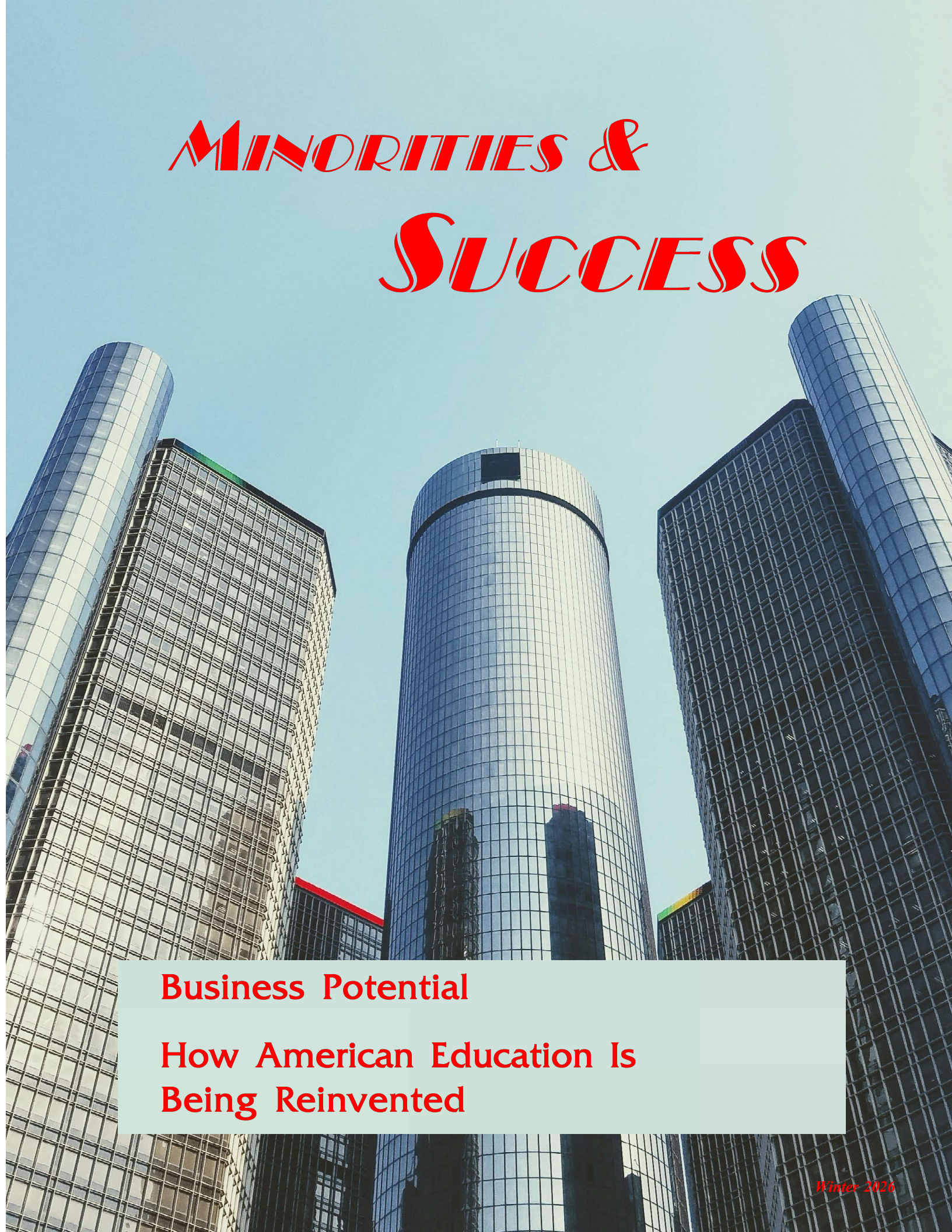


A low-angle, upward-looking photograph of several modern skyscrapers with glass facades, set against a clear blue sky. The buildings are arranged in a way that creates a sense of height and architectural grandeur. The central building is a tall, cylindrical tower with a grid of windows. To its left and right are other tall buildings with similar glass exteriors, some featuring curved or angled facades. The perspective draws the eye towards the top of the frame.

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Business Potential

**How American Education Is
Being Reinvented**

Winter 2026

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In this Edition:

**The Right Way to Grow
Your Business.....Page 4**

10 Traits of Truly Horrible Bosses.....Page 9

**Business Potential:
Do You Have What It Takes?.....Page 14**

**5 Signs Your Company Has a
Strategy Execution Problem.....Page 21**

**Health and Health Care
Disparities in the United States:
What Has Changed and
What Remains Unresolved?.....Page 26**

**Learning How to Learn in the Age
of Artificial Intelligence.....Page 33**

**How American Education
Is Being Reinvented.....Page 38**

**The Problem With College and
Career Readiness Education.....Page 42**

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The latest news affecting minority communities makes one thing clear: the conversation about equality, opportunity and civil rights is entering a new and uncertain chapter. In the United States, the Department of Education has launched investigations into five medical schools over alleged racial discrimination in admissions, while the EEOC has proposed ending the long-standing EEO-1 requirement for employers to report workforce data by race and sex. Supporters say these changes promote equal treatment and reduce regulatory burdens; critics warn that removing demographic data could make it more difficult to identify discrimination and measure progress.

