service provider but a vital partner in the employment process, fostering a more inclusive and efficient job market for hourly workers.

Whacking Weeds

When weeds do rear their ugly little sprouts, follow the regimen below - the sooner the better. Like unwanted guests, if you allow them to settle in, it's hard to make them leave! Number 1: PULL. Don't just yank off the tops; dig up that root system too. Don't throw weeds on the ground; some varieties easily resprout. Number 2: MOW. Sometimes simply cutting the weeds to the ground will stunt their growth. It's a good place to start when the patch is large. Follow up with pulling, hoeing, or weed-control treatments. Number 3: HOE. This tried-and-true method chops up those stalks and roots. The more elbow grease, the better.

It's important to remember that different weeds require different strategies. For instance, dandelions have long taproots that must be entirely removed to prevent regrowth. Crabgrass, on the other hand, spreads through seeds, so removing the plants before they go to seed is crucial. Poison ivy and other menacing plants should never be pulled, chopped, burned, or mowed because their irritating substances can spread through the air and on clothes. To remove hazardous plants, rely on a defoliating spray or a professional service. There are organic products specially developed to defoliate poison ivy or eliminate moss growth. See our resources section in the manual that accompanied this program for a listing of suppliers.

Prevention is also a key element in weed control. Mulching your garden beds can help suppress weed growth by blocking sunlight from reaching the soil. Organic mulches, such as straw, wood chips, or compost, not only keep weeds at bay but also improve soil health as they decompose. Additionally, maintaining healthy, dense turf can prevent weed seeds from germinating and establishing themselves in your lawn. Regular watering, mowing at the proper height, and fertilizing as needed will promote a robust lawn that outcompetes weeds.

Incorporating these practices into your routine can lead to a weed-free garden that thrives throughout the growing season. Remember, persistence and timely action are your best allies in the battle against weeds. With the right approach, you can keep your garden looking its best and free from unwanted invaders.

Warm and Fuzzy Winter Projects

It's a scientific fact (or should be anyway) that surviving winter requires an extra dose of the warm and fuzzies. You can generate them with anything handmade, and recycling something in an unusual and useful way definitely provides your daily requirement. So, cut up your old torn, battered, stained t-shirts. We know you'll enjoy weaving yourself a soft and sweet warm and fuzzy rag rug. It's a fun snowy afternoon project - deceptively easy and even a little addictive. Once you've made your loom, you'll find that one rug is never enough.

First, cut the body of 7 or 8 medium and large t-shirts horizontally into 3-inch wide strips. Don't cut the side seams as these strips are the loops you weave with. Next, stretch the t-shirt loops the long way across the frame to create the warp. Note how the stretched loops become two strings across the frame. Hook those loops on the nail posts. To create the Weft, we begin working on the shorter axis. Weave the end of a loop under one string, then over the next string, then under again all the way across the warp strings.

As you continue to weave, you'll notice the rug taking shape and gaining texture. It's a therapeutic process that not only keeps your hands busy but also provides a sense of accomplishment as you see the project progress. This rug will not only add a touch of warmth to your home but also serve as a conversation piece with a unique story behind it. Each rug is a testament to creativity and resourcefulness, transforming old, unused items into something beautiful and practical.

Once your rug is complete, consider expanding your winter project repertoire. Knitting and crocheting are excellent ways to create cozy blankets, scarves, and hats that can be personalized for yourself or given as heartfelt gifts. Learning these skills opens up a world of possibilities for handmade items that bring comfort and joy during the colder months. Additionally, creating homemade candles or soaps can add a personal touch to your home or serve as delightful gifts for friends and family.

Engaging in these warm and fuzzy winter projects not only helps pass the time during long, cold days but also fosters a sense of creativity and accomplishment. These activities are perfect for sharing with loved ones, making memories while crafting items that will be cherished for years to come.

Hoechst Celanese Chemicals

Here at Hoechst Celanese, we make chemicals. The chemicals we make are used in turn by other companies to make the products we come in contact with every day. Hello, I'm (insert name), and for the next few minutes, we're going to take a look at just some of the many ways Hoechst Celanese Chemical Group's products are used to make the things that touch our lives. We all know that matter is made up of tiny particles called molecules. Every drop contains about a quadrillion billion molecules. In turn, molecules are made up of atoms. Water molecules, for instance, contain two hydrogen atoms and one oxygen atom. All molecules have a characteristic shape. For instance, H2O molecules are triangular. What then is a chemical reaction? It is a rearrangement of molecules. When chemicals react, molecules break apart and rearrange, sometimes combining with bits and pieces of other molecules to become new substances. That's what happens to most of the molecules we produce: they're split apart, broken into pieces, and converted into new molecules.

These chemical reactions are fundamental to the production of countless everyday items. For example, the plastics used in your household appliances, the synthetic fibers in your clothing, and the pharmaceuticals that improve your health all originate from complex chemical processes. Hoechst Celanese plays a crucial role in providing the raw materials and expertise needed for these transformations. By mastering the science of chemistry, we enable innovations that enhance quality of life, from advanced medical treatments to durable and lightweight materials used in aerospace and automotive industries.

Our commitment to sustainability and safety ensures that our chemical processes minimize environmental impact and protect the well-being of our employees and communities. We adhere to stringent regulations and continuously invest in research and development to find greener alternatives and more efficient methods. This dedication not only helps us meet today's challenges but also prepares us for the future, where chemistry will be pivotal in addressing global issues such as climate change, resource scarcity, and public health.

At Hoechst Celanese, we take pride in our legacy of scientific excellence and innovation. Our team of dedicated professionals is passionate about discovering new ways to harness the power of chemistry for the betterment of society. By collaborating with partners across various industries, we drive progress and create solutions that make a tangible difference in the world. As we move forward, our focus remains on pushing the boundaries of what's possible through the transformative power of chemistry.

