



DANIELTROST

CREATIVE MARKETING CONSULTANT



P O R T F O L I O



# I Move Clients Ahead of their Competition!

I have a proven track record in the competencies being sought in creative services professionals today. Here is a brief list of my talents, skills and experience:

- **Team Leader:** I have headed up several creative teams in an agency setting, corporate in-house departments, and my own graphic design/advertising studio for eleven years. I enjoy the mentoring, guiding, and developing those I have worked with.
- **Director:** Coordination and direction of a wide range of creative services that required, collaboration with other creative professionals such as illustrators, photographers, copywriters and developers to provide print and interactive advertising communications solutions.
- **Skills:** Strong visual communication skills that include graphic design proficiency, art direction, and illustration. Expert level use of the latest Adobe Creative Suite applications for both print and interactive/online. Ability to create strategic marketing solutions that promote brand awareness, open doors and add to the bottom line.
- **Production:** Proficient in the current options for producing final print and interactive/online marketing materials. Proficient in the prepress print production of collateral, promotional, advertising and packaging. Competent in the digital production of interactive/online documents using HTML & CSS coding, digital, and e-publishing applications.







Interactive/Online: BEVESPI Online Savings Card (Interactive PDF) & BYDUREON Online Savings Card (HTML Files) • PSKW, Bedminster, NJ  
Example of other online CRM brands here:  
<https://www.azhelps.com/offers.html>

Please print full Prescribing Information including Boxed WARNING and Medication Guide

FOR ELIGIBLE COMMERCIALLY INSURED PATIENTS



**BEVESPI AEROSPHERE**  
\$0 GUARANTEE PROGRAM\*



**GET YOUR FIRST YEAR OF BEVESPI AEROSPHERE FREE\***

\*See eligibility rules below. Restrictions apply.



**BEVESPI AEROSPHERE**  
\$0 GUARANTEE PROGRAM\*

Enxelon  
Therapy First Plus  
BIN# 004682  
PCN# CN  
GRP#  
ID#

For Eligible Commercially Insured Patients

**Questions about BEVESPI AEROSPHERE?**  
Visit [www.BEVESPI.com](http://www.BEVESPI.com) or call 1-800-236-9933.

**ELIGIBILITY**  
You may be eligible for this offer if you are insured by commercial insurance and your insurance does not cover the full cost of your prescription, or you are not insured and are responsible for the cost of your prescriptions.  
Patients who are enrolled in a state or federally funded prescription insurance program are not eligible for this offer. This includes patients enrolled in Medicare Part D, Medicaid, Medicaid, Veterans Affairs (VA), Department of Defense (DOD) programs or TriCare, and patients who are Medicare eligible and enrolled in an employer-sponsored group waiver health plan or government-subsidized prescription drug benefit program for retirees.  
If you are enrolled in a state or federally funded prescription insurance program, you may not use this savings card even if you elect to be processed as an uninsured (cash-paying) patient.  
This offer is not insurance, is restricted to residents of the United States and Puerto Rico, and to patients over 18 years of age. If you use a mail-order pharmacy, please contact your pharmacy provider to confirm if this offer will be accepted.

**TERMS OF USE**  
Eligible commercially insured patients with a valid prescription for BEVESPI AEROSPHERE® (glycopyrrolate/formoterol fumarate) who present this savings card at participating pharmacies will receive 100% off their out-of-pocket costs for each 30-day supply (1 inhaler). If you pay cash for your prescription, you will receive up to **\$100** in savings on your out-of-pocket costs for each prescription. This offer is good for 12 uses and each inhaler counts as 1 use. Patient is responsible for applicable taxes, if any. Card expires on **12/31/17**. If you have any questions regarding this offer, please call **1-844-798-3617**.  
Non-transferable, limited to one per person, cannot be combined with any other offer. Void where prohibited by law, taxed or restricted. Patients, pharmacists, and prescribers cannot seek reimbursement from health insurance or any third party for any part of the benefit received by the patient through this offer.  
AstraZeneca reserves the right to rescind, revoke, or amend this offer, eligibility and terms of use at any time without notice. This offer is not conditioned on any past, present or future purchase, including refills. Offer must be presented along with a valid prescription for BEVESPI AEROSPHERE® at the time of purchase.  
If your commercial insurance plan does not cover BEVESPI AEROSPHERE®, use of this offer permits your healthcare provider or pharmacy to share limited information with certain AstraZeneca vendors to determine if additional resources may be available to you; and to act on your behalf to initiate any processes that may be necessary to access these resources.

BEVESPI AEROSPHERE is a registered trademark of the AstraZeneca group of companies.  
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**BY USING THIS CARD, YOU AND YOUR PHARMACIST UNDERSTAND AND AGREE TO COMPLY WITH THESE ELIGIBILITY REQUIREMENTS AND TERMS OF USE.**  
**Pharmacist Instructions for a Patient With an Eligible Third-Party Payer:**  
**For Insured/Covered Patients:** Submit the claim to the primary Third-Party Payer first, then submit the balance due to **Therapy First Plus** as a Secondary Payer COB with patient responsibility amount and a valid Other Coverage Code of 8. This will reduce the eligible patient's out-of-pocket costs to **\$0** on a 30-day supply.  
**For Insured/Not Covered Patients:** Submit the claim to the primary Third-Party Payer first, if the primary claim submission shows a managed care restriction (step-edit, prior authorization or NDC block), continue the claim adjudication process and submit the balance due to **Therapy First Plus** as a Secondary Payer COB with patient responsibility amount and a valid Other Coverage Code of 3. This will reduce an eligible patient's out-of-pocket costs to **\$0** on a 30-day supply. Reimbursement will be received from **Therapy First Plus**.  
**Pharmacist Instructions for a Cash-Paying Patient:** Submit this claim to **Therapy First Plus**. A valid Other Coverage Code (e.g., 1) is required. The card will cover up to **\$100** per 30-day supply. Reimbursement will be received from **Therapy First Plus**. Valid Other Coverage Code Required. For any questions regarding **Therapy First Plus** online processing, please call the Help Desk at **1-800-422-5604**.  
Program managed by PSKW, LLC, on behalf of AstraZeneca.

Please see full Prescribing Information including Boxed WARNING and Medication Guide at [www.BEVESPI.com](http://www.BEVESPI.com), and discuss with your doctor.




**BEVESPI AEROSPHERE®**  
(glycopyrrolate 9 mcg/  
formoterol fumarate 4.8 mcg)  
Inhalation Aerosol

AstraZeneca

file:///Users/trost2/Dropbox/Disk Release/Farxiga-Xigduo\_NewCrop\_HTML\_File\_1.19.16/Farxiga-Xigduo\_NewCrop\_HTML\_File\_1.19.16/

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**12-Week Turnaround Program Savings Card**

To start saving, enroll online at [12WeekTurnaroundProgram.com](http://12WeekTurnaroundProgram.com) or by phone at 1-855-687-2069.

Enxelon  
Therapy First Plus  
BIN# 004682  
PCN# CN  
GRP#  
ID#

**BYDUREON®**  
extended extended-release for injectable suspension 2mg

**Just \$25 for the first 12 weeks, with the 12-Week Turnaround Program Savings Card**

**IMPORTANT SAFETY INFORMATION**  
**INDICATION AND LIMITATIONS OF USE**  
BYDUREON is indicated as an adjunct to diet and exercise to improve glycemic control in adults with type 2 diabetes mellitus.  
• Not recommended as first-line therapy for patients inadequately controlled on diet and exercise  
• Not a substitute for insulin, should not be used in patients with type 1 diabetes or diabetic ketoacidosis  
• Not recommended for use with insulin  
• BYDUREON and BYETTA® (exenatide) injection contain the same active ingredient, exenatide. Do not coadminister with BYETTA  
• Not studied in patients with a history of pancreatitis. Consider other antidiabetic therapies in patients with a history of pancreatitis  
**WARNING: RISK OF THYROID C-CELL TUMORS**  
• Exenatide extended-release causes an increased incidence in thyroid C-cell tumors at clinically relevant exposures in rats compared to controls. It is unknown whether BYDUREON causes thyroid C-cell tumors, including medullary thyroid carcinoma (MTC), in humans, as the human relevance of exenatide extended-release-induced rodent thyroid C-cell tumors has not been determined  
• BYDUREON is contraindicated in patients with a personal or family history of MTC or in patients with Multiple Endocrine Neoplasia syndrome type 2 (MEN2). Counsel patients regarding the potential risk of MTC with the use of BYDUREON and inform them of symptoms of thyroid tumors (e.g., mass in the neck, dysphagia, dyspnea, persistent hoarseness). Routine monitoring of serum calcitonin or using thyroid ultrasound is of uncertain value for detection of MTC in patients treated with BYDUREON  
**CONTRAINDICATIONS**  
• Personal or family history of MTC, patients with MEN 2  
• Prior serious hypersensitivity reactions to exenatide or product components  
**WARNINGS AND PRECAUTIONS**  
• Pancreatitis Exenatide has been associated with acute pancreatitis, including fatal and non-fatal hemorrhagic or necrotizing pancreatitis. After initiation, observe patients carefully for symptoms of pancreatitis. If suspected, discontinue promptly and do not restart if confirmed. Consider other antidiabetic therapies in patients with a history of pancreatitis  
• Hypoglycemia BYDUREON increased the risk of hypoglycemia when coadministered with insulin and insulin secretagogues. Consider lowering the dose of these agents when coadministered with BYDUREON  
• Renal Impairment Altered renal function, including increased serum creatinine, renal impairment, worsened chronic renal failure, and acute renal failure, sometimes requiring hemodialysis and kidney transplantation has been reported. Not recommended in patients with severe renal impairment or end-stage renal disease. Use caution in patients with renal transplantation or moderate renal failure  
• Severe Gastrointestinal Disease Because exenatide is commonly associated with gastrointestinal adverse reactions, not recommended in patients with severe gastrointestinal disease (eg, gastroparesis)  
• Immunogenicity Patients may develop antibodies to exenatide. In 5 registration trials, attenuated glycemic response was associated in 6% of BYDUREON-treated patients with antibody formation. If worsening of or failure to achieve adequate glycemic control occurs, consider alternative antidiabetic therapy  
• Hypersensitivity Reports of serious hypersensitivity reactions (eg, anaphylaxis and angioedema). If this occurs, patients should discontinue BYDUREON and promptly seek medical advice  
• Injection Site Reactions Serious reactions (eg, abscess, cellulitis, and necrosis), with or without subcutaneous nodules, have been reported  
• Macrovascular Outcomes No clinical studies establishing conclusive evidence of macrovascular risk reduction with BYDUREON or any other antidiabetic drug  
**ADVERSE REACTIONS**  
Most common (≥5%) and occurring more frequently than comparator in clinical trials: nausea (16.9%), diarrhea (12.7%), headache (6.0%), vomiting (6.8%), constipation (5.9%), injection-site pruritus (5.9%), injection-site nodule (5.3%), and dyspepsia (5.1%)  
**DRUG INTERACTIONS**  
• Oral Medications BYDUREON slows gastric emptying and may reduce the rate of absorption of orally administered drugs  
• Warfarin Increased international normalized ratio (INR) sometimes associated with bleeding has been reported with concomitant use of exenatide with warfarin. Monitor INR frequently until stable upon initiation of BYDUREON  
**PREGNANT AND NURSING WOMEN**  
• Pregnant Women Based on animal data, may cause fetal harm. Use during pregnancy only if the potential benefit justifies the potential risk to the fetus. Report drug exposure during pregnancy at 1-800-633-9081  
• Nursing Women Discontinue BYDUREON or discontinue nursing  