From my perspective as a publisher who has followed minority issues and workplace opportunity for many years, the most important lesson is that the need for accurate information has not disappeared. Whether policies are called affirmative action, diversity initiatives, equal opportunity or something else, employers and institutions still need to understand their workforce, recognize barriers and ensure that qualified individuals have a fair opportunity to succeed. At the same time, artificial intelligence is increasingly influencing hiring and other important decisions, making transparency and careful oversight even more important. Technology can create opportunity, but if the data or systems behind it contain bias, it can also reproduce inequality in ways that are difficult to see.

The debate over minority rights will undoubtedly continue, but progress should not be measured only by political slogans or changing terminology. It should be measured by whether people have genuine access to education, employment, health care and economic opportunity. As the rules and public conversation continue to change, our responsibility as publishers is to keep asking questions, report developments fairly and provide information that helps communities and organizations understand what is happening. The goal should always be the same: a society where opportunity is based on ability and effort, while barriers—whatever form they take—are recognized and addressed.

The Right Way to Grow Your Business

Most businesses make a simple mistake in the growth phase: they expand before establishing profitability.

“They spend their money on fancy new showrooms, or cars or more employees,” says Bob Reiss, the author of the new book, *Low Risk, High Reward: Starting and Growing a Business with Minimal Risk* (The Free Press) with Jeffrey L. Cruikshank. “People tend to lose sight of the object of being in business, which is to make a profit.” Reiss believes businesses are too often evaluated on sales figures alone. But if they’re not profitable,

they will eventually run out of cash and “that’s what causes most business failures,” he says.

An entrepreneur himself, Reiss has been involved in 14 start-ups including R&R Inc., which was named to Inc. magazine’s list of America’s 500 fastest-growing companies in 1992, 1993 and 1994. Reiss holds an MBA from Harvard and lectures frequently on entrepreneurship.

Once you’ve determined if your company is profitable, Reiss suggests asking these important questions

before growing your business.

Q: “How will you, as the business owner, fit in?”

As the size of the company changes, your role will change. You’ll probably spend less time with customers and more time dealing with investors. You will have more meetings to attend and less time for close personal relationships with employees. “Some companies never make it to the next level because their founders can’t let go. They have to do everything themselves,” says Reiss. He has observed that many companies, after going public, eventually fire the founder because he or she is unable to make the transition.

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Q: “Where will the staff come from?”

More employees will be needed, and finding good people with new skills is not always an entrepreneur’s forte. Retaining old employees may also be difficult. While it sets a good example to have senior people around with a link to the company’s past, some may not have the skills to keep up with changes. Inevitably, you will have to re-examine everyone’s contribution to the firm, and may have to let some of the original staffers go “which can be an agonizing process,” he says.

“Without exception, all of the people I’ve talked to who have shepherded their companies from small to large say they waited too long to make key personnel changes, and wound up regretting it.”

Q: “What new systems and procedures will be needed?”

Department heads will need to be hired

and monitored, and policies formalized. “The wrong moves by a department head can be devastating,” Reiss says.

Q: “How can the company stay flexible and opportunistic?” Perhaps this is the greatest challenge of all. Big companies tend to act like big companies, says Reiss. “All too often, they promote and reward people who don’t make mistakes. But very often the people who don’t make mistakes are also the people who don’t try new things. A lot of companies get bigger and lose sight of what made them special in the first place.”

Another important question is: “How will growth be financed?” Growth requires capital, and many businesses underestimate how much cash is needed to support expansion. Increased sales may require additional inventory, equipment, employees, facilities, and working capital long before the additional revenue is collected. A company can be profitable on paper and

still experience serious cash-flow problems. Before expanding, business owners should carefully determine how much capital will be required, where it will come from, and whether the business can comfortably support the financial obligations that growth will create.

Finally, business owners should ask themselves: “What is the real reason for growing?” Growth for its own sake can create unnecessary risk and complexity. A larger company is not necessarily a better or more successful company. The objective should be to build a stronger, more profitable, and sustainable business—not simply a larger one. Careful planning, the right people, effective systems, and disciplined financial management can help ensure that growth strengthens the company rather than placing its future in jeopardy.

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10 Traits of Truly Horrible Bosses

By Jack Fehr

If you own a small business, chances are you're not only a business owner, but a boss. Whether you have employees or are [managing vendors](#), managing people is part of your job description. If you are striving to grow your business, or reevaluating how to manage one, you can increase your chances of success by avoiding these seven traits of truly horrible bosses.

They fail to communicate. You can follow every best practice there is to running a business and still fall short if you fail to communicate those

practices to your employees. "The big differentiator of small business success is communication," says Chester Elton, founder of New Jersey based management consultant The Culture Works and author of *What Motivates Me* and *All In*. Horrible bosses often forget this; they fail to share their plans with their employees and refuse to listen to the good ideas those employees have to offer. As a result, they often struggle with employee buy-in, support and morale.

Solution: Communication involves both talking and listening, and many experts

would agree that the latter is the more important of the two. "When a boss listens thoughtfully and gives employees permission to speak the truth and be supportive to one another, it is a beautiful thing," says Barbara Chan, executive coach and certified management consultant of [Barbara Chan Consulting Group](#). But learning to communicate clearly is no easy task. Start by setting goals and sharing your vision with your employees. Put your ego aside, ask for feedback, and make the changes that can benefit your business.