CRUNCH Fitness: Pick Your Spot Pilates

Welcome to CRUNCH Fitness! Change your body in 10 minutes? It is possible. PICK YOUR SPOT PILATES targets your favorite body parts to train: the belly, butt, and thighs with three 10-minute workouts. We've made every minute count with classic Pilates mat exercises to tone, firm, and reshape your body. Gentle yet challenging and easy-to-follow Pilates focuses on precise breathing techniques to get in touch with your body's core so you can sculpt without bulk, creating sleek abs, leaner legs, and a bikini butt. Do one program at a time or all three in a row. The mini-workouts are completely self-contained, including a warm-up, a fabulous workout, and cool-down all in 10 minutes! If you're time-crunched and need to squeeze in your workouts, this program is for you. You'll be surprised how many 10-minute spots you can find in your day! For all fitness levels. A mat or rug and bare feet are highly recommended. Please consult your physician before beginning this or any other exercise program.

Pilates is renowned for its ability to improve flexibility, build strength, and develop control and endurance in the entire body. By focusing on alignment, breathing, and developing a strong core, Pilates enhances coordination and balance. These benefits extend beyond physical improvements, as the practice can also contribute to mental well-being. The mindfulness aspect of Pilates, where you concentrate on precise movements and controlled breathing, helps reduce stress and promotes relaxation. Incorporating Pilates into your daily routine, even in short bursts, can lead to significant enhancements in your overall health and quality of life.

In addition to the core-focused exercises, Pilates emphasizes proper posture and alignment. This focus can alleviate common aches and pains associated with poor posture, such as back and neck discomfort. By regularly practicing Pilates, you may find that you carry yourself with more confidence and ease. The improvements in posture and core strength can also translate into better performance in other physical activities and sports. Whether you're a seasoned athlete or just beginning your fitness journey, Pilates offers benefits that complement and enhance your overall fitness regime.

The convenience of 10-minute workouts makes it easier to stay consistent with your fitness goals. You can mix and match these mini-sessions to target specific areas or enjoy a full-body workout when time allows. The flexibility to fit Pilates into your schedule means you are more likely to stick with it and see results. With dedication and regular practice, you will notice increased muscle tone, improved flexibility, and a greater sense of well-being. So, grab your mat, find a comfortable space, and let CRUNCH Fitness guide you to a healthier, happier you with Pick Your Spot Pilates.

Collins & Aikman Senior Notes

Collins & Aikman Senior Notes were sold during the quarter. The realized loss on the Collins & Aikman investments was approximately \$150 million, the largest loss ever incurred by the Fund in its 17-year history. TAVF management simply misanalysed the situation. The company's free fall into Chapter 11 and the loss of support from its three principal customers – General Motors, Ford, and Chrysler – was at a materially faster rate than Fund management thought would be the case. Also, Collins & Aikman's exit from bankruptcy was not fast enough to avoid the feeding frenzy perpetrated by the professionals, i.e., lawyers and investment bankers. With hindsight, this seems to have been pretty stupid on our part. Fund management should have known better – especially given the fact that (i) the Fund has been relatively close to Toyota Industries for 10 years and owns approximately \$675 million of the Company's Common; and (ii) it is not like we lack experience in restructuring proceedings.

This experience has provided valuable lessons for TAVF management. One key takeaway is the importance of thoroughly assessing the financial health and strategic direction of companies in which we invest. The speed at which Collins & Aikman declined underscored the need for continuous monitoring and timely intervention. Moving forward, we are committed to enhancing our risk management strategies and improving our analytical frameworks to better identify and mitigate potential pitfalls. This commitment involves leveraging advanced financial modeling tools, engaging with industry experts, and maintaining open communication channels with the management teams of our portfolio companies.

Another critical aspect of our learning process is recognizing the role of external factors in the success or failure of our investments. The automotive industry's rapid evolution, influenced by technological advancements and changing consumer preferences, played a significant role in Collins & Aikman's challenges. By staying attuned to macroeconomic trends and industry-specific developments, we aim to position the Fund more strategically and avoid similar losses in the future. This proactive approach includes diversifying our investments across various sectors to reduce exposure to any single industry's volatility.

In light of the Collins & Aikman case, we have also revisited our collaboration with legal and financial advisors. Ensuring that we have the right expertise on board during restructuring processes is crucial to protecting our investments and maximizing recovery values. This collaborative effort will help us navigate complex bankruptcy proceedings more effectively and safeguard the interests of our stakeholders. By learning from past mistakes and continuously refining our strategies, we strive to enhance the resilience and performance of the Fund, ensuring long-term value creation for our investors.

Growing Orchids

What to keep in mind about growing orchids. While each type of orchid has its own care requirements, the following five factors affect all blooms: Light: The plant's tender leaves can be burned by too much direct sunlight. Yet insufficient light stunts the growth of certain varieties. Temperature: Orchids that require cooler temperatures can often be well-placed in a low spot near the floor; plants needing a warmer environment might do better up on shelves. In general, avoid putting orchids in drafty shelves. Humidity: Orchids love moisture and thrive with frequent misting. Fertilizer: While healthy orchids require plenty of nutrients, too much plant food can cause blackened leaf-tips. Water: It's usually best to water in the morning so moisture has time to evaporate from the plant throughout the day.

In addition to these basic care guidelines, understanding the specific needs of your orchid species is crucial. For instance, Phalaenopsis orchids, commonly known as moth orchids, thrive in medium light and warm temperatures, making them ideal for indoor environments. On the other hand, Cymbidium orchids prefer cooler temperatures and can often be grown outdoors in temperate climates. Researching the particular requirements of your orchid will help you create the optimal growing conditions and encourage healthy, vibrant blooms.

Orchids are also sensitive to the quality of water used for irrigation. It is advisable to use distilled or rainwater, as tap water can contain minerals and chemicals that may harm the plants. When watering, ensure that the potting medium is thoroughly soaked, but allow it to dry out before the next watering to prevent root rot. Repotting orchids every couple of years is also essential to provide fresh growing medium and to remove any decayed roots. Using a specialized orchid potting mix, typically composed of bark, perlite, and sphagnum moss, can enhance drainage and aeration, which are vital for orchid health.

Pests and diseases can pose significant challenges to orchid growers. Common pests include aphids, mealybugs, and spider mites, which can be managed through regular inspection and appropriate treatments, such as insecticidal soaps or horticultural oils. Fungal and bacterial infections may arise from overwatering or poor air circulation. Ensuring good airflow around the plants and maintaining proper hygiene in the growing area can help prevent these issues. By staying vigilant and addressing problems promptly, you can keep your orchids healthy and flourishing.