You are encouraged to report negative side effects of prescription drugs to the FDA. Visit [www.fda.gov/medwatch](http://www.fda.gov/medwatch) or call 1-800-FDA-1088.  
If you are without prescription coverage and cannot afford your medication, AstraZeneca may be able to help. If you would like additional information regarding AstraZeneca products, please contact the information center at AstraZeneca in the US at 1-800-236-9933, Monday through Friday, 9 a.m. to 8 p.m. ET, excluding holidays, or visit [AstraZeneca-us.com](http://AstraZeneca-us.com).  
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Program managed by PSKW on behalf of AstraZeneca. Product dispensed pursuant to program rules and federal and state laws.  
©2017 AstraZeneca. All rights reserved. US 10626 Last Updated 5/17  
This product information is intended for US consumers only.

**SAVINGS ELIGIBILITY REQUIREMENTS**  
You may be eligible for this offer if you are insured by commercial insurance and your insurance does not cover the full cost of your prescription, or you are not insured and are responsible for the cost of your prescriptions.  
• Patients who are enrolled in a state or federally funded prescription insurance program are not eligible for this offer. This includes patients enrolled in Medicare Part D, Medicaid, Medicaid, Veterans Affairs (VA), Department of Defense (DOD) programs or TriCare, and patients who are Medicare eligible and enrolled in an employer-sponsored group waiver health plan or government-subsidized prescription drug benefit program for retirees.  
• If you are enrolled in a state or federally funded prescription insurance program, you may not use this savings card even if you elect to be processed as an uninsured (cash paying) patient.  
• This offer is not insurance and is restricted to residents of the United States and Puerto Rico. You must be 18 years of age or older.  
**PROGRAM TERMS OF USE**  
• Eligible patients with a valid prescription for BYDUREON who present a registered Savings Card at participating pharmacies may be able to pay \$25 for their first 3-month (84-day) supply, consisting of either a 28-day initial supply plus 2 refills or 84-day initial supply, followed thereafter by \$25 for each 28-day supply for up to 24 months. Maximum savings per each 28-day supply is \$100. Offer not applicable to out-of-pocket expenses of \$25 or less. Offer valid for up to a total of 26 refills within 24 months, as prescribed. Every year thereafter, patients will be required to renew eligibility.  
• Patient must register in the program before redeeming the savings offer. This offer will expire on December 31, 2017.  
• Patient must receive a 12-week supply (84-day) of BYDUREON over the first 3 months on BYDUREON prior to claiming a money-back offer.  
• The program covers patient out-of-pocket co-pay cost up to a maximum of \$100 per 28-day supply.  
• Patient must complete the rebate form online at [www.12WeekTurnaroundProgram.com](http://www.12WeekTurnaroundProgram.com) within 60 days if they are not satisfied with their progress at the end of their initial 3 months of treatment.  
• Non-transferable, limited to one per person, cannot be combined with any other offer. Void where prohibited by law, taxed, or restricted.  
• Patients, pharmacists, and prescribers cannot seek reimbursement from health insurance or any third party for any part of the benefit received by the patient through this offer.  
• AstraZeneca reserves the right to rescind, revoke, or amend this offer at any time without notice.  
• This offer is not conditioned on any past, present, or future purchase, including refills.  
• Offer must be presented along with a valid prescription for BYDUREON at the time of purchase. If you have any questions regarding this offer, please call 1-855-687-2069.  
**BY USING THIS CARD, YOU AND YOUR PHARMACIST UNDERSTAND AND AGREE TO COMPLY WITH THESE ELIGIBILITY REQUIREMENTS AND TERMS OF USE.**  
**MAIL-ORDER INSTRUCTIONS**  
If you use a mail-order pharmacy (or if your pharmacy does not accept the BYDUREON Savings Card), then follow the steps below:  
1. Call your mail-order pharmacy to see if they accept the BYDUREON Savings Card. If they do, provide them with your BYDUREON Savings Card number after they receive your prescription. You will receive your rebate when the pharmacy processes your prescription payment.  
2. If your mail-order or retail pharmacy does NOT accept the BYDUREON Savings Card:  
a. Call **1-855-292-5968** to request a patient rebate form, or go to [www.patientrebateonline.com](http://www.patientrebateonline.com) to download a form.  
b. When you receive your form, complete and sign it. Next, attach the original mail-order receipt and return it to the address listed on the form.  
c. Remember to keep a copy of your receipts for your records. You should receive your rebate check in 3 to 4 weeks.  
3. You will need to request/download a form each time you get a refill of your prescription and complete steps 2a and 2b to receive your rebate.

Please click here for Medication Guide, and click here for Full Prescribing Information for BYDUREON 2 mg, including Boxed WARNING about possible thyroid tumors including thyroid cancer.

AstraZeneca

( Interactive PDF )

( HTML Online Web Page )

DANIEL TROST  
CREATIVE MARKETING CONSULTANT



FOR ELIGIBLE COMMERCIALLY INSURED PATIENTS



SYMBICORT

\$25

GUARANTEE PROGRAM\*

New and current eligible commercially insured patients pay no more than \$25 for each prescription, INCLUDING THOSE WITH RESTRICTIONS ON PRESCRIPTION BENEFIT COVERAGE.\* NEW PATIENTS MAY ALSO BE ELIGIBLE TO RECEIVE THEIR FIRST FILL FREE.



SYMBICORT

\$25

GUARANTEE PROGRAM\*

Emdocin  
Therapy First Plus

Symbicort®

(budesonide/formoterol fumarate dihydrate)  
Inhalation Aerosol

BIN# 004682

PCN# CN

GRP# ECXXXXXXX

ID# XXXXXXXXXX

For Eligible Commercially Insured Patients

1. Present this offer to your pharmacist, along with a valid prescription.

2. With this offer, eligible patients will pay \$25 per 30-day supply (1 inhaler) of SYMBICORT if their out-of-pocket cost is more than \$25.

This offer expires 12/31/2015

\*Subject to eligibility rules below; restrictions apply.

ELIGIBILITY

You may be eligible for this offer if you are insured by commercial insurance and your insurance does not cover the full cost of your prescription, or you are not insured and are responsible for the cost of your prescriptions.

Patients who are enrolled in a state or federally funded prescription insurance program are not eligible for this offer. This includes patients enrolled in Medicare Part D, Medicaid, Medigap, Veterans Affairs (VA), Department of Defense (DOD) programs or TriCare, and patients who are Medicare eligible and enrolled in an employer sponsored group waiver health plan or government-subsidized prescription drug benefit program for retirees.

If you are enrolled in a state or federally funded prescription insurance program, you may not use this savings card even if you elect to be processed as an uninsured (cash-paying) patient.

This offer is not insurance, is restricted to residents of the United States and Puerto Rico, and to patients over 12 years of age. This offer is not valid for mail order.

TERMS OF USE

Eligible commercially insured patients with a valid prescription for SYMBICORT® (budesonide/formoterol fumarate dihydrate) who present this savings card at participating pharmacies will pay \$25 per 30-day supply (1 inhaler) if their out-of-pocket cost is more than \$25. New commercially insured patients will receive 100% off their out-of-pocket cost for the first inhaler. If you pay cash for your prescription, you will receive up to \$100 in savings on your out-of-pocket costs that exceed \$25 for each prescription. This offer is good for 12 uses and each inhaler counts as 1 use. Other restrictions may apply. Patient is responsible for applicable taxes, if any. Card expires on 12/31/2015. If you have any questions regarding this offer, please call 1-866-421-2848.

Non-transferable, limited to one per person, cannot be combined with any other offer. Void where prohibited by law, taxed or restricted. Patients, pharmacists, and prescribers cannot seek reimbursement from health insurance or any third party for any part of the benefit received by the patient through this offer.

AstraZeneca reserves the right to rescind, revoke, or amend this offer, eligibility and terms of use at any time without notice. This offer is not conditioned on any past, present or future purchase, including refills. Offer must be presented along with a valid prescription for SYMBICORT® at the time of purchase.