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They refuse to get the help they need. Many business owners lack the time needed to learn new skills and others downright dislike some of the functions necessary to run a business. “Starting out, business owners wear multiple hats and have a learning curve,” says Jeremy Sisemore, founder of ASAP Talent Services in Kingwood, Texas. “Sometime after I started my company, I realized I needed to hire or outsource where I was weak or unwilling. Just because I was great at recruiting didn’t mean I would run a great business. So my first big hire was an operations person.” Business owners who try to do everything themselves can’t possibly do everything well, and they risk the future of their companies.

Solution: Learn to delegate effectively. This means assigning existing employees to the tasks they’re better suited for, as well as hiring new employees to fill in the gaps. Don’t struggle to do something that you neither have the time or skills to do. Learn to let go and accept help instead of ignoring growing problems. You’ll be setting your business on the path to success.

They are insecure. “Great leaders are invested in finding people smarter than them,” says Jane Hundley, an organizational psychologist and founder of [Impact Management, Inc.](http://ImpactManagement, Inc.), an executive consulting firm. “Bad leaders don’t hire anyone who threatens them,” adds Hundley. “It is extremely important for bosses of any kind to learn their strengths and gaps, and to hire people with the knowledge, skills and work styles that complement their own,” says Chan. “One of my clients was a founder who had hired a lot of people like himself, and he couldn’t understand why his company didn’t perform the way he wanted. Everyone had the same mindset, same skills and knowledge. But it takes all kinds of people to succeed: analytical, relational and creative. Successful businesses need a diversity of thinking and action to come together for the same purpose.”

Solution: If you keep letting your insecurities drive you, you – and your business – are bound to fail. So stop competing with your employees. Accept that they are there to help you grow your business. Going forward, focus on hiring employees and consultant who will complement your skills.

They are bullies. Whether you work alone and delegate some tasks to vendors, or you’re managing a staff of employees, people don’t work well with abusive bosses. “I worked for companies where you knew you would get clobbered,” recalls Hundley. “One boss would criticize employees in front of everyone. All this did was create

scorn. You want to praise in public, criticize in private...I worked with another company with employees who felt like they were in a pop-a-mole game. Employees said they didn't speak up because they didn't want to get whacked. The boss didn't understand why everyone sat with their heads down in meetings. That's the worst thing—mismanaging your employees to the point where they become disengaged."

Solution: If you feel like you're constantly blowing up at employees or vendors, or preventing others from getting a word in, it's time to change your management style to [create a culture of teamwork](#). If you think your behavior is fine but your employees are showing signs of mismanagement, take a step back and reconsider if you're really doing a good job. If necessary, ask your employees for anonymous feedback on your management style.

They micromanage their employees. When business owners start out doing everything themselves, it can be hard to relinquish control. "Micromanaging is one of biggest challenges to growing a business," says Sisemore. In fact, micromanagement can damage both employee morale and the value of a business. Not only do employees find it difficult to have someone hovering over their shoulders, but "micromanagers are tacticians when they need to be leaders," says Hundley. Rather than focusing on the big picture, they lose the forest for the trees by preoccupying themselves with minor, and often unimportant, ideas.

Solution: "There are many ways to accomplish the same task, but you have to give workers the freedom to find their way," says Chan. Start by empowering employees to take initiative and rewarding creativity. This means allowing them to make decisions without prior approval and recognizing and encouraging those who take risks, even if their efforts don't pan out. Make this commitment and you'll be pleased with the improvements you see in productivity and office morale.

They overwork everyone. Some bosses expect their employees to work 24/7. Thus, it's not surprising that one study found that nearly 60% of respondents believe bad bosses have the most negative impact on work-life balance. When employers take their employees for granted, morale and productivity are bound to suffer.

Solution: **Rested employees are happy employees**, so make sure your employees are taking time off. "When workers get off the grid—get real rejuvenation—they come back as totally different employees," says Katharine Halpin, founder of the Halpin Companies and author of *Alignment*

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for Success: Bringing Out the Best in Yourself, Your Teams, and Your Company. “They get off the hamster wheel for a while.” In addition to letting your employees take time off, allow for more flexibility in their work schedules. If you have an employee with young kids, respect the fact that he might need to come in a little later or leave a little earlier to spend time with them.

They don’t acknowledge employee success. Sometimes, bosses don’t realize their management style hurts employees and, by extension, the company. Others don’t care—they simply lack empathy. “People don’t quit companies—they quit bosses,” says Elton. “We forget to celebrate what employees do right.

Solution: “Employees crave communication—especially positive feedback,” says Sisemore. Therefore, you should take the time to recognize and congratulate employees on a job well done. “Some small business owners want to make it all about how employees don’t do their jobs right,” adds Sisemore. “But if they take the time to coach their employees, they set them up for success.” Focus on highlighting the talents your employees bring to the table and find ways for them to use these skills successfully. You’ll be surprised by how much more invested they are in their jobs.

They play favorites. Nothing destroys trust faster than the perception that certain employees receive special treatment. Favoritism can appear in many ways: giving preferred employees better assignments, overlooking their mistakes, offering them opportunities that others never receive, or allowing them to ignore rules that apply to everyone else. Even when a boss does not intend to play favorites, inconsistent treatment can quickly damage morale and create resentment throughout the organization. Employees who believe advancement depends more on personal relationships than performance may eventually stop trying—or start looking for another job.