The Gillette Centers for Women's Cancers

In 1997, The Gillette Company embarked upon an extraordinary path when it awarded a gift of five million dollars to a strategic joint venture of the Dana-Farber Cancer Institute, the Brigham and Women's Hospital, and the Massachusetts General Hospital to establish The Gillette Centers for Women's Cancers at Dana-Farber/Partners CancerCare. The Gillette gift, which is not just for bricks and mortar, is an investment in fundamental research and innovative therapies for early detection, prevention, and cure of women's cancers. This investment is meant to serve families well beyond the Boston area, and it is the Company's hope that when the cure for women's cancers is found, it will be the result of the world-class research being conducted at The Gillette Centers for Women's Cancers.

The establishment of The Gillette Centers has catalyzed significant advancements in the field of oncology. By bringing together the expertise and resources of these renowned institutions, the Centers have created a collaborative environment where groundbreaking research and clinical care can flourish. Researchers at the Centers are focused on understanding the genetic and environmental factors that contribute to women's cancers, with the goal of developing targeted treatments that are more effective and less invasive than traditional therapies. This approach not only improves patient outcomes but also enhances their quality of life during and after treatment.

Moreover, The Gillette Centers are dedicated to community outreach and education. They offer numerous programs aimed at raising awareness about women's cancers, promoting early detection through regular screenings, and providing support for patients and their families. These initiatives are crucial in bridging the gap between cutting-edge research and practical, real-world applications. By empowering women with knowledge and resources, the Centers help individuals take proactive steps towards maintaining their health and well-being.

In addition to their research and outreach efforts, The Gillette Centers for Women's Cancers are committed to training the next generation of oncologists and researchers. They offer comprehensive education and training programs for medical students, residents, and fellows, ensuring that the future leaders in the field are well-equipped with the latest knowledge and skills. This investment in human capital is vital for sustaining progress and innovation in cancer treatment and care.

The impact of The Gillette Centers extends far beyond the confines of their physical location. Through partnerships with other medical institutions and participation in global research networks, the Centers contribute to the worldwide effort to combat women's cancers. Their work exemplifies the power of collaboration and the profound difference that targeted, well-funded research can make in the fight against cancer.

Berry Homes

In the art of home-building, Berry homes are true originals ... exclusive designs created and copyrighted to prevent duplication and protect value. Berry originals won 23 design awards and gained national recognition for their innovative features. The experience of living in a Berry home is one of progressive discovery. The aesthetic impact is what overwhelms at first sight, but in time you discover the hidden construction specifications that are part of the "true-value" package. Space ... light ... volume ... formal vs. informal ... indoor vs. outdoor ... and energy efficiency. Through years of careful market research, we learned what our discriminating buyers searched for ... when you open the door of a Berry home ... you will have entered your dream house!

Berry Homes are designed with the homeowner's lifestyle in mind. Each home is meticulously crafted to provide a seamless blend of functionality and luxury. The innovative layouts are tailored to enhance daily living, offering spaces that are both versatile and inviting. From open-concept kitchens that serve as the heart of the home to spa-like bathrooms that offer a retreat from the hustle and bustle of everyday life, every detail in a Berry home is thoughtfully considered.

Energy efficiency is a cornerstone of Berry Homes' design philosophy. By incorporating state-ofthe-art insulation, high-performance windows, and energy-efficient appliances, Berry Homes significantly reduce energy consumption and environmental impact. These features not only contribute to a greener planet but also result in lower utility bills for homeowners, providing longterm financial benefits. The commitment to sustainability extends to the use of eco-friendly building materials and construction practices, ensuring that each home is as environmentally responsible as it is beautiful.

Another hallmark of Berry Homes is their emphasis on creating harmonious indoor and outdoor living spaces. Large windows and sliding doors are strategically placed to maximize natural light and provide easy access to outdoor areas. Patios, decks, and landscaped gardens become extensions of the indoor living space, perfect for entertaining or simply enjoying the beauty of nature. This integration of indoor and outdoor environments creates a sense of openness and freedom that enhances the overall living experience.

Berry Homes also prioritize smart home technology to enhance convenience and security. Integrated systems allow homeowners to control lighting, temperature, security, and entertainment from a single device, adding an extra layer of comfort and peace of mind. This forward-thinking approach ensures that Berry Homes remain at the cutting edge of modern living, adapting to the evolving needs of today's homeowners.

Harnessing the Force: Golf Physics

In the "Star Wars" movies, the Jedi Knights harnessed the mystical powers of The Force to fight the Evil Empire. Wouldn't it be great to call upon an all-powerful energy to fight 'Ol Man Bogey? Truth is, you can by harnessing the forces of simple physics. In order to move any object, force must be applied. If you paid attention in high-school physics, you would be aware of this...and you would recall Newton's second law of motion. Newton tells us that force is a combination of mass and acceleration. So the way to hit a golf ball farther is to apply greater force. By swinging the mass of the clubhead with maximum acceleration, which is in itself a function of speed, you'll increase the length of your drives. So next time on the tee...may The Force be with you.

Understanding the principles of physics can give you a significant advantage on the golf course. The force applied to the golf ball is directly related to the momentum generated by the clubhead. Momentum, which is the product of mass and velocity, plays a crucial role in determining how far the ball will travel. By increasing the speed of your swing while maintaining control and precision, you can maximize the momentum and achieve greater distances. Additionally, the angle of the clubface at impact, known as the launch angle, and the spin rate of the ball are critical factors that influence the ball's trajectory and carry distance.

To harness the full potential of physics in your golf game, it's important to focus on your swing mechanics. Proper technique involves a combination of body rotation, wrist hinge, and weight transfer. Engaging your core muscles and maintaining a stable stance can help generate the necessary power and control. Utilizing training aids and drills designed to improve swing speed and accuracy can also be beneficial. Regular practice and fine-tuning your mechanics will enable you to consistently apply greater force and achieve longer, more accurate drives.

In addition to swing mechanics, the equipment you use can have a significant impact on your performance. Modern golf clubs are engineered with advanced materials and technologies that enhance their performance characteristics. Lightweight graphite shafts, aerodynamic clubhead designs, and optimized center of gravity positions contribute to increased swing speed and better ball striking. Custom fitting your clubs to match your swing style and physical attributes can further enhance your ability to leverage the principles of physics for better results on the course.