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Pharmacist Instructions for a Patient With an Eligible Third-Party Payer:

**For Insured/Covered Patients:** Submit the claim to the primary Third-Party Payer first, then submit the balance due to **Therapy First Plus** as a Secondary Payer COB with patient responsibility amount and a valid Other Coverage Code of 8. This will reduce the eligible patient's out-of-pocket costs to \$25 on a 30-day supply. **For Insured/Not Covered Patients:** Submit the claim to the primary Third-Party Payer first, if the primary claim submission shows a managed care restriction (step-edit, prior authorization or NDC block), continue the claim adjudication process and submit the balance due to **Therapy First Plus** as a Secondary Payer COB with patient responsibility amount and a valid Other Coverage Code of 3. This will reduce an eligible patient's out-of-pocket costs to \$25 on a 30-day supply. Reimbursement will be received from **Therapy First Plus**.

**Pharmacist Instructions for a Cash-Paying Patient:** Submit this claim to **Therapy First Plus**. A valid Other Coverage Code (e.g., 1) is required. The card will cover up to \$100 per 30-day supply. Reimbursement will be received from **Therapy First Plus**.

Valid Other Coverage Code Required. For any questions regarding **Therapy First Plus** online processing, please call the Help Desk at 1-800-422-5604. Program managed by PSKW, LLC, on behalf of AstraZeneca.

[Click here for full Prescribing Information and Medication Guide and discuss with your doctor.](#)



SYMBICORT®

(budesonide/formoterol fumarate dihydrate)

Inhalation Aerosol



( Interactive PDF )

FOR ELIGIBLE COMMERCIALLY INSURED PATIENTS



SYMBICORT

\$25

GUARANTEE PROGRAM\*

New and current eligible commercially insured patients pay no more than \$25 for each prescription, INCLUDING THOSE WITH RESTRICTIONS ON PRESCRIPTION BENEFIT COVERAGE.\* NEW PATIENTS MAY ALSO BE ELIGIBLE TO RECEIVE THEIR FIRST FILL FREE.



SYMBICORT

\$25

GUARANTEE PROGRAM\*

Emdocin  
Therapy First Plus

Symbicort®

(budesonide/formoterol fumarate dihydrate)  
Inhalation Aerosol

BIN# 004682

PCN# CN

GRP# EC5700378

ID# 4137260867

For Eligible Commercially Insured Patients

1. Present this offer to your pharmacist, along with a valid prescription.

2. With this offer, eligible patients will pay \$25 per 30-day supply (1 inhaler) of SYMBICORT if their out-of-pocket cost is more than \$25.

This offer expires 12/31/2016

\*Subject to eligibility rules below; restrictions apply.

ELIGIBILITY

You may be eligible for this offer if you are insured by commercial insurance and your insurance does not cover the full cost of your prescription, or you are not insured and are responsible for the cost of your prescriptions.

Patients who are enrolled in a state or federally funded prescription insurance program are not eligible for this offer. This includes patients enrolled in Medicare Part D, Medicaid, Medigap, Veterans Affairs (VA), Department of Defense (DOD) programs or TriCare, and patients who are Medicare eligible and enrolled in an employer sponsored group waiver health plan or government-subsidized prescription drug benefit program for retirees.

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SYMBICORT is a registered trademark of the AstraZeneca group of companies.  
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Pharmacist Instructions for a Patient With an Eligible Third-Party Payer:

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Valid Other Coverage Code Required. For any questions regarding **Therapy First Plus** online processing, please call the Help Desk at 1-800-422-5604. Program managed by PSKW, LLC, on behalf of AstraZeneca.

[Click here for full Prescribing Information and Medication Guide and discuss with your doctor.](#)



SYMBICORT®

(budesonide/formoterol fumarate dihydrate)

Inhalation Aerosol




( HTML Online Web Page )


DANIEL TROST  
CREATIVE MARKETING CONSULTANT




Collateral: CSL Plasma Donor Rewards Package • PSKW, Bedminster, NJ

Important CSL Plasma Information Enclosed





3PEA PREPAID SERVICES  
PO BOX 530492  
HENDERSON, NV 89053



CSL PLASMA  
1515 E CENTRAL AVE  
WICHITA KS 67214-4131  
PACKAGE ID: 174059 EXP: 0000

Enjoy your CSL Plasma Visa® Prepaid Card Today!

Welcome to your CSL Plasma Visa Prepaid Card Program! Enjoy your reward and thanks for your support!

**IMPORTANT CARD INFORMATION**

- THIS IS NOT A CREDIT CARD.** It is a Visa prepaid card, good anywhere Visa debit cards are accepted.
- THIS CARD HAS ATM ACCESS.** To use this cash access feature you must set up your PIN by calling 1-877-CSL-8100. Please use the postal code that at your local plasma donation center has on file for you to set up your PIN.
- Visit [www.CSLPlasma.com](http://www.CSLPlasma.com) online to manage your card, check your balance and view your transaction history.
- Sign the back of your card now.

- PLEASE NOTE: Your card is already activated; you can begin using it immediately.** You do not need to phone Customer Service in order to begin using your card.
- Review the enclosed 3Pea Prepaid Services Prepaid Card Agreement and Privacy Notice. Your Schedule of Fees and any Supplemental Terms of Use are printed on the back of this card carrier.
- You can pay for purchases by:
  - Selecting “debit” and entering your confidential PIN number into the keypad or;
  - Selecting “credit” and signing the receipt.

Good for You. Great for Life.

**FREQUENTLY ASKED QUESTIONS**

**How does my reloadable Visa prepaid card work?**  
Because it is a prepaid card, spending is limited to the amount of money loaded on the card. Remember: The more you donate, the more you earn. Plus, as it carries the Visa logo, you can use it anywhere Visa debit cards are accepted- in stores, online or over the phone. Each time you use your card, the purchase amount will be automatically deducted from your card balance.

**Do I need to activate my new Visa?**  
No, the card is instantly usable for signature (simply swipe and sign) purchases. The first signature purchase transaction per donation is FREE however there is a \$0.25 fee for each signature purchase made after the first free transaction.

**How do I get cash at an ATM with my reloadable Visa prepaid card?**  
To get cash at the ATM, insert your card into the machine and enter the PIN you selected. (Select your PIN by calling 1-877-CSL-8100.) Select “checking” to make a withdrawal and enter the amount of cash you want to withdraw. Then, take your cash, card, and receipt to keep track of your balance. An ATM finder is available at [www.CSLPlasma.com](http://www.CSLPlasma.com).

**Please note: There is a fee for using the ATM. Please refer to the fee schedule on this sheet**

**How do I make a purchase with my reloadable Visa prepaid card?**  
Each time you use your card, the purchase amount is automatically deducted from your card balance. IMPORTANT: Check your card balance before you shop by calling 1-877-CSL-8100 or visiting [www.CSLPlasma.com](http://www.CSLPlasma.com).

At the time of purchase, give the card to the cashier and ask to sign the purchase receipt. Or, swipe the card through the keypad and push the “credit” button, then sign the receipt. First signature spend transaction per donation is FREE.

To get cash back when making a purchase, swipe your card and choose the “debit” button, then select the cash back amount you want from the screen options and enter your PIN. Remember to take your cash and your receipt.

**Please note: There is a fee for making purchases. Please refer to the fee schedule on this sheet.**

**What if I want to purchase an item that costs more than the balance on my reloadable Visa prepaid card?**  
To make a purchase greater than the balance on your card, you will need to use a second payment method – cash, check card – to cover the difference. However, not all merchants can handle these “split tender” transactions, and, if you try to greater value than your card balance, your card will be declined.

**Please note: A fee will be applied if your card is declined. Please refer to the fee schedule on this sheet.**

**What should I do if my reloadable Visa prepaid card is declined?**  
If a transaction is declined, the merchant will let you know: A fee will be applied if a transaction is declined. To help pin of your balance by visiting [www.CSLPlasma.com](http://www.CSLPlasma.com) or calling the Customer Service number (1-877-CSL-8100). It is always your balance.

**Where can I check my balance for free?**  
Call 1-877-CSL-8100 or visit [www.CSLPlasma.com](http://www.CSLPlasma.com) at any time to check your balance for free, you can also question a ch or to report a lost or stolen card. The call is always free. If there is no card activity for a period of three (3) months, a \$2.9 month thereafter will be deducted from the card.

**Where can I use my reloadable Visa prepaid card?**  
You can use your card online, over the phone and at the millions of places that accept Visa debit cards – including superm clothing stores, drug stores, to make utility payments, other one-time or recurring bills and more. There are some guidelin transactions that you should be aware of before you shop:



To reduce the time it takes to donate. The reloadable CSL Plasma Visa Prepaid Card means your donation fee is loaded on your card after you complete the donation process and will be ready for use anywhere Visa debit cards are accepted.

**on to your card after each time you donate. Your donation fee will be loaded to the card. You can only use the card's value.**

The CSL Plasma Visa Prepaid Card is a smart and cost-effective alternative to carrying cash. The CSL Plasma Visa Prepaid Card offers you the following benefits:

**Flexibility:** Unmatched reward options (card purchases and ATM)

**Control:** Ability to access your balance toll free and online.

**Security:** “Zero Liability” protection against loss, theft, or fraud

**Convenience:** 24/7 instant access to funds

**Ease:** Ability to make purchases at millions of locations online or in store – everywhere Visa debit cards are accepted

For more information regarding the program, please visit [www.CSLPlasma.com](http://www.CSLPlasma.com) to obtain your card balance, access your card history and view/download a printable statement. You may also call 1-877-CSL-8100.

©2011 3PEA International. Issued by University National Bank pursuant to a license from Visa U.S.A. Inc. This card can be used anywhere Visa debit cards are accepted.

**IMPORTANT CARD INFORMATION FOR YOU!**

Please read the important tips below to learn about your card.

For more detailed information, visit the website listed on the back of your card.

**Gas Stations:** Always present your card to an attendant inside the service station. Your card may not work at the gas pump!

**ATMs:** All cards with ATM access will have a label attached with a telephone number to call to set your PIN number. Your card will not work at an ATM without setting your PIN beforehand. Select “CHECKING” as the option to withdraw money.