Solution: Treat employees fairly and establish clear, consistent standards. Decisions about assignments, promotions, compensation and discipline should be based on legitimate business reasons—not personal preferences. When employees believe they are treated fairly, they are more likely to trust management and remain engaged.

They never take responsibility for their mistakes.

Horrible bosses are quick to take credit when things go well and quick to blame employees when things go wrong. They refuse to admit when they have made a poor decision or failed to communicate effectively. Over time, employees learn to hide mistakes and remain silent,

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allowing problems to grow.

Solution: Take responsibility when you make a mistake and show that accountability begins at the top. Admitting, “I made the wrong decision,” does not weaken a leader’s authority; it strengthens credibility. When employees see that their boss can acknowledge mistakes and learn from them, they are more likely to be honest about their own challenges.

They make decisions based on emotion instead of facts.

They make decisions based on emotion instead of facts. Business owners often have strong personal connections to their companies, and that passion can be a tremendous strength. However, emotions can also lead to poor management decisions. A boss who reacts impulsively may fire someone in anger, change company policies based on one isolated incident, reject good ideas because they came from the wrong person, or continue investing in a failing project simply because too much time or money has already been spent. Emotional reactions create uncertainty and make employees afraid to speak honestly.

Solution: Before making an important decision, step back and gather the facts. Ask questions, listen to different perspectives and consider the long-term impact. Good leaders can trust their instincts without allowing temporary emotions to control important business decisions.

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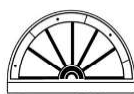


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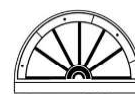


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Business Potential: Do You Have What It Takes?

By Helaine Iris

As a life and business coach I have the privilege of working with groups of entrepreneurs as well as individuals to help them reach their business goals and potential. I'm about to launch year two of a business development program created by a local business incubator I've been hired by. It's my auspicious task to select the five - up and coming, most promising entrepreneurs (out of about 20 applicants) who will be offered the opportunity to participate in this business growth and life changing program.

As I sat on my living room floor

surrounded by a sea of compelling applications and a bottomless cup of tea, I wondered how I'd wrap my arms around this daunting yet honored task. I knew each business would clearly benefit from the opportunity presented but I could only chose five participants. I wanted to help them all!

I realized that I had to come up with some sort of universal criteria, a filter if you will, to look at each business through. Then I could rate each business on its merits and make my decisions. Sounds smart, but what should the criteria be?

After much pondering, consulting my

favorite business books and yakking with one of my business mentors, the light bulb went off - any criteria I would use to select participants for this program would also be valuable to entrepreneurs for the purpose of evaluating their start-up or ongoing business' success potential.

So, here's my top 10 list of how best to assess your own business:

1. Why are you passionate about this business? Connect with your passion for your business, your product, or both. It takes tons of energy to start or build a business. Articulating why you want to do it, and reminding yourself

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frequently will help you weather the natural ups and downs. Is connecting with people what your passionate about? Creating beauty? Empowering children? Passion's the fuel that keeps the entrepreneurial engine burning. Ignite it.

2. If your business didn't exist, how would the world be worse off?

I love this question; it's from Guy Kawasaki, author of *The Art Of The Start*. Although the question is related to passion, it really points to meaning. In my experience, a sense of meaning is the most powerful motivator out there - certainly above money, power and fame. Do you want to make the world a better place? Create sustainability for the next generation? Assure the continuance of culture? Once you declare the meaning or purpose of your business, you become unstoppable, magnetic and highly motivated to succeed.

3. What's the need in the marketplace your product or service fills?

Who is your customer and what problem is your product designed to solve? If you can't answer this question, you probably don't have a viable business. Obviously, commerce is based on the demand of the consumer. It's all very well and good to have the best quality widget this side of the Mississippi, but if it doesn't fill a need, or, better yet, create one, you're dead in the water. Find a niche and own it. Assess this honestly. Who absolutely needs your product and why?

4. What's remarkable about your product or service?

Assuming you've articulated a consumer need in the marketplace, next you have to assess if your product or service is unique and marketable. What's special about your all-natural-animal-friendly soap compared to the thousand other all-natural-animal-friendly soaps out there? You need to determine how you will capture the segment of the market you'll target and if your product has a wide enough appeal to be profitable in a competitive and changing marketplace.

5. What's your business model? A business model is simply, the sales mechanism you have in place to assure that money continues to flow to you (greater than your expenses, of course). For example, will your dynamic, fitness blog generate revenue, or do you have to set up an online membership service to build a base of qualified buyers? Will you sell your candles exclusively retail, or are you wholesaling through distributors as well? Make sure you can project a solid return on your investment. Bottom line, can you sell enough what-cha-ma-call-its to be profitable?

6. Have you been able to demonstrate revenue traction with your product? In other words, can your product sell to more than just your mother? Make sure to project sales revenue for at least the first three years of operation. If you've got an

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existing business, know your annual growth and how that measures to your industry standards.