Mental focus and strategy also play a vital role in maximizing your performance. Understanding the layout of the course, selecting the appropriate club for each shot, and visualizing the desired outcome can help you make informed decisions and execute your shots with confidence. By combining a solid understanding of physics with disciplined practice and strategic thinking, you can elevate your golf game and harness the forces at your disposal to conquer 'Ol Man Bogey.

The John F. Kennedy Library and Museum

Welcome. The John F. Kennedy Library and Museum is dedicated to the memory of our nation's thirty-fifth President and to all those who, through the art of politics, seek a new and better world. Our purpose is to advance the study and understanding of President Kennedy's life and career and the times in which he lived; and to promote a greater appreciation of America's political and cultural heritage, the process of governing, and the importance of public service. We accomplish our mission by preserving and making accessible the records of President Kennedy and his times; promoting open discourse on critical issues of our own time; and educating and encouraging citizens to contribute through public and community service to shaping our nation's future.

The exhibits at the John F. Kennedy Library and Museum offer a comprehensive look at President Kennedy's legacy. Visitors can explore a rich collection of artifacts, documents, and multimedia displays that illustrate the pivotal moments of his presidency. From the Cuban Missile Crisis to the establishment of the Peace Corps, these exhibits provide a detailed account of the challenges and triumphs that defined Kennedy's time in office. Additionally, the museum showcases personal items and memorabilia that offer insight into his personal life, including his family, hobbies, and interests.

Educational programs are a cornerstone of the museum's offerings. The library hosts a variety of workshops, lectures, and interactive sessions designed to engage students, educators, and the general public. These programs delve into the principles and values that Kennedy championed, such as civic engagement, leadership, and social justice. By fostering a deeper understanding of these themes, the museum aims to inspire future generations to carry forward Kennedy's vision of a more just and equitable society.

The museum also serves as a hub for scholarly research. Researchers and historians have access to an extensive archive of documents, photographs, and recordings that provide valuable insights into the political, social, and cultural landscape of the 1960s. This wealth of information supports a wide range of academic pursuits, from historical analyses to biographies and documentaries. By preserving and sharing these resources, the John F. Kennedy Library and Museum contributes to the ongoing study of American history and the enduring impact of Kennedy's leadership.

In addition to its physical exhibits and programs, the museum embraces digital technology to reach a global audience. Virtual tours, online exhibits, and digital archives make it possible for people around the world to explore Kennedy's legacy from the comfort of their own homes. These digital initiatives expand the museum's reach and accessibility, allowing individuals to engage with Kennedy's story and the lessons of his presidency regardless of geographic limitations. Through these efforts, the John F. Kennedy Library and Museum remains a vibrant and dynamic institution dedicated to preserving and promoting the enduring legacy of one of America's most influential leaders.

UNICEF: Helping Children Worldwide

For more than 53 years, UNICEF has been helping governments, communities, and families make the world a better place for children. Part of the United Nations system, UNICEF has an enviable mandate and mission to advocate for children's rights and help meet their needs. UNICEF now works in 161 countries, areas, and territories on solutions to the problems plaguing poor children and their families and on ways to realize their rights. Its activities are as varied as the challenges it faces: encouraging the care and stimulation that offer the best possible start in life, helping prevent childhood illness and death, making pregnancy and childbirth safe, combating discrimination, and cooperating with communities to ensure that girls as well as boys attend school.

One of UNICEF's key initiatives is providing access to clean water and sanitation, which is fundamental to the health and well-being of children. In many parts of the world, children suffer from waterborne diseases due to lack of clean water. UNICEF's programs aim to build and maintain water supply systems, promote hygiene education, and ensure sustainable access to safe drinking water. These efforts significantly reduce the incidence of disease and improve overall community health, enabling children to grow and thrive in a safer environment.

UNICEF also focuses on education as a cornerstone of its mission. Education is a powerful tool that can break the cycle of poverty and empower children to build a better future for themselves and their communities. UNICEF works to ensure that every child, regardless of gender, background, or circumstance, has the opportunity to receive a quality education. This includes building schools, training teachers, providing educational materials, and advocating for inclusive education policies. By prioritizing education, UNICEF helps children develop the skills and knowledge they need to succeed and contribute positively to society.

In addition to its work in health and education, UNICEF addresses the unique challenges faced by children in emergency situations. Natural disasters, armed conflicts, and humanitarian crises can have devastating effects on children, disrupting their lives and putting their futures at risk. UNICEF's emergency response teams provide critical support in these situations, delivering life-saving supplies, establishing safe spaces for children, and helping families rebuild their lives. Through these efforts, UNICEF ensures that even in the most difficult circumstances, children have the support and protection they need to recover and move forward.

UNICEF's commitment to child protection extends to combating child labor, trafficking, and exploitation. By working with governments, local organizations, and communities, UNICEF strives to create safe environments where children can grow up free from abuse and exploitation. Advocacy and awareness campaigns, along with legal and policy reforms, are integral to these efforts, ensuring that children's rights are upheld and protected at all levels.

Fannie Mae's New Mortgage Outreach Program

This video will discuss Fannie Mae's new mortgage outreach program targeting low-income families, minorities, and immigrants. The nation's biggest source of mortgages plans to guarantee \$150 billion in loans over the next seven years and reach out to five million families who would otherwise be shut out of home ownership. It is creating a big incentive for banks to lend to these borrowers. But lurking behind this PR coup are two bits of smart economics. First, Fannie is mining a huge untapped market of low-income renters who are excellent credit risks. Contrary to popular belief, says Prudential Securities analyst Thomas O'Donnell, "Poor people pay their bills. They are not cynical or sophisticated enough to go to bankruptcy lawyers."

The outreach program is designed to address the barriers that low-income families often face when trying to secure a mortgage. These barriers include lack of credit history, lower incomes, and higher debt-to-income ratios. Fannie Mae's initiative includes financial education programs that help potential homeowners understand the mortgage process, improve their credit scores, and manage their finances effectively. By providing these resources, the program aims to empower individuals with the knowledge and tools they need to become successful homeowners.