**Checkout:** You can make retail card purchases two different ways:

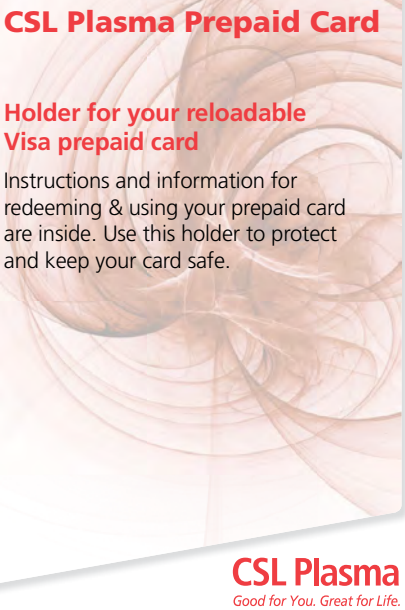
- Select “CREDIT” and sign your name to authorize your purchases.
- Select “DEBIT” and enter your PIN to authorize your purchases. Some merchants will allow you to get cash back with this payment method.

To find the nearest ATM go to:

[www.CSLPlasma.com](http://www.CSLPlasma.com)

Remember that you can only spend up to your available balance.

Collateral: CSL Plasma Donor Rewards Card Holder & Visa Debit Card • PSKW, Bedminster, NJ



**Holder for your reloadable Visa prepaid card**

Instructions and information for redeeming & using your prepaid card are inside. Use this holder to protect and keep your card safe.

**How do I get cash at an ATM with my reloadable Visa prepaid card?**

To get cash at the ATM, insert your card into the machine and enter the PIN you selected. (Select your PIN by calling 1-877-CSL-8100.)

Select “checking” to make a withdrawal and enter the amount of cash you want to withdraw. Then, take your cash, card, and receipt to keep track of your balance. An ATM finder is available at [www.CSLPlasma.com](http://www.CSLPlasma.com).

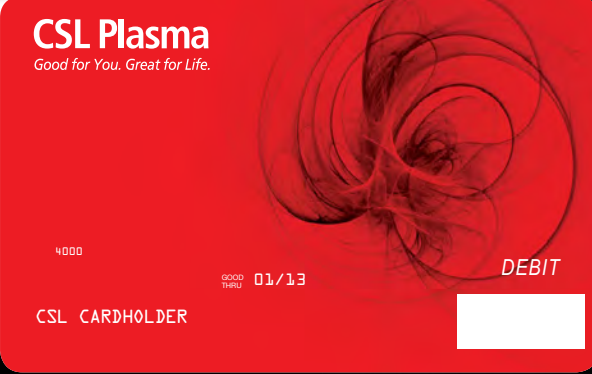
**How do I make a purchase with my reloadable Visa prepaid card?**

Each time you use your card, the purchase amount is automatically deducted from your card balance. IMPORTANT: Check your card balance before you shop by calling 1-877-CSL-8100 or visiting [www.CSLPlasma.com](http://www.CSLPlasma.com).

At the time of purchase, give the card to the cashier and ask to sign the purchase receipt. Or, swipe the card through the keypad and push the “credit” button, then sign the receipt. First signature spend transaction per donation is FREE.

To get cash back when making a purchase, swipe your card and choose the “debit” button, then select the cash back amount you want from the screen options and enter your PIN. Remember to take your cash and your receipt.




**Please note: There is a fee for making purchases. Please refer to the fee schedule on the back panel.**



**AUTHORIZED SIGNATURE - NOT VALID UNLESS SIGNED**

This Card remains the property of the issuing institution and the privilege of its use may be withdrawn at any time. This card is issued by University National Bank pursuant to a license from Visa U.S.A. Inc.

For customer service call: 1-877-CSL-8100 or [help@3pea.com](mailto:help@3pea.com)  
Balance & Account Information: [www.cslplasma.com](http://www.cslplasma.com)

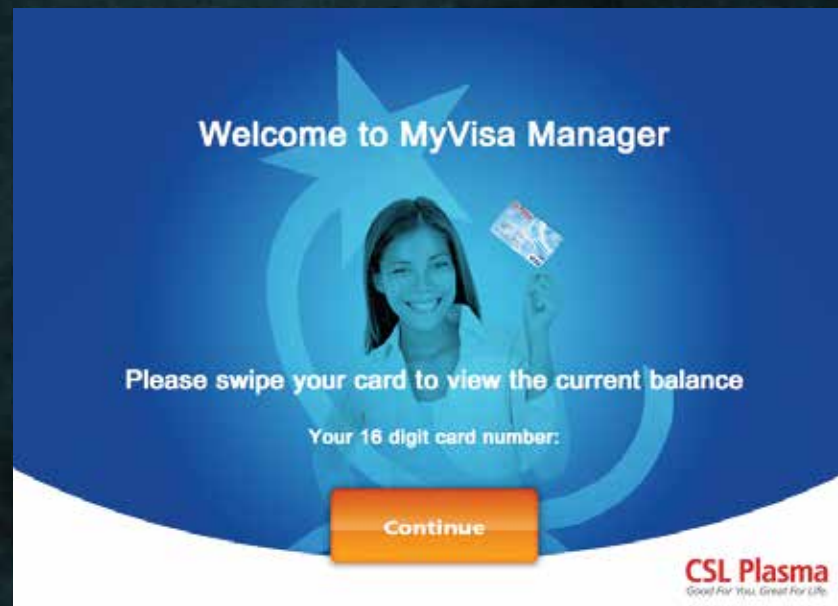


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Interactive/Web: CSL Plasma ATM  
Kiosk Screens • PSKW, Bedminster, NJ



PHARMACEUTICAL

Collateral: Durezol Sample Rewards Packaging &  
Debit Card • PSKW, Bedminster, NJ





Clinical Consults:  
A Review of Clinical Data in Treating  
Adults With ADHD



A 30-Minute Interactive Teleconference

Collateral: Shire ADHD Teleconference  
Program • PSKW, Bedminster, NJ

Collateral: Shire Direct Mail ADHD Teleconference  
Invitation • PSKW, Bedminster, NJ



Clinical Consults:  
A Review of Clinical Data in Treating  
Adults With ADHD

A 30-Minute Interactive  
Teleconference

A 30-Minute Interactive Teleconference Discussion

ADHD is a psychiatric disorder of childhood that may persist into adulthood for many patients.<sup>1,2</sup> ADHD is a disorder that could be affecting patients that you see in your practice.

Format and Meeting Overview

Teleconferences will feature ADHD experts who will review a 30-minute slide presentation on the diagnosis and treatment of Adult ADHD. Our ADHD expert will then open the teleconference by taking questions relevant to ADHD in your practice. Presenters are paid consultants.

In addition to the teleconference, you may elect to receive a complimentary educational item for your practice.

Below are the available dates and times of the teleconferences. Please circle the date and time of your choice. All times are Eastern Time.

Time	Date	Time	Date	Time	To register
1:30 PM ET	November 2, 2010	1:30 PM ET	November 24, 2010	12:30 PM ET	<b>Fax this form to:</b> <b>1-800-819-2292</b> <b>OR</b> <b>Call us at:</b> <b>1-800-325-9042, Program 5500</b>
1:30 PM ET	November 3, 2010	12:30 PM ET	November 24, 2010	1:30 PM ET	
12:30 PM ET	November 4, 2010	1:30 PM ET	November 29, 2010	12:30 PM ET	
1:30 PM ET	November 5, 2010	12:30 PM ET	November 30, 2010	1:30 PM ET	
3:30 PM ET	November 5, 2010	1:30 PM ET	November 30, 2010	3:30 PM ET	
12:30 PM ET	November 8, 2010	12:30 PM ET	December 1, 2010	12:30 PM ET	
1:30 PM ET	November 9, 2010	1:30 PM ET	December 2, 2010	1:30 PM ET	
12:30 PM ET	November 10, 2010	12:30 PM ET	December 6, 2010	1:30 PM ET	
1:30 PM ET	November 10, 2010	1:30 PM ET	December 7, 2010	12:30 PM ET	
12:30 PM ET	November 12, 2010	1:30 PM ET	December 8, 2010	3:30 PM ET	
3:30 PM ET	November 15, 2010	12:30 PM ET	December 9, 2010	12:30 PM ET	
October 27, 2010	12:30 PM ET	November 15, 2010	2:30 PM ET	December 14, 2010	
October 28, 2010	1:30 PM ET	November 16, 2010	1:30 PM ET	December 15, 2010	
October 29, 2010	12:30 PM ET	November 17, 2010	1:30 PM ET	December 15, 2010	
October 29, 2010	1:30 PM ET	November 18, 2010	12:30 PM ET	December 16, 2010	
November 1, 2010	12:30 PM ET	November 22, 2010	1:30 PM ET	December 17, 2010	
November 1, 2010	1:30 PM ET	November 23, 2010	12:30 PM ET		

Slide 19

Vyvanse® Overview (cont.)

**DOING:**

- Recommended starting dose is 30 mg
- Available doses are 20, 30, 40, 50, 60, and 70 mg
- Titrate up or down in 10-mg or 20-mg increments in intervals of approximately 1 week
- The maximum recommended dose is 70 mg/day
- Vyvanse should be administered in the morning at the lowest effective dose
- Dosage should be individualized to therapeutic needs and response of patient

**WARNING: POTENTIAL FOR ABUSE**

See Full Prescribing Information for complete Boxed WARNING.

- Amphetamines have a high potential for abuse; prolonged administration may lead to dependence.
- Misuse of amphetamines may cause sudden death and serious cardiovascular adverse events.

Vyvanse (lisdexamfetamine) Tablets, Pkg. 30mg (30 mg) April 2010

NOTES:

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Please see Important Safety Information and accompanying Full Prescribing Information including Boxed WARNING regarding Potential for Abuse, and discuss with your doctor.

Slide 20

Vyvanse Adult Pivotal Study

NOTES:

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Please see Important Safety Information and accompanying Full Prescribing Information including Boxed WARNING regarding Potential for Abuse, and discuss with your doctor.