7. Do you have the resources needed: time, skills, support, and funding to make it happen? This is critical. I've seen more small business owners throw in the towel due to stress, personal frustration and overwhelm. It's your primary job as your business's caretaker to make sure your personal habits and foundations are strong. Cash flow challenges are inherent in most business operations; don't make it a business killer by failing to devise an adequate funding plan before you start. It takes money to make money. Get real about this and raise capital.

8. Where can you go when the need for additional capital arises? What if you can't get it? Building on the previous point, sometimes, even your best efforts don't materialize or you need to access additional funding to keep up with growth. Know what your options are before you hit crunch time. Make sure to have a network in place to access information, contacts, or that someone with deep enough pockets that believes in your dream. Be prepared as well to have a fall back plan in place. Have your business plan ready to present if you need to. It's not fun to be burning the midnight oil cranking out a business plan so you can apply for a bail out line of credit to make it through payroll.

9. What are the top three obstacles to reaching your goals and how will you overcome them? Thinking about what can go wrong is just as important as projecting a profitable future. This is where knowing your self as well as understanding the business climate is important. What will get in your way personally? Are you willing to ask for help? Is it your procrastination pattern, or fear of making sales calls? If so, you better take steps to handle that. Is it the eroding tourism market due to high fuel costs? If so, what will you do accommodate that reality? It's always wiser to face obstacles head on. Be on top of them before they're on top of you.

10. What's your personal commitment to your business? Saying you're committed to starting or building a business, or saying you're willing to do what ever it takes is different than actually doing it. Having a successful business takes action - clear and consistent action. If I had a dime for every time I heard a business owner say, "I know I should manage my time better, I know I should make ten calls a day, I know I should have a marketing plan..." I'd be a wealthier woman. Being committed means willingness to be outside your comfort zone for the good of a higher cause. Your business! Of course we all have strengths and weaknesses, you don't have to be good at everything. Know your self, step up to the plate, or delegate.

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5 Signs Your Company Has a Strategy Execution Problem

By Richard Lepsinger

In 1982, Walter Kiechel published a groundbreaking study, “Corporate Strategists Under Fire,” that found more than 90 percent of organizations were failing to execute their strategy. The majority of these companies’ executive teams spent less than an hour each month discussing it, and most employees didn’t have a basic understanding of what it entailed.

Unfortunately, not much has changed for many companies in the last 30 years.

Worse, most companies don’t realize

they have a problem.

That’s because they only see the surface-level warnings, the tip of a massive iceberg standing between their goals and their accomplishments.

Is your company seeing any of these five signs of strategy execution failure?

Lack of Accountability.

General Motors is a prime example that passing the blame can have tragic consequences. In a public relations nightmare that carried on for months, the automaker recalled as many as 26 million vehicles that have been blamed

for at least 13 deaths.

An internal investigation found employees repeatedly failed to call attention to serious problems when they suspected something was wrong. It wasn’t a deliberate cover-up; just the way GM had done business, with “no demonstrated sense of urgency” and “nobody (raising) the problem to the highest levels of the company,” Barra is quoted saying in a recent Harvard Business Review article.

She described a “pattern of incompetence and neglect” throughout

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the company that resulted in the dismissal of at least 15 employees.

When employees are quick to point fingers, it's often a sign of a larger problem.

Resistance to Change

Three years ago, Nokia went through a massive restructuring that was supposed to bring it back to life. Today, the former communications giant has been absorbed by Microsoft and lives on mostly as a case study on what happens when companies fail to adapt to changing conditions.

What did Nokia do wrong? For one, it failed to expand its market share in the United States in a timely manner and maintain its position as an innovator, according to Dan Steinbock, a research director of international business at the India, China and America Institute.

Restructuring only made it worse as its market share continued to shrink.

Other examples abound. Despite being the first to develop the digital camera in 1975, Kodak failed to adapt to the digital revolution until it was too late, fearing it would cannibalize its film business. Blockbuster, too, struggled to add value to something that had become a commodity, giving customers no incentive to visit the store once they could access videos anywhere.

Companies resist change for many reasons—out of habit, out of fear or because a sense of “tunnel vision” prevents them from seeing where they fit into the big picture of their industry.

Management Doesn't Clearly Communicate Strategy

Without a clearly defined vision, the blind are leading the blind and confusion abounds.

Avon Products struggled with this under its former CEO Andrea Jung. There were attempts to move into department stores with a new line targeted to younger women, but it was at the expense of Avon's foundation of direct selling.

Clearly defining the strategy was the first step Avon missed, but managers must go beyond that. They need to tie the objectives to incentives that make sense for everyone, regardless of their department. If marketing employees were being judged on how effectively they promoted the new product line but the sales staff incentive structure was based only on direct sales, this disconnect would have made it nearly impossible for the two departments to support each other.

Poor Decision-Making

Who has the final say when the boss isn't around? What's guiding your employees to make decisions when

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there's no clear answer? Do they make decisions based solely on speed or what has worked in the past? Who else is involved in the review process?

These are telling questions that gauge your organizational effectiveness.

When one person is singlehandedly making key decisions with little or no input, it almost certainly leads to shortsighted judgment calls.

We saw this at J.C. Penny, when the new CEO decided to market the department store chain as an upscale company without consulting customers to see if they were willing to pay more for merchandise perceived to have a higher value. Spoiler alert: They weren't, and Johnson was fired last year.