Another key component of the outreach program is the partnership with local community organizations and housing agencies. These partnerships are crucial for reaching underserved populations and providing them with tailored support and guidance. Local organizations can offer personalized assistance, such as helping families gather necessary documentation, navigating the application process, and finding affordable housing options. This collaborative approach ensures that the program's benefits are accessible to those who need them most.

Additionally, Fannie Mae's program includes innovative mortgage products designed to be more flexible and accommodating to the unique needs of low-income borrowers. These products may feature lower down payment requirements, more lenient credit criteria, and adjustable interest rates that make homeownership more attainable. By diversifying their mortgage offerings, Fannie Mae is making it possible for a broader range of individuals to qualify for home loans and achieve their dream of owning a home.

The impact of Fannie Mae's new mortgage outreach program extends beyond individual families to the broader community and economy. Homeownership has long been associated with numerous social and economic benefits, including increased stability, improved educational outcomes for children, and greater civic engagement. By enabling more families to own homes, the program contributes to the overall health and vitality of communities, fostering economic growth and reducing inequality. This initiative represents a significant step forward in addressing the housing needs of low-income families and promoting a more inclusive housing market.

Nuclear Energy: Atomic Power

Nuclear energy is the energy that is produced by a nuclear reaction. It is often called atomic energy because, in a nuclear reaction, the atoms of certain materials are either split (fission) or joined (fusion). This reaction causes the release of great amounts of energy and radiation. This radiation is very powerful and dangerous to living things. Every element is made up of atoms that have a central core called the nucleus. The nucleus is made up of protons, which are positive particles, and neutrons, which have no charge. Surrounding this nucleus are negatively charged particles called electrons, and the atom is held together by weaker electrical forces and very strong nuclear forces.

Nuclear energy plays a crucial role in the global energy landscape due to its ability to generate large amounts of electricity with minimal carbon emissions. Nuclear power plants use controlled nuclear reactions to produce heat, which is then used to generate steam that drives turbines and produces electricity. Unlike fossil fuel-based power generation, nuclear energy does not produce greenhouse gases during operation, making it a valuable tool in the fight against climate change. However, the management of nuclear waste and the potential risks associated with nuclear accidents are significant challenges that must be addressed to ensure the safe and sustainable use of nuclear energy.

The process of nuclear fission, which is the splitting of heavy atomic nuclei such as uranium-235 or plutonium-239, is the most commonly used method in nuclear power plants. When these nuclei absorb a neutron, they become unstable and split into smaller nuclei, releasing a tremendous amount of energy in the form of heat and radiation. This reaction also releases additional neutrons, which can go on to split more nuclei, creating a chain reaction. The rate of this chain reaction is carefully controlled within a nuclear reactor to ensure a steady and safe production of energy.

Nuclear fusion, on the other hand, involves the merging of light atomic nuclei, such as hydrogen isotopes, to form a heavier nucleus. This process releases even more energy than fission and is the same reaction that powers the sun. While nuclear fusion holds great promise as a virtually limitless and clean energy source, it presents significant technical challenges. Achieving the extremely high temperatures and pressures necessary for fusion to occur and maintaining a stable reaction are areas of active research. Advances in fusion technology could revolutionize the energy industry, providing a safe and sustainable alternative to current power generation methods.

Safety is a paramount concern in the operation of nuclear power plants. Stringent safety protocols, advanced reactor designs, and rigorous regulatory oversight are essential to prevent accidents and mitigate risks. The events at Chernobyl and Fukushima have underscored the importance of maintaining high safety standards and being prepared for emergencies. Continued investment in safety research, as well as the development of new technologies such as small modular reactors (SMRs) and passive safety systems, are critical to enhancing the resilience and reliability of nuclear energy.

Spinoffs: Market Opportunities

How would you like to get a jump on big institutional investors? Here's one area of the market where you can. Spinoffs, or divisions of large companies that have been turned into separate public companies, offer a chance for individuals to buy into stocks on the cheap -- before the big investors do. In the first year or so after a spinoff occurs, the infant companies generally do not pay dividends, so many institutional investors pass them by. Index funds also spurn these shares because many are too small to be included in any of the broad stock market indexes. But those reasons shouldn't keep you from looking at these stocks because studies show that they are sterling performers.

Spinoffs present unique opportunities for individual investors who are willing to do their homework. These newly independent companies often benefit from greater managerial focus and operational flexibility, which can lead to improved performance and growth prospects. By analyzing the parent company's reasons for spinning off the division and the strategic plans of the new entity, investors can gain valuable insights into the potential for future success. Additionally, spinoffs may be undervalued initially due to the lack of attention from institutional investors, providing an attractive entry point for those who recognize their potential.

Another advantage of investing in spinoffs is the potential for discovering innovative and highgrowth businesses that were previously overshadowed by their larger parent companies. These spinoffs often have the freedom to pursue new markets, develop cutting-edge technologies, and implement aggressive growth strategies. Investors who identify these opportunities early can benefit from significant capital appreciation as the spinoff company gains market recognition and achieves its growth objectives. Keeping an eye on industry trends and the competitive landscape can help investors identify promising spinoffs with strong growth potential.

Moreover, spinoffs can provide diversification benefits to investors' portfolios. Since these companies often operate in different sectors or focus on distinct market segments compared to their parent companies, they offer exposure to new industries and revenue streams. This diversification can help mitigate risk and enhance overall portfolio performance. It's important for investors to thoroughly research each spinoff's business model, competitive advantages, and financial health to make informed investment decisions.

Investing in spinoffs also requires patience and a long-term perspective. While some spinoffs may experience immediate success, others might take time to fully realize their potential. Investors should be prepared for potential volatility in the early stages and remain focused on the company's long-term prospects. Monitoring the management team's execution of their strategic plans and staying updated on industry developments can provide valuable insights into the company's progress and help investors make timely decisions.

Overall, spinoffs represent a compelling investment opportunity for those willing to conduct thorough research and take a long-term view. By identifying high-potential spinoffs and understanding the dynamics that drive their success, investors can capitalize on the growth opportunities these newly independent companies offer. With careful analysis and a strategic approach, spinoff investments can significantly enhance an investment portfolio.