Complete and fax this form to 1-800-819-2292. Other registrants from this practice:

First Name \_\_\_\_\_ Last Name \_\_\_\_\_ Degree \_\_\_\_\_ Specialty \_\_\_\_\_

Degree(s) \_\_\_\_\_ Specialty \_\_\_\_\_ Degree \_\_\_\_\_ Specialty \_\_\_\_\_

Address \_\_\_\_\_ Suite \_\_\_\_\_ Degree \_\_\_\_\_ Specialty \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Degree \_\_\_\_\_ Specialty \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_ Degree \_\_\_\_\_ Specialty \_\_\_\_\_

E-mail Address \_\_\_\_\_ Degree \_\_\_\_\_ Specialty \_\_\_\_\_





Dear Patient,

On behalf of Duke Clinical Research Institute, thank you for enrolling in the ODYSSEY OUTCOMES study. The purpose of this study is to evaluate the ability of an investigational drug, called SAR236553, to lower LDL cholesterol and prevent heart attacks or strokes in people who have CHD (Coronary Heart Disease) and have been hospitalized recently for a heart attack or unstable angina (unexpected chest pain).

As part of the ODYSSEY study, you will attend clinic visits according to the study schedule. You will be reimbursed for your expenses related to attending the scheduled clinic visits. To that end, we are pleased to provide you with the attached **ODYSSEY Reimbursement Visa Debit Card**.

**Getting Started:**

**Step #1:** Your Visa debit card will be activated by the clinic, upon your first clinic visit.

**Step #2:** Immediately following each clinic visit, your coordinator will load the Visa card with the approved amount as described in your informed consent form.

**Step #3:** Use your Visa debit card at checkout. Select "CREDIT" and sign your name to authorize your purchases. Please note that that you can only spend up to your available balance.

**You can check your card balance easily, by calling 1-877-651-5 odysseyoutcomes.mycardview.com and follow the simple instr**

**Important Information for Use of your Visa Debit Card:**

- You can use your card anywhere Visa debit cards are accepted, including are some guidelines for special transactions that you should be aware of
  - **Gas stations** - The self-service terminals at gas stations pre-charge is necessary to go inside to pay depending on your balance.
  - **Restaurants** - Restaurants may pre-charge the tip to your bill, exceeding your balance. This will cause your card to decline. Make sure you understand the restaurant's policy, and verify that you have enough funds on your card to cover the dining bill, including any pre-charged tip.
  - **Hotels** - Hotels may put a "hold" on the amount of your estimated bill, making that amount unavailable for other purchases. When you check out, that hold may take a few days to be removed.
- Each time you use your card, the purchase amount will be deducted from your card balance.
- Each time you attend a scheduled clinic visit, the funds will be loaded onto your card.

**This is a reloadable card** that will be activated after your scheduled clinic visits, so keep your card – even after the balance is depleted. Should you have any questions regarding the use of this card, please contact our customer service department at **1-877-651-5801**.

Sincerely,

The ODYSSEY OUTCOMES Study Team

Version 1.0, 5 December 2012



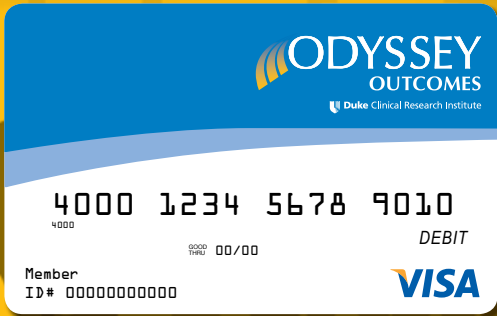
**ODYSSEY** Patient Reimbursement Visa Card



**ODYSSEY** Patient Reimbursement  
Visa Debit Card Program

**Study Site Coordinator  
Informational Brochure**

**Study Coordinators:** This brochure contains all of the information you need to know about the Patient Reimbursement Visa Debit Card Program. Please review this information carefully.







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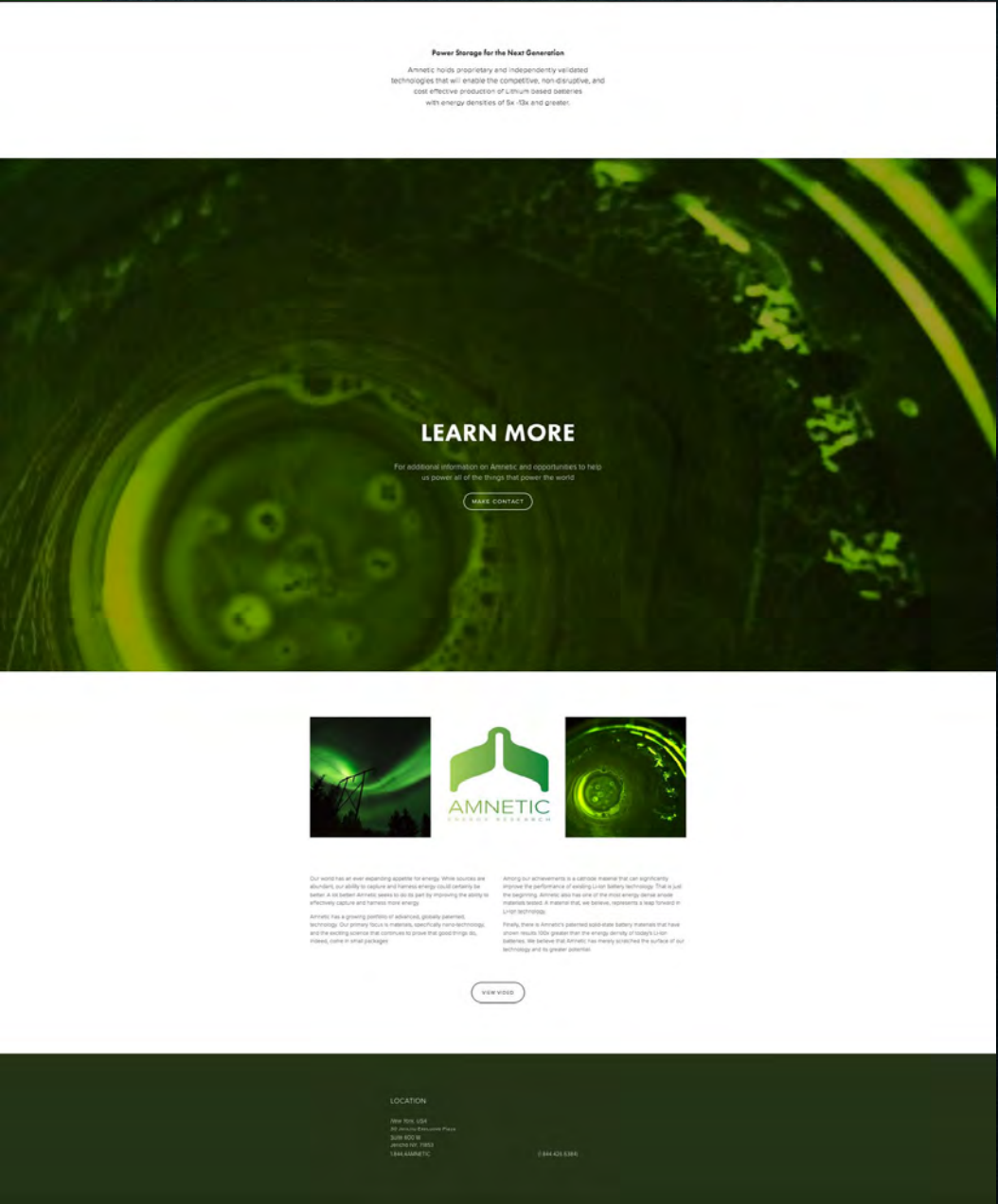
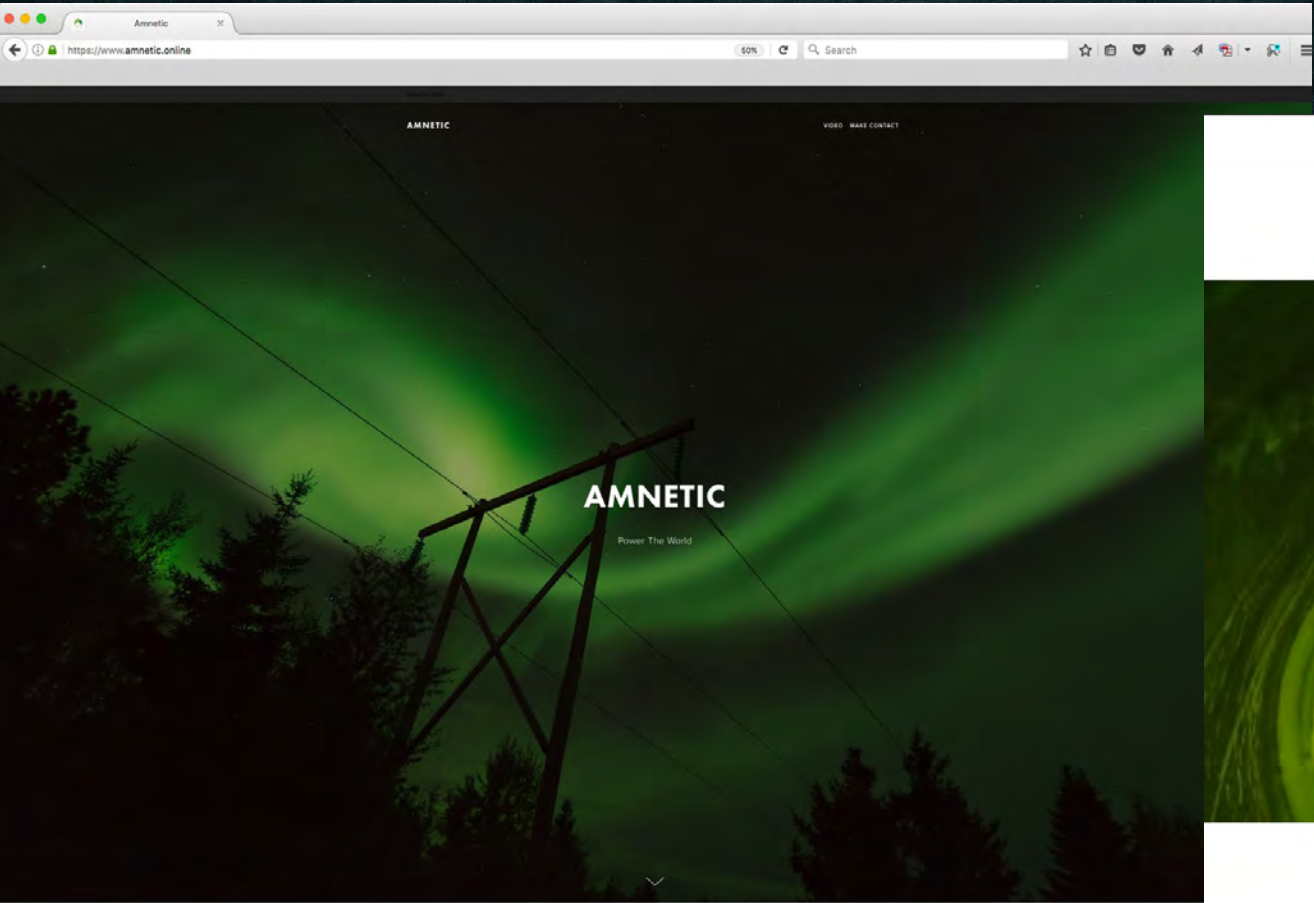
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Advertising (Online): Banner Ad • PSKW & Associates, Bedminster, NJ