Lack of Coordination

How often do you hear the phrases, "That's not my job," or "That's a low priority for us right now"?

Too many companies suffer from the "silo syndrome" of airtight departments that focus only on their own priorities, neglecting the big picture.

It's not only frustrating within an organization; it's also detrimental to customers. If you're selling a software program, a client may interact with three different people from your company before making a purchase. They may respond to a marketing email that touts its benefits and ease of implementation. Then they'll be contacted by a sales person who follows a similar script but sets unrealistic expectations about the time it will take to install it. The software engineers who execute the job aren't aware of what was promised to make the sale; they're just focused on making sure everything works correctly, even if that requires some additional testing.

Wherever you have a lack of coordination, you'll see tension among departments, negative attitudes, miscommunications and missed deadlines.

These problems can be so entrenched within a company culture that it often takes a third party to bring them to light. An organizational consulting firm can ask the tough questions department heads avoid, helping them identify where silos exist and how they can be broken down.

If your company has struggled with inefficiencies, bad decisions or scattered failures that seem unrelated, we can help you connect the dots and close the gap between your strategy and its execution.

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Health and Health Care Disparities in the United States: What Has Changed and What Remains Unresolved?

Health and health care disparities remain one of the most persistent challenges in the United States. Although the country has made progress in expanding health insurance coverage and improving some health outcomes, significant differences remain in access to care, quality of treatment, disease burden and life expectancy.

These differences affect people across many dimensions, including race and ethnicity, income, geography, age, disability status, language and other social and economic circumstances.

Researchers increasingly emphasize that disparities rarely have a single cause. Health outcomes are shaped by a combination of access to medical care, financial resources, living conditions, education, employment, environmental exposures and the quality and accessibility of health services.

What Are Health and Health Care Disparities?

A health disparity is a measurable difference in health outcomes between population groups. A health care disparity refers to differences in health

insurance coverage, access to care, use of services or quality of treatment.

Disparities often overlap. For example, a person with low income who lives in a rural community and has a disability may face multiple barriers to obtaining timely, affordable and high-quality care.

Why Do Health Disparities Matter?

Health disparities affect more than the people who experience them directly. They contribute to preventable illness, disability and premature death, limit overall improvements in public health and create avoidable health care and

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economic costs.

Insurance coverage is an important example. The Affordable Care Act produced significant coverage gains, but disparities remain. Among people under age 65, recent data show that the uninsured rate remains substantially higher for American Indian and Alaska Native and Hispanic people than for White people. Black people also continue to experience higher uninsured rates than White people. (kff.org)

Insurance, however, does not guarantee access to care. Patients may still face high deductibles, unaffordable prescription drugs, provider shortages, transportation problems, language barriers and long waiting times.

Major Health Outcomes Continue to Show Disparities

Recent data demonstrate that

significant disparities continue in serious health outcomes.

Maternal mortality is one of the clearest examples. In 2024, the U.S. maternal mortality rate was 17.9 deaths per 100,000 live births. The rate for Black women was 44.8 deaths per 100,000 live births, compared with 14.2 for White women. The Black maternal mortality rate was therefore more than three times the rate for White women. (cdc.gov)

Disparities also remain in chronic disease, cancer, cardiovascular disease, diabetes and mental health. In many cases, the populations facing the greatest disease burden also experience the greatest barriers to preventive care and early treatment.

The Social Conditions in Which People Live Matter

One of the most important developments in health disparities research is the

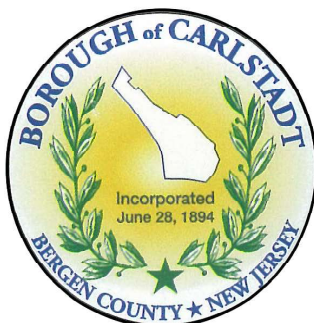
increased recognition of the importance of social conditions.

Health is influenced by housing, education, employment, transportation, food access and neighborhood conditions. Even with insurance, many people cannot obtain timely care because of financial, geographic or transportation barriers. The CDC recognizes these social determinants of health as major contributors to health inequities.

Geography and Disability Create Additional Barriers

Where a person lives continues to affect access to care. Rural communities may experience shortages of primary care providers and specialists, long travel distances, limited transportation and hospital closures. Urban communities may have greater access to medical facilities but still experience disparities related to poverty, housing and environmental

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conditions.

People with disabilities may also face inaccessible medical facilities and equipment, transportation challenges, communication barriers and a shortage of providers trained to meet their needs. Recent research emphasizes that disability and race, ethnicity, income and education can intersect in ways that create additional health risks and barriers. ([cdc.gov](https://www.cdc.gov))

The Quality of Care and Patient Experience Matter

Health disparities are not limited to whether someone receives care. The quality of care and the patient's experience also matter.

Differences in communication, access to interpreters, time spent with providers, diagnostic evaluation and treatment can affect outcomes. Patients who do not feel heard or

understood may delay future care or be less likely to follow a treatment plan.

For this reason, improving health outcomes requires more than increasing the number of people who have insurance. Care must also be accessible, understandable, respectful and responsive to the needs of the populations being served.

Technology Can Help—but It Can Also Create New Risks

Telehealth, digital health tools and artificial intelligence are changing the way health care is delivered. These technologies may improve access to specialists and support earlier diagnosis.