A.G. Edwards Dividend Reinvestment Program

The A.G. Edwards Dividend Reinvestment Program allows you to reinvest your dividends into additional shares of securities you already own. This program provides automatic reinvestment of dividend income on stocks of most dividend-paying companies; simplified bookkeeping by maintaining all of your securities in your brokerage account; enhanced customer statements detailing your reinvestment activity and positions; an annual summary of your reinvestment activity on your year-end statement; convenience in selling because all shares are held at A.G. Edwards; an opportunity to increase total return by taking full advantage of the growth potential of your dividend reinvestment plan.

Dividend reinvestment programs (DRIPs) are a powerful tool for building wealth over time. By automatically reinvesting dividends, investors can purchase additional shares without incurring transaction fees, allowing their investments to grow through compounding. This compounding effect can significantly enhance long-term returns, especially for high-dividend-yielding stocks. Over time, the reinvested dividends can contribute to substantial capital appreciation, providing a steady stream of income that grows along with the investment.

One of the key benefits of A.G. Edwards' DRIP is the convenience it offers. Investors don't need to actively manage their dividend payments or reinvestment decisions, as the program handles these tasks automatically. This hands-off approach simplifies portfolio management and ensures that dividends are consistently reinvested, maximizing the potential for growth. Additionally, maintaining all securities in a single brokerage account streamlines record-keeping and provides a comprehensive view of the investor's holdings and performance.

Enhanced customer statements and annual summaries provided by A.G. Edwards offer transparency and easy tracking of reinvestment activity. Investors can clearly see how their dividends are being reinvested, the number of additional shares purchased, and the overall impact on their portfolio. This level of detail helps investors stay informed about their investments and make better-informed decisions based on their financial goals and market conditions.

Participating in a DRIP also aligns with a long-term investment strategy. By continuously reinvesting dividends, investors can build a larger position in high-quality companies, benefiting from their growth and income potential. This approach is particularly advantageous during market downturns, as reinvesting dividends at lower stock prices can result in purchasing more shares, which can amplify gains when the market rebounds.

Overall, A.G. Edwards' Dividend Reinvestment Program offers a straightforward and effective way for investors to enhance their returns and build wealth over time. By leveraging the power of compounding and the convenience of automatic reinvestment, investors can achieve their financial objectives with greater ease and efficiency.

New Perspective Funds

New Perspective Funds' ability to capitalize on investment opportunities around the world again proved beneficial in fiscal 1994. The value of your holdings increased 12.6% if, like most shareholders, you reinvested the two dividend payments totaling 20 cents a share -- one of 13 cents a share in December 1993 and another of 7 cents a share in May 1994 -- as well as the capital gain distribution of 37 cents a share paid last December. The fund's 12.6% total return outpaced unmanaged benchmarks for both global and U.S. stock markets; the Morgan Stanley Capital International World Index, which measures 22 major markets including the U.S., gained 8.1% with dividends reinvested.

New Perspective Funds' success is attributed to its diversified global investment strategy. By seeking opportunities in various markets and industries worldwide, the fund mitigates risks associated with any single region or sector. This diversification allows the fund to capitalize on growth opportunities wherever they arise, providing a balanced approach to achieving long-term capital appreciation. The fund's management team leverages their expertise and extensive research to identify promising investments, ensuring a well-rounded and resilient portfolio.

Investing globally offers numerous advantages, including access to high-growth markets and emerging economies. These markets often present unique opportunities for significant returns, driven by factors such as rapid industrialization, technological innovation, and expanding consumer bases. By including a mix of developed and emerging market equities, New Perspective Funds can benefit from the stability of established markets while capturing the growth potential of developing regions.

In addition to geographic diversification, New Perspective Funds also focuses on sector diversification. The fund invests in a broad range of industries, from technology and healthcare to consumer goods and financial services. This approach reduces the impact of sector-specific downturns and enhances the potential for consistent performance. By identifying and investing in leading companies across various sectors, the fund ensures exposure to diverse revenue streams and growth drivers.

Active management is a key component of New Perspective Funds' strategy. The fund's managers continuously monitor global economic trends, market conditions, and company performance to make informed investment decisions. This proactive approach enables the fund to adjust its portfolio in response to changing market dynamics, seizing opportunities and mitigating risks. The fund's track record of outperformance demonstrates the effectiveness of its active management and disciplined investment process.

Overall, New Perspective Funds exemplify the benefits of a globally diversified investment strategy. By combining geographic and sector diversification with active management, the fund delivers robust returns and reduces risk for its shareholders. Investors seeking long-term capital growth and exposure to international markets can find value in New Perspective Funds' comprehensive and dynamic approach to investing.

Parker Drilling: Global Operations

Since the 1950s, Parker Drilling has been an active player in drilling markets. Today, Parker operates around the globe. Parker does not seek out markets solely for their exotic nature. Parker is well-suited to move with customers into rugged, hostile drilling environments. In some markets, Parker has little or no competition. In other areas, like Latin America, the Asia Region, and the United States, there is considerable competition depending on the specific country or location. We compete against no single drilling contractor in any of our markets; however, this direction toward more industry consolidation is expected to continue, meaning fewer but larger competitors.

Parker Drilling's global operations are a testament to its adaptability and resilience in the face of diverse challenges. Operating in remote and demanding environments requires a high level of expertise, innovative technology, and robust logistical support. Parker Drilling's ability to navigate these complexities has earned it a reputation as a reliable and capable partner for energy companies worldwide. The company's extensive experience and technical know-how enable it to provide customized solutions that meet the specific needs of each project, whether it's onshore or offshore.

One of the key strengths of Parker Drilling is its commitment to safety and environmental stewardship. The company adheres to stringent safety protocols and employs advanced safety systems to protect its employees and the surrounding communities. This focus on safety not only minimizes the risk of accidents but also enhances operational efficiency by reducing downtime and improving overall performance. Additionally, Parker Drilling implements environmentally responsible practices to mitigate the impact of its operations on the ecosystem. This includes utilizing technologies that reduce emissions, prevent spills, and promote sustainable resource management.