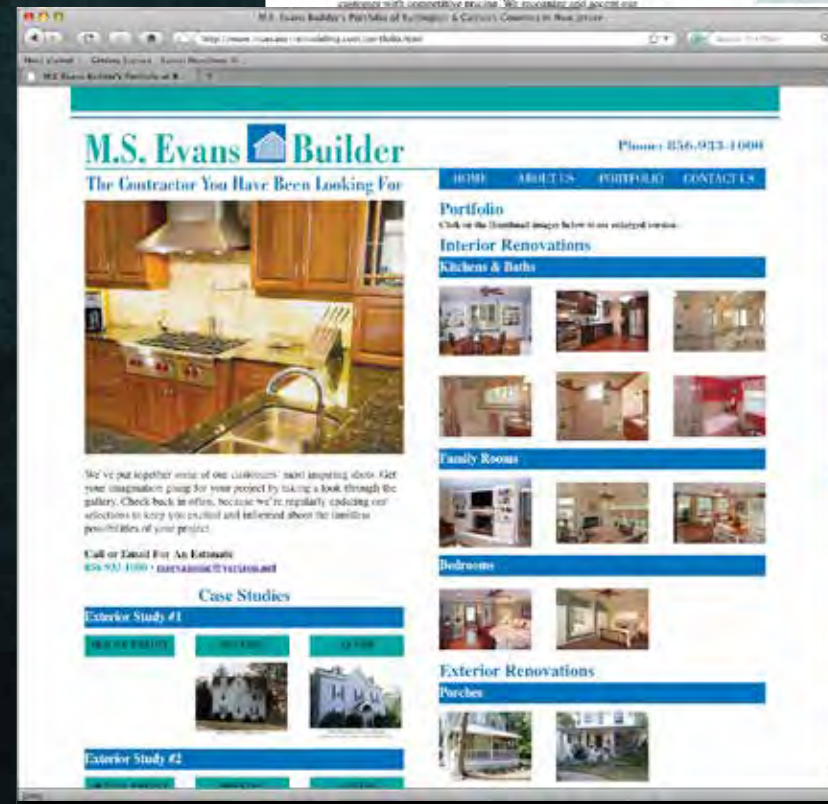
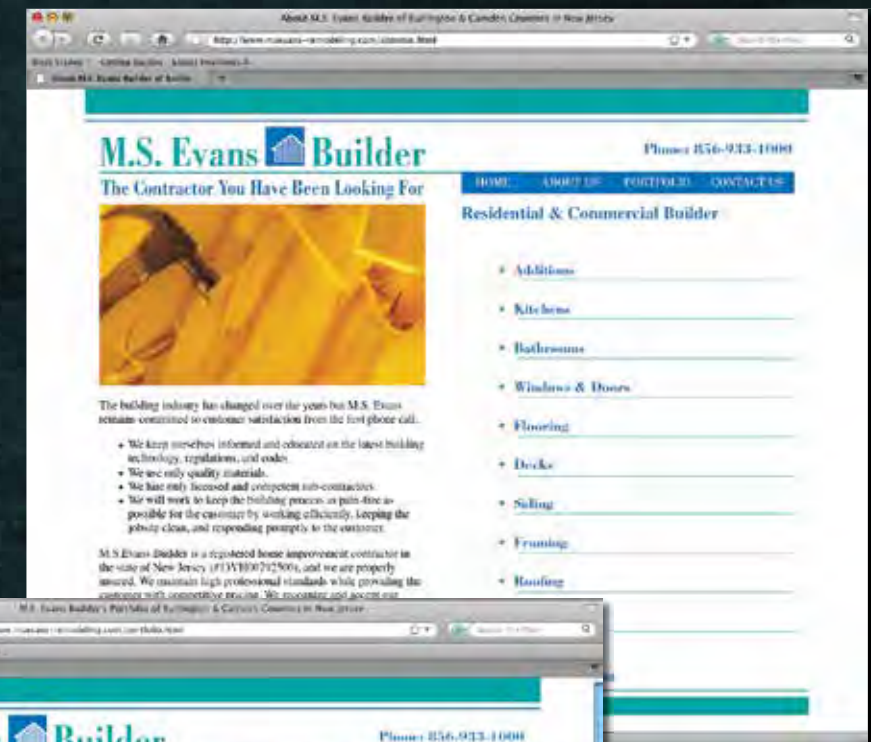
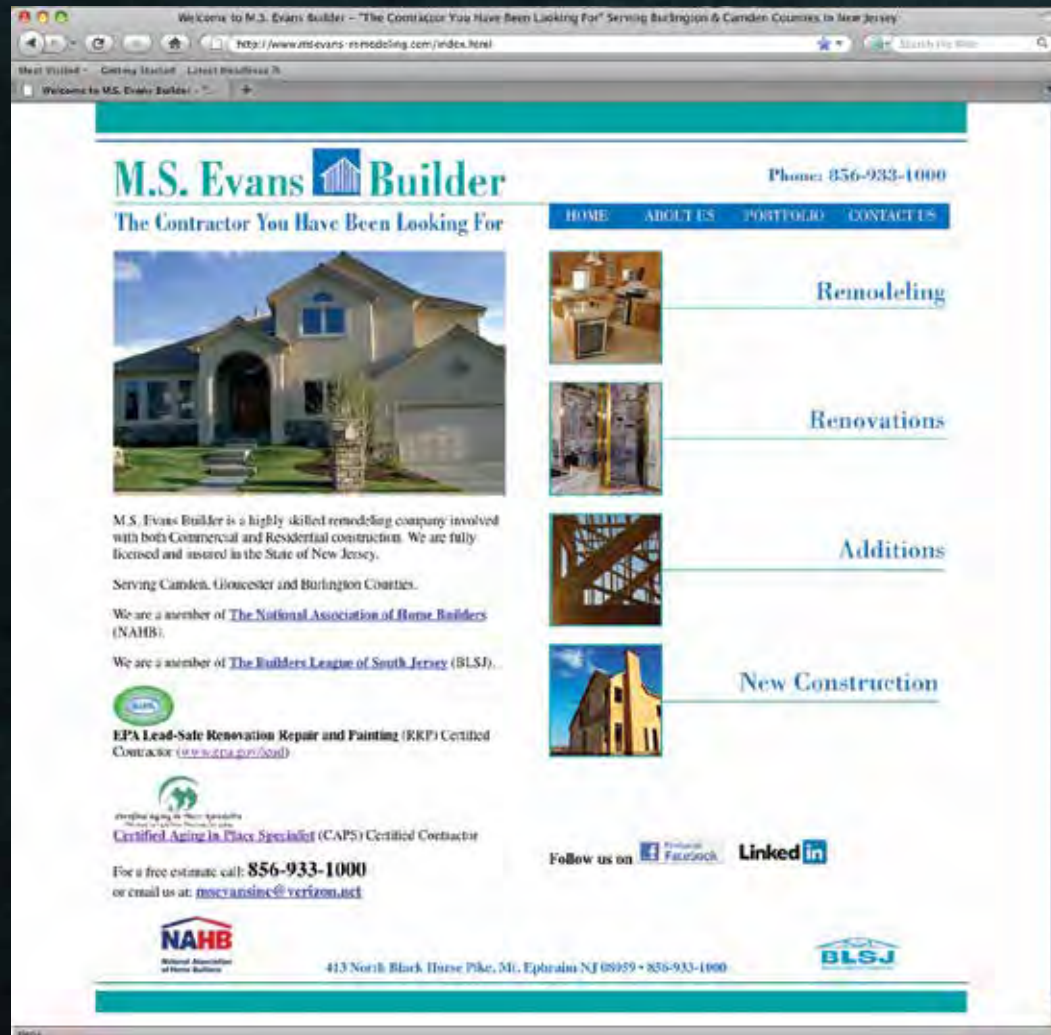
Website: AMNETIC  
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Website: M.S. Evans Builder  
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## Child's Play



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**Every** Pennsylvanian deserves equal access.

Contact your state representative at [choice4PA.org](http://choice4PA.org)

Cable, Internet and phone companies decide who and where they serve — with no oversight or regulation of how much they charge or how often they can raise rates. (Looked at your cable and Internet bills lately?).