However, technology does not automatically eliminate disparities. Patients without reliable internet access, smartphones, digital skills or the ability to use online systems may be left behind. Artificial intelligence

also creates concerns when algorithms are developed using incomplete or unrepresentative data.

As technology expands, health systems must ensure these tools work effectively and fairly for all populations.

Better Data and Community Involvement Are Essential

Health systems cannot effectively address disparities they do not measure. Data should be examined, when appropriate, by factors such as race and ethnicity, income, disability, geography and age.

Broad categories can sometimes hide important differences within populations. Better data can help identify which groups are most affected and determine whether programs are actually improving outcomes.

Community involvement is equally

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important. Patients, families and community organizations can provide information that may not be visible in medical data alone. Programs designed with the participation of the people they are intended to serve are more likely to address real-world barriers.

Conclusion

Health and health care disparities remain a significant challenge in the United States. The country has made important progress in expanding insurance coverage and developing new medical technologies, but major differences in access, quality of care and health outcomes persist.

The most important lesson from recent research is that health outcomes are shaped by many connected factors. Medical care is essential, but so are income, housing, education, transportation, geography, disability, environmental conditions and the ability to obtain and understand health information.

Reducing health disparities requires better data, improved access to quality care, community partnerships and continued commitment from health care organizations and policymakers. Addressing these barriers will improve not only the health of underserved populations, but the health of the nation as a whole.

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Learning How to Learn in the Age of Artificial Intelligence

Do you remember when learning meant textbooks, notebooks, libraries and hours spent searching through reference books? Students carried heavy backpacks filled with printed materials, and finding information often required a trip to the library. While books remain an essential part of education, the way we learn has changed dramatically. Computers, tablets, e-readers and online resources have transformed the classroom, giving students access to an incredible amount of information with just a few clicks.

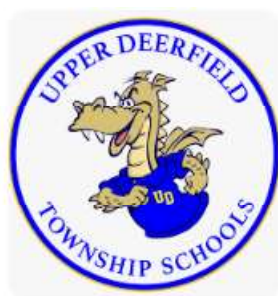
Today, another revolution is taking place—one that may be even more significant than the arrival of the internet. Artificial intelligence (AI) is rapidly changing how students learn, how teachers teach and how employers define the skills needed for success. AI-powered tools can answer questions, explain difficult concepts, summarize research, translate languages, generate computer code, create images and even serve as personalized tutors. Information that once took hours or days to locate can now be available in seconds.

But while technology has made information easier to find, it has also made learning more complex. The real challenge is no longer finding information—it is knowing what information to trust, how to evaluate it and how to apply it wisely.

From memorizing facts to developing skills

Think back to your own school days. Much of education focused on memorizing facts, formulas, historical dates and vocabulary. Those subjects

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remain important because they provide the foundation for understanding the world. However, the world no longer rewards people simply for what they know. It rewards those who know how to learn, adapt and solve problems.

Many experts believe today's students will have numerous careers during their working lives, not just several jobs with one employer but careers in completely different industries. In addition, many of the occupations today's children will eventually hold have not yet been invented. Advances in artificial intelligence, robotics, biotechnology and automation are creating entirely new professions while changing many existing ones.

The pace of technological change means that knowledge has a much shorter lifespan than it once did. Skills that are valuable today may require significant updating only a few years from now. Lifelong learning is no longer optional—it has become an essential part of career success.

AI is a tool, not a substitute for learning

Artificial intelligence has already become part of everyday life. Students use AI to explain mathematical problems, summarize lengthy articles, practice foreign languages and generate ideas for essays and projects. Teachers use AI to prepare lesson plans, create quizzes and personalize instruction. Businesses use AI to improve customer service, analyze data and automate repetitive tasks.

These developments offer tremendous opportunities, but they also create new responsibilities.

Students must understand that AI is a powerful assistant, not a replacement for thinking. An AI program can provide answers, but it cannot replace curiosity, creativity, judgment or ethical decision-making. Like any tool, its value depends on how it is used.

If students simply copy AI-generated answers, they may complete assignments more quickly but learn very little. On the other hand, students who use AI to ask better questions, explore different viewpoints, understand difficult concepts and improve their own work can become stronger learners.

Learning should never stop at getting the answer. The most important question is, "Why is this the answer?" followed closely by, "Is this answer correct?"

The Skills That Matter Most

As artificial intelligence becomes more capable, many routine tasks will become increasingly automated. Ironically, this makes uniquely human skills even more valuable.

Critical thinking allows students to evaluate information rather than simply accept it. Creativity helps them develop new ideas and innovative solutions. Communication enables them to explain complex concepts clearly and work effectively with others. Collaboration allows people with different backgrounds and expertise to solve problems together.

Equally important is adaptability. Technology will continue to change throughout our lives. The people who thrive will not necessarily be those with the highest grades or the most technical knowledge, but those who are willing to continue learning, embrace change and develop new skills as opportunities arise.

Emotional intelligence is also becoming increasingly important. While AI can process enormous amounts of information, it cannot replace empathy, compassion, leadership or the ability to build meaningful relationships. These qualities will remain essential in education, business, health care and virtually every profession.

The Changing Role of Teachers

Some people worry that artificial intelligence will eventually replace teachers. In reality, the opposite is more likely to happen.

As AI handles more routine tasks such as grading assignments or generating practice exercises, teachers can spend more time doing what only great educators can do: mentoring students, encouraging curiosity, answering thoughtful questions and helping students develop confidence and character.

Excellent teachers do far more than deliver information. They inspire students to ask questions, challenge assumptions, solve problems and discover their own abilities. Artificial intelligence can support that process, but it cannot replace the encouragement, wisdom and human connection that great teachers provide.

Parents Have a Role Too

Learning does not end when students leave school each day. Parents also play an important role in preparing

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children for a rapidly changing world.

Children should be encouraged to ask questions, explore new interests, read widely and solve problems independently. They should also learn that technology is a tool to support learning—not a shortcut that eliminates the need to think.

Parents can help by discussing how AI works, encouraging responsible use of technology and reminding children that honesty, effort and curiosity remain more valuable than simply finding quick answers online.

Preparing Students for the Future

Education has always been about preparing young people for adulthood. Today, that mission is more important than ever.

Schools should continue teaching mathematics, science, history, literature and the arts because these subjects provide essential knowledge. At the same time, students must learn digital literacy, critical thinking, financial literacy, communication, teamwork and responsible use of artificial intelligence.

Perhaps most importantly, they must develop resilience—the confidence that they can continue learning throughout their lives, even as technology and careers continue to evolve.

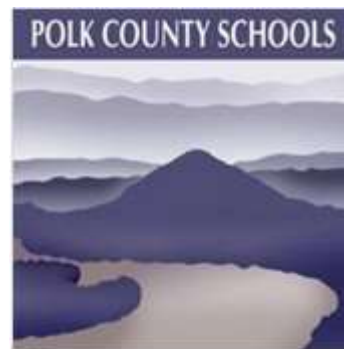
The old saying still rings true: “Give a person a fish and you feed them for a day. Teach them how to fish and you feed them for a lifetime.”

In today’s world, we might update that wisdom by saying: “Teach students how to learn, how to think critically and how to use technology wisely, and they will be prepared for a lifetime of opportunity.”

Artificial intelligence will undoubtedly continue to transform education and the workplace in ways we cannot fully predict. Yet one truth remains unchanged. Success has never depended solely on how much information a person can memorize. It depends on curiosity, adaptability, sound judgment and a lifelong desire to keep learning.

The classrooms of tomorrow may look very different from those of the past, but the ultimate goal of education remains the same: to help every student become an independent thinker, a confident problem solver and a lifelong learner who is prepared not only for the jobs of today, but also for the opportunities of tomorrow.

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How American Education Is Being Reinvented

American education is undergoing one of the most significant transformations in its history. Traditional assumptions that shaped schools for more than a century are being challenged by changing technologies, evolving workforce demands, increased parental expectations and new approaches to teaching and learning. As a result, the line between public, private, charter and online education has become increasingly blurred.

Today's education system is moving away from a one-size-fits-all model toward one that offers families more

choices and schools greater flexibility. Charter schools, magnet schools, online learning programs, homeschooling and private schools all provide alternatives that allow students to learn in environments that best meet their individual needs. While these schools operate differently, they all share an increasing emphasis on accountability and student achievement.

Putting Students First

For many years, educational policy focused primarily on how schools were organized rather than how well students were learning. Today's reforms place

students at the center of the conversation. Parents expect schools to provide safe environments, high academic standards and meaningful preparation for college, careers and life. Families are also becoming more involved in choosing educational options that align with their children's learning styles and goals.

This shift has changed the relationship between schools and the communities they serve. Schools are increasingly expected to respond to parents, students and employers rather than simply comply with bureaucratic requirements.

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Measuring Success by Results

Modern education emphasizes outcomes rather than procedures. Instead of concentrating solely on regulations, successful schools are judged by how effectively students develop academic knowledge, critical thinking, communication and problem-solving skills.

Clear learning standards remain important, but schools are also encouraged to innovate in how they achieve those goals. Flexible scheduling, project-based learning, career pathways and technology integration allow educators to tailor instruction while maintaining accountability for student performance.

The Impact of Artificial Intelligence

Perhaps no innovation is reshaping education more rapidly than artificial

intelligence. AI-powered tools can personalize instruction, identify learning gaps, assist teachers with lesson planning and provide immediate feedback to students. Used effectively, these technologies can free educators to spend more time mentoring students and less time on administrative tasks.

At the same time, AI presents new challenges. Schools must address issues such as academic integrity, student privacy, algorithmic bias and equitable access to technology. Students must also learn that while AI can provide information, it cannot replace critical thinking, creativity or sound judgment. Preparing students to use AI responsibly is becoming an essential part of a modern education.

Preparing Students for Tomorrow's Workforce

The skills students need today are very different from those required a

generation ago. Employers are placing greater value on critical thinking, collaboration, communication, creativity and digital literacy. Rather than simply memorizing facts, students must learn how to analyze information, solve unfamiliar problems and adapt to rapidly changing technology. Schools are increasingly incorporating project-based learning, career and technical education, internships and real-world experiences to help students develop these essential skills. In an economy driven by innovation and artificial intelligence, the ability to learn continuously may become the most valuable skill of all.

Expanding School Choice

Another important trend is the continued expansion of school choice. Charter schools, scholarship programs, education savings accounts and other initiatives