Parker Drilling's strategic partnerships and collaborations play a crucial role in its success. By working closely with clients, suppliers, and local stakeholders, the company ensures seamless project execution and fosters long-term relationships built on trust and mutual benefit. enhances its ability to deliver high-quality services and achieve project goals efficiently.

Innovation is at the heart of Parker Drilling's operations. The company continuously invests in research and development to advance its drilling technologies and techniques. This commitment to innovation drives improvements in drilling performance, cost-effectiveness, and environmental sustainability. Parker Drilling's state-of-the-art equipment and cutting-edge methodologies position it at the forefront of the industry, enabling it to tackle the most challenging drilling projects with confidence.

As the energy industry evolves, Parker Drilling remains dedicated to maintaining its competitive edge. The company's focus on operational excellence, safety, and innovation ensures that it can adapt to changing market conditions and meet the evolving needs of its clients. By staying ahead of industry trends and embracing new technologies, Parker Drilling is well-positioned to continue its legacy of success and contribute to the global energy landscape.

Humane Society: Research and Ethics

The Humane Society of the United States does not categorically oppose all uses of animals in current research as we work with others toward the day when animals will no longer be necessary as laboratory subjects. But we are dedicated to the alleviation of suffering for animals and humans alike. We believe that our mission is shared by many in the research community, and we seek to enlist their support for this ambitious and important campaign. This campaign to eliminate animal pain and distress in the laboratory will improve our understanding and recognition of animal suffering in general, thereby strengthening our ongoing efforts to eliminate the suffering of all animals.

The Humane Society's commitment to research and ethics is grounded in the principle of compassion for all living beings. We advocate for the use of alternative research methods that do not involve animals, such as in vitro testing, computer modeling, and advanced imaging techniques. These alternatives have the potential to reduce or eliminate the need for animal testing while still providing valuable scientific data. By promoting and funding research into these methods, we aim to advance scientific knowledge and improve human health without causing harm to animals.

In collaboration with the research community, the Humane Society supports the development and implementation of the 3Rs principle: Replacement, Reduction, and Refinement. Replacement refers to the use of non-animal methods whenever possible. Reduction involves minimizing the number of animals used in research through improved experimental design and statistical techniques. Refinement focuses on enhancing animal welfare by improving housing, handling, and care practices, as well as minimizing pain and distress during experiments.

Education and advocacy are also central to our mission. We work to raise awareness about the ethical issues surrounding animal testing and promote the adoption of humane research practices. This includes engaging with policymakers, regulatory agencies, and industry leaders to encourage the adoption of regulations and guidelines that prioritize animal welfare. By fostering a culture of empathy and responsibility, we hope to inspire a shift towards more humane and ethical scientific practices.

The Humane Society also provides resources and support for researchers committed to ethical practices. This includes grants for the development of alternative methods, training programs on humane research techniques, and recognition awards for significant contributions to animal welfare in science. By supporting these initiatives, we aim to build a community of researchers who are dedicated to advancing science while upholding the highest standards of ethical treatment for animals.

Our vision is a future where scientific progress and compassion go hand in hand. Through our efforts, we strive to create a world where animals are no longer subjected to unnecessary suffering in the name of research. By working together with the scientific community, we believe it is possible to achieve this goal and ensure a more humane and ethical approach to scientific discovery.

Mylan: A History of Success

The success of any company is not achieved by any one particular event but is the result of a series of occurrences throughout its history. It is a combination of the management team, the employees, and the corporate philosophy that make or break a company. Mylan is the proof of that principle! We have grown from a tiny single-location West Virginia company to a present-day financially strong multi-location industry leader listed on the New York Stock Exchange. Mylan's code of ethics and its corporate philosophy that "If we can't do it right, we don't do it at all," combined with the integrity of its employees, provide the foundation upon which this company is built.

Mylan's journey to success is marked by strategic decisions and innovations that have shaped its growth and reputation. From its early days, Mylan has focused on providing high-quality generic pharmaceuticals, making essential medications more accessible and affordable for patients. This commitment to quality and affordability has earned Mylan a trusted name in the pharmaceutical industry, recognized for its dedication to improving public health.

Throughout its history, Mylan has embraced innovation and adaptation to stay ahead in a competitive market. The company has invested heavily in research and development, leading to the introduction of numerous generic and specialty medications that address unmet medical needs. By continuously expanding its product portfolio and entering new therapeutic areas, Mylan has maintained its position as a leader in the pharmaceutical sector.

Mylan's success is also driven by its strategic acquisitions and partnerships. By acquiring complementary businesses and forming alliances with other industry leaders, Mylan has expanded its global footprint and enhanced its capabilities. These strategic moves have allowed the company to enter new markets, increase its manufacturing capacity, and strengthen its supply chain. As a result, Mylan is well-positioned to meet the growing demand for affordable and high-quality medications worldwide.

The company's commitment to corporate social responsibility and ethical practices has been integral to its success. Mylan is dedicated to operating with integrity, transparency, and accountability, ensuring that its actions align with its values and mission. This commitment extends to its efforts to improve global health, support communities, and minimize its environmental impact. By prioritizing social and environmental responsibility, Mylan has built a reputation as a conscientious and forward-thinking company.

Looking to the future, Mylan remains focused on its mission to provide access to high-quality medicine and improve health outcomes for patients around the world. The company continues to innovate, adapt, and expand, driven by a relentless pursuit of excellence and a commitment to making a positive impact. With a strong foundation built on integrity, innovation, and social responsibility, Mylan is poised to continue its legacy of success for years to come.

Hispanic Men's Skincare

For Hispanic men, this season's emphasis is placed on developing and maintaining a proper skincare regimen. Since men aren't able to camouflage their imperfections with foundation, they need to concentrate on prevention rather than correction. It's important for men to cleanse their skin with a product made specifically for the facial area and for their skin type. Exfoliating cleansers increase circulation, giving the face a healthy glow and removing dead skin cells that can cause breakouts. After the face is cleansed, remove further impurities by soaking a cotton ball with an astringent (toner) and gently massaging it all over the face, an important step most men neglect.

A proper skincare regimen for Hispanic men should also include moisturizing to maintain skin hydration and prevent dryness. Using a moisturizer with SPF is crucial to protect the skin from harmful UV rays, which can cause premature aging and increase the risk of skin cancer. Hispanic men may have skin types that are more prone to hyperpigmentation or dark spots, so choosing products with ingredients like vitamin C or niacinamide can help brighten the complexion and even out skin tone.

Incorporating a regular shaving routine that minimizes irritation and razor burn is also essential. Using a high-quality shaving cream or gel and a sharp razor can reduce the risk of nicks and cuts. After shaving, applying an aftershave balm that contains soothing ingredients like aloe vera or chamomile can calm the skin and reduce redness. For those with facial hair, proper grooming and conditioning of the beard or mustache are important to keep the hair soft and the underlying skin healthy.

Men should also pay attention to their diet and lifestyle, as these factors can significantly impact their skin's health. Staying hydrated, eating a balanced diet rich in fruits and vegetables, and avoiding excessive consumption of alcohol and processed foods can improve skin clarity and texture. Regular exercise and adequate sleep are also vital for maintaining a healthy complexion, as they promote good circulation and allow the skin to repair and regenerate.

Lastly, regular visits to a dermatologist can help address specific skin concerns and provide personalized skincare recommendations. Dermatologists can offer treatments for issues like acne, dark spots, and signs of aging, ensuring that men maintain a healthy and youthful appearance. By adopting a comprehensive skincare routine and making healthy lifestyle choices, Hispanic men can achieve and maintain clear, vibrant skin throughout the season and beyond.

Greiner's Future

Forging our future requires the courage to explore new dimensions. And to increase our competitive advantage, Greiner's management is focusing its energies on developing the firm's capabilities in emerging new markets. Specifically, we have chosen three areas that we believe will have the greatest potential for financial and technological gain. These are multi-model transportation facilities, the Asian marketplace, and public/private transportation ventures. Within this annual report, you will see some of the strides we have made in developing these markets and see the magnitude of these new dimensions and the potential they represent for future growth.

Greiner's strategic focus on multi-modal transportation facilities is driven by the growing need for integrated and efficient transportation solutions. As urbanization increases and global trade expands, the demand for seamless connectivity between different modes of transport—such as rail, road, air, and sea—continues to rise. Greiner is investing in cutting-edge technologies and infrastructure to develop transportation hubs that facilitate smooth transitions and improve overall logistics efficiency. By leading the charge in multi-modal transportation, Greiner aims to become a key player in shaping the future of global mobility.

The Asian marketplace presents immense opportunities for growth, given its dynamic economies and rapidly expanding middle class. Greiner's entry into this region is marked by strategic partnerships and collaborations with local businesses and governments. By understanding the unique cultural and economic landscapes of various Asian countries, Greiner tailors its offerings to meet local demands and preferences. This approach not only enhances market penetration but also fosters sustainable growth by aligning with regional development goals. The company's commitment to innovation and quality positions it as a trusted partner in the Asian market.

Public/private transportation ventures are another area where Greiner sees significant potential. These collaborations leverage the strengths of both sectors to deliver high-quality transportation solutions that benefit communities and economies. Greiner's expertise in project management, engineering, and technology integration makes it an ideal partner for such ventures. By working closely with public entities, Greiner ensures that projects are aligned with public policy objectives and community needs, while also bringing in private sector efficiency and innovation. These ventures create win-win scenarios that drive economic development and improve transportation infrastructure.

Greiner's future growth strategy is underpinned by a commitment to sustainability and corporate social responsibility. The company prioritizes environmentally friendly practices and seeks to minimize its carbon footprint through the adoption of green technologies and sustainable materials. Through these strategic initiatives, Greiner is poised to capture new opportunities and drive long-term growth. By focusing on emerging markets, fostering innovative partnerships, and committing to sustainability, Greiner is forging a future that is not only profitable but also responsible and forward-thinking. As the company continues to explore new dimensions and expand its capabilities, it remains dedicated to creating value for its stakeholders and contributing positively to the global community.

American Airlines Coast-to-Coast Service

Welcome aboard American Airlines coast-to-coast service. We'll be happy to do everything possible to make your flight with us a most pleasurable experience. We'll provide you with all the information you need to know about your flight, your destination, and the equipment on which you are currently flying. In addition, we are proud to present our American Airlines feature film presentation for our transcontinental passengers. We'd like you now to remove the plastic insert found directly in front of you in the seatback pocket. Please review the safety information during the flight for your own protection in the unlikely event of an in-flight emergency.

American Airlines' coast-to-coast service is designed to provide a seamless and comfortable travel experience for passengers. From the moment you board, our friendly and professional flight attendants are available to assist with any needs you may have. We offer a variety of in-flight amenities, including complimentary meals and beverages, free Wi-Fi, and an extensive selection of entertainment options. Whether you prefer to watch the latest movies, catch up on your favorite TV shows, or listen to music, our entertainment system has something for everyone.

For those looking to relax and unwind, our spacious seating and ergonomic design ensure maximum comfort throughout your journey. Our premium class passengers can enjoy additional perks, such as priority boarding, extra legroom, and access to our exclusive airport lounges. These lounges provide a quiet and comfortable space to work or relax before your flight, with complimentary refreshments, Wi-Fi, and other amenities. American Airlines is committed to making your travel experience as enjoyable and stress-free as possible.

Safety is our top priority at American Airlines. Our aircraft are equipped with the latest safety features and are regularly maintained to ensure they meet the highest standards. Our pilots and crew undergo rigorous training and are well-prepared to handle any situation that may arise during the flight. We also provide detailed safety instructions and demonstrations before takeoff, so you are well-informed about the safety procedures and equipment on board. Your peace of mind and safety are paramount to us.

American Airlines is also dedicated to sustainability and reducing our environmental impact. We have implemented various initiatives to minimize our carbon footprint, including investing in more fuel-efficient aircraft, reducing single-use plastics, and enhancing our recycling programs. By choosing to fly with us, you are supporting our efforts to create a more sustainable future for air travel. We continuously strive to improve our environmental performance and are committed to making a positive impact on the planet.

Thank you for choosing American Airlines for your coast-to-coast travel needs. We are honored to have you on board and look forward to providing you with an exceptional flight experience. Should you need any assistance during your journey, please do not hesitate to ask one of our crew members. Sit back, relax, and enjoy your flight with American Airlines.