Through a virtual monopoly these providers are free to decide which services you can have — and which ones you can't. Even worse, they "bundle" services, forcing customers to take products they don't want or need.

Right now legislation is before Pennsylvania lawmakers that will ensure that everyone has equal access to *affordable* Internet, digital cable and phone services — regardless of income or geography. You can help make it the law.

**Demand change! Log on to [choice4PA.org](http://choice4PA.org) NOW!**

# IT'S TIME TO PULL THE PLUG ON THE INTERNET, CABLE AND PHONE COMPANY MONOPOLY.



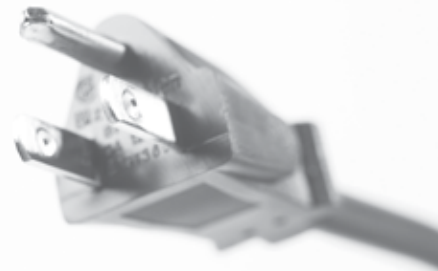
**Every** Pennsylvanian deserves equal access.

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**Demand change NOW! Log on to [choice4PA.org](http://choice4PA.org)**

# IT'S TIME TO PULL THE PLUG ON THE INTERNET, CABLE AND PHONE COMPANY MONOPOLY.



**Every** Pennsylvanian deserves equal access.

**Looked at your cable and Internet bills lately?**

Cable, Internet and phone companies decide who and where they serve — with no oversight or regulation of how much they charge or how often they can raise rates.


**Demand change NOW!  
Log on to [choice4PA.org](http://choice4PA.org)**

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\*Annual percentage rate (APY) effective September 17, 2007. Rates subject to change without notice. Minimum balance to open and obtain the stated APY is \$2,000. Substantial penalty for early withdrawal.

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MONOPOLY

IS GOOD and Other Nonconformist Thoughts

BY PETER THIEL

ARTS & MANNERS

TRUTH,  
JUSTICE,  
AND THE  
AMERICAN  
WAY?

by JAMES R. HARRIGAN

POP CULTURE

It's hard to fathom now, but there was a time, a long time actually, when superheroes were the colorful embodiment of the American cause. In the comic book world, from roughly 1938, with the introduction of Superman in *Action Comics*, until at least 1975, superheroes were invariably drawn as arms of the American state. And although comic books fell out of favor in the mid-'70s, the characters they introduced lived on and even flourished on the small screen. There, too, superheroes worked hand in velvet glove with established political authority. There was, after all, a Bat Phone on Commissioner Gordon's desk. Batman worked for the Gotham police. Wonder Woman worked for the U.S. Army. The Six Million Dollar Man and Bionic Woman were themselves government projects.

ARTS & MANNERS

22 percent express feelings of anger toward the government, while 57 percent express frustration. Only 18 percent say they are content with things as they are. A majority of the people, it seems, don't think that the American way has a whole lot to do with truth and justice anymore.

POP CULTURE

superhero universe, one sees only the threat of the unfettered power of government. Even the example of one goal man standing atwart the corruption, Gotham district attorney Harvey Dent, yields to darkness as he becomes the maniacal, coin-flipping Two Face. The lesson? Nothing pure can last when it is imbued with governmental authority. As Dent himself said, "You either die a hero, or you live long enough to see yourself become the villain."

Why? Because the American people themselves are, relatively quickly and in growing numbers, coming to view the government as the enemy.

Pop Culture Imitates Life

With all due respect to Oscar Wilde, who famously asserted that life imitates art, it is pop culture that imitates our shared experience. Recent depictions of the superhero universe on the silver screen reflect the fact that Americans no longer trust their government the way they used to.

Center Poll confirms this trend of growing distrust. Today 27 percent of registered American voters think of the federal government as an enemy. This is up 10 points since 1996. Further,

Everywhere one looks in the superhero universe, one sees only the threat of the unfettered power of government.

And it is any surprise? With warrantless NSA searches, anonymous drone strikes ahead that target and kill even American citizens with no due process, police who specialize more in asset forfeiture than in fighting crime, and a host of other abuses and usurpations, it is a wonder this loss of faith took as long as it did.

This is the society reflected in the recent spate of superhero movies. We have come a long way from Superman's battle with airborne Nazis in the pages of *Action Comics* in 1941, or Captain America's punching Hitler on the cover of the first issue in his series. Gone is the moral certitude of a simpler time, when heroes and villains were very clearly defined. In its place we find only postmodern power, which operates on us all but is ultimately tamable by no one man. Not even a superhero.

James R. Harrigan is director of academic programs at Stetson, in Ligon, Utah.

THE PATH FROM  
POVERTY TO  
PROSPERITY

by JAY W. RICHARDS

Even today, a shot at Everest's summit involves years of preparation, hundreds of thousands of dollars, and many weeks on and around Everest. But no subsequent attempt has been as bold as that one in the spring of 1953, for the simple reason that in 1953 it hadn't been done before. Hillary and Norgay were the first to get to the top and live to tell about it.

There are other ways up Everest, but none were known in 1953 and probably none are as conducive to success as Hillary's basic route. Indeed, in the intervening years, thousands of mountaineers have retraced Hillary and Norgay's steps in their own efforts to reach the top. Along the way, they have established many base camps that were not there before, making the route more accommodating for future expeditions. We now know, in detail, as Hillary and Norgay did not, the best way up the mountain.

The cultural path from widespread poverty to widespread prosperity is like that route up Mount Everest. For centuries, most people lived in subsistence poverty, near sea level on the upward path to wealth creation. Over the past two centuries, however, more and more cultures have climbed that path from the low-lying flatlands and hills up to the summit, creating new base camps along the way and eradicating absolute poverty in their midst (though not, of course, relative poverty, which we will always have with us).

Many around the world still languish in absolute poverty. At the level of culture, however, we know how poverty is alleviated and wealth is created. We know the path to the summit of culture-wide wealth creation, and it is now well traveled by climbers from different places of origin.

What is so maddening is how many well-meaning people continue to commend other routes that have been well trod to their bitter ends, over a cliff or into a crevasse.

This is crazy. Surely the better course is to encourage others to take the same route to the top that we have taken. There are ten key factors that allow such cultures to alleviate poverty and create wealth. The more of these a culture has, the more likely it is to be prosperous.

10 KEYS TO  
PROSPERITY

1. Rule of Law

Contrary to the stereotype that a free market is akin to anarchy, the rule of law is a precondition of rather than a hindrance to a free market. As Adam Smith recognized in the eighteenth century, the market order needs a system of rules that prods even selfish motives toward socially beneficial outcomes. The butcher, the brewer, and the baker may primarily have regard for their own

interest, but in a free market their self-interest encourages them not to steal from or defraud their customers but to provide beef, beer, and bread that others will freely buy.

2. Limited Government

Wide-spread economic freedom requires a government strong enough to maintain the rule of law but limited enough not to transgress the rule of law under its boots. Neither the law of the jungle nor the arbitrary rule of despots allows a population to prosper. The United States has prospered because the American Founders sought to avoid these extremes with checks and balances. Two chambers in the legislative branch, a separate judiciary and executive branch, strictly enumerated powers for the federal government, and individual states all set as a counterweight to one another and to the federal government.

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## The Non-Intimidating Divorce: Is It Possible?

### Our Experts Say Yes!

By Jackie Pantalano

**D**eciding to divorce or reacting to a spouse's divorce request is never easy, especially after a long marriage. And while there's never a good time to let loved ones know you're divorcing, many hold off until after the holidays. Frequently this is done to spare the pain until after the celebrations and rituals are over. But there are mixed reviews regarding the impact.

#### Right Timing

Divorce mediator Roseann Vanello of Advanced Mediation Solutions in Voorhees definitely sees an increase in couples seeking a divorce after a major holiday like Christmas. "Because the holidays are supposed to be a happy family time. Generally there's a boom in people seeking divorce assistance after the New Year, because it's a traditional time to start fresh."

"I'm not to sue people look at dates," says Willowton attorney Leonard L. Schwartz, Esq. of Solovick & Schwartz. "I rarely just comes down to reaching that point when you decide it's time to do it. Everything comes to a head, and it doesn't seem to make sense to go any further with the marriage. When you've reached that point, it doesn't matter if it's January or April."

Key Landree's ex-husband announced his divorce intention at the beginning of February, 2008, after 20 years of marriage. She soon realized he'd started planning his exit in the fall. "The fact that he kept this from me throughout the holidays was very painful—a huge betrayal," she says.

When her then-husband broke the news, Landree, a mom of three, was starting up a non-profit charitable organization to provide interview clothing to women transitioning into the workplace. She received no salary at the time and had to cancel plans for the business. Since then, Landree has turned her negative experience into a healing one. Three years after her divorce was finalized in September, 2010, she's helping other women avoid the pitfalls she experienced as owner of Women on the Mend—a divorce concierge service. Her role is to help women who are already deeply overburdened caring for aging parents, their jobs, middle life issues and possibly grown or younger children, she helps with paperwork and every aspect of planning or reacting to a divorce.

Landree pools together divorce attorneys, mediators, therapists, sleep, financial and other professionals, and flexibly and creatively holds the divorcing woman's hand through the process.

Comfort is key for Schwartz's clients. His office walls are lined with Beatles posters, and cars. Howdy Doody memorabilia and trunks, all to put clients at ease. His most requested toy is the one left behind by a six year old who came in with his mom. The child wanted his Happy Meal toy—a plastic Sebastian from "The Little Mermaid"—to be a part of the collection.

"A contested divorce is very difficult to handle emotionally because there are so

many issues you'd rather not hear about," says Schwartz. "But you still have some of that in a relatively simple divorce that is mediated or that the parties themselves put together, because you've been living with somebody for 20 years, or you've been best friends from high school, and now you're getting a divorce."

#### Knowledge Is Power

"Regardless of how confident and accomplished a woman may have been prior to, and whether she initiated the divorce or is blindsided by it, divorce seems to wreck havoc on women's confidence, coping skills and self-esteem," says Landree. "I help those women regain their power by demystifying the process and guiding them in the steps to move forward. Women often feel caught around by their spouses and the entire divorce process. I help clients understand they can steer the process to their advantage, reminding them to their goals and saving money by using resources more efficiently."

Vanello's own divorce was also a catalyst for her business. "In my case, my ex-husband and I were actually able to resolve the divorce on our own. I wanted to use the skills and expertise I had built up regarding the corporate world for 20 years along with the experience of mediating my own divorce, to help others."

Schwartz agrees that in order to come out of a divorce relatively intact both financially and emotionally, a couple needs to be very honest to be on the same page. "I've heard couples judge, sign divorcing couples to compromise, also arguing and stop the conflict return to court in order to, once and for all, resolve the case. I couldn't agree more. Arguing over the little things adds up. That's why divorce can be so expensive. And the emotional costs are, in many cases, even higher and more damaging."

According to Landree, clients who start working with her in the planning stages, before they file for divorce, have the smoothest transition and outcome. "Researching and organizing finances and creating a strong support network can much easier prior to filing."

Landree has found that women considering divorce or who are newly divorced, often find advice spreading with the same situation. As a result, she offers free divorce support groups the second and fourth Tuesday evening of every month in Princeton, and the third Tuesday of every month in Mount Laurel.

#### Getting in Gear

Schwartz offers a straightforward way to

cut costs when first sitting down with your attorney. "I strongly suggest you complete all the documents and details for your first visit because it's mandatory to file a Case Information Statement (CIS) with the divorce complaint. With everything in place at the first meeting, you'll save a lot of time at subsequent meetings." He recommends you come prepared with:

- tax returns
- information pertaining to your children's school if they are attending private school or college
- the deed to your house or houses
- knowledge of whose name the house and car are in
- all information on any bank accounts and investments
- all information on any profit sharing and pensions plans

Landree also advises before filing to:

- get medical and dental exams, purchase eyeglasses and have prescriptions filled
- check your healthcare coverage
- get a safe deposit box to store valuables and documents
- pull your credit report
- have the house appraised
- check beneficiaries on insurance policies and wills
- start thinking about a new will for yourself

According to Vanello, "understand that once you decide to separate, you will have the expense of maintaining two households instead of one. Have a plan for your new lifestyle, especially if you have not been the "breadwinner" and be educated on the duties that will be your spouse's, because now those responsibilities may become yours."

#### Is Mediation Right for You?

Regarding the quick divorce procedure, all three professionals agree that mediation can save time, money and the stress of going to trial. To get their clients' needs met, Schwartz partners Steven M. Solovick, Esq., became a certified divorce mediator.

Vanello says mediation saves between 40% and 90% of the cost of a litigated divorce in court with two attorneys. "When couples agree to mediate, they come together to discuss, negotiate and settle the terms of their divorce," she says. "This doesn't mean the couples come to a bad friend. There's often conflict. The mediator is a neutral third party whose goal is to come to an agreement that is fair and equitable to both parties. After an agreement has been made, Vanello recommends that each party has its attorney review it, create a Properly Settled Agreement and proceed with the court filings."

#### What about the Kids?

When there are adolescent or older children, Landree notes that the main concern is, "will I be taken care of and how will the divorce affect me?" She

adds that kids will take their cue from their parents' behavior. "Many times kids are aware of the problems and relieved by a divorce."

"You have to be upfront with them," says Schwartz. "They already know, it's been evident in the household, which normally it has been. You have to be upfront with what's taking place, that what's happening is not their fault and that you and your husband are going to do the best you can to continue to raise them together. And it's most important that neither of you condemns the other. It's extremely hard not to do that, and it happens too frequently. You should never say something like, 'This is your father's fault.' If the kids' made us sell the house, we'd be able to stay here and you'd be able to continue going to school here."

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## Interpreting Your Dreams

The 5 Most Common Recurring Dreams:  
What They Mean and the Lessons They Teach Us

by Lauri Quinn Loewenberg

**E**very night, we leave the outer world behind and fall into our own inner world. Sometimes it's a world of talking animals, sometimes it's a world of monsters and hairy zombies, and sometimes it's a world where we are rubbing elbows with celebrities. Whatever world it is which you find yourself at night, it's a world that uniquely your own. Well, most of the time!

While it's true that our dreams are our very own individual and unique creations, there are a handful of dreams that we ALL find ourselves in from time to time, again and again. In fact, there are 5 dreams that are so common among us that they get reported to me on a daily basis. Let's explore what these common dreams are, what they mean, why they keep happening and what we can learn from them.

#### 1. Being Chased

In my research and experience I've found that the being chased dream is the most common recurring dream that women get. No matter who or what is hot on your heels in a dream, chasing dreams are caused by "fright or flight" situations in waking life, where you choose "fight" (confrontation) rather than "flight" (conformation).

If this is a common dream for you, you're used to asking yourself what issue you are currently running from rather than facing it. In a confrontation you need to make! An obligation from which you want out? An issue you don't know how to deal with? Or is it something from the past you are afraid will catch up with you?

#### The Lesson

You can't run forever. Avoidance is never a good way to handle an issue. At it does is prolong the pain and anxiety. These dreams will stop when you face and deal with whatever it is you fear during waking hours.

#### 2. Teeth falling out

This dream actually has nothing to do with your oral hygiene at all! Body parts in dreams are more about the emotional and psychological parts of your personality than the actual physical parts of you. That being said, to your dreaming mind, your teeth are any part of your mouth are actually about the part of you that communicates. When your teeth fall out in a dream, it usually means that, in waking life, you've allowed something out of your mouth that should have remained in there permanently.

If this is a common dream for you, you need to ask yourself: what you have recently let slip that you shouldn't have? Did you gossip? Did you not tell the truth about something or someone? Did you divulge too much information? Did you say something to someone that you later realized was hurtful? What did you say without thinking about it first?

#### The Lesson

Your dreams are trying to show you that you must be careful about what comes out of your mouth because once it's out, like a tooth, you can't put it back. Paying attention to your teeth dreams helps you monitor and improve the way you communicate.

#### 3. Flying

To soar high in the sky and be free of gravity, to feel the wind blowing on your face and whipping through your hair... sighs nothing beats the flying dream. The flying dream is so common because it's an expression of our innate need to break free from earthly woes and from things that bring us down and make us feel heavy. So, you may find yourself flying in your dreams at night when you have broken free from a bad relationship or a heavy situation the previous day. The flying dream is also connected to your ability to soar to new heights and reach a higher level in your life or career than where you are now.

#### The Lesson

This dream is just about the best dream you can possibly have. Take it as a pat on the back from your subconscious for a job well done. But most importantly, when life brings you down, remember that this dream is showing your ability to rise above, and the ability to break free is very much alive and well within you.

#### 4. Back at school

Even if you graduated ten, twenty, even fifty years ago, your dreaming mind keeps pulling you back into chemistry class wearing nothing but your halter, or cramming the book trying to find your locker. It's a very aggravating dream! The reason school is such a popular dream locale is because the dynamics of the school setting continue on into your job or career and also into your social life. School is where you first learn the importance of being on time and meeting deadlines, it's where you learn how to prepare and "do your homework," where you learn how to deal with anxiety, how to meet up on the ladder and how to fit in. Basically, it's where you learn all your basic job and social skills. School dreams are most often connected to your work life and slightly less often connected to your social life. When you find yourself back in those under-block halls at night, you need to ask yourself what is going on at work or in your career that reminds you of what went on in your dream. If you're late for class in your dream, are you worried about a deadline at work? Are you tired for class in your dream, are you not feeling like you're when you'd like to be in your job or career? And if you have to take your senior year all over again, even though you know you already graduated years ago, ask yourself if you're able to prove

yourself at work or to a new boss.

#### The Lesson

There's probably some unpreparedness, uncertainty or even vulnerability with your job or career that needs to be addressed. There is a lesson to be learned here, so sit up straight and pay attention! Your dreaming mind is placing you back in school because it really wants you to "take the grade" in real life.

#### 5. Naked in public

At the good of naked in public dream. How many times have you had THAT one? Standing there in all your glory for the whole world to see is rather uncomfortable and embarrassing for sure, and it makes you feel vulnerable and exposed. Helloooo? Inevitably! Not surprisingly, it is those very feelings in waking life that are often the cause of the dreaded naked in public dream. You will find that you have this dream when you are about to be very vulnerable in a waking life situation where all eyes were on you, such as when you gave a presentation in front of the board room, when it was evaluation time or when you hosted a dinner party for the in-laws. I had this dream the night before I went to Good Morning America! The root of the dream is connected to concern that others are going to see your flaws—not necessarily your physical flaws—but rather your performance flaws.

But have you noticed that no one else in the dream ever seems to give a flip that you're naked and that you are the only one freaking out about it? That is the way your dreaming mind is reassuring you that there is no reason to feel embarrassed or exposed. You are the only one giving so much thought and energy to this situation.

#### The Lesson

Whatever it is that is causing you to feel insecure in your performance or abilities is not as bad as you think. Yes, certain situations can really make you feel vulnerable but know that these situations also make you more confident. So, why are these dreams so common? And most importantly, why is it that these common dreams also keep coming back? It's quite simple really. All these common dreams are directly connected to very common issues and behaviors we all share: mis-speaking, avoidance of tough issues, a need to be in control, what weighs us down, work anxiety and vulnerability. As long as the issues and behaviors keep showing up, so will the dreams. So use our dreaming minds are happy to nag us to death about issues it wants fixed. Once you correct the issue and improve the behavior, you have not only ended the dream, you've also dramatically improved your life! ☺

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#### The Lesson

For almost two decades, Lauri Loewenberg has been inspiring people to make the most of their dreams, to live the life they want. She has been featured in The View, Good Morning America, The Today Show, CNN, CBS and countless radio shows. She is the author of three bestselling books on dreams, the most being Dream Chix: Unlock Your Dreams Change Your Life. www.lauriloewenberg.com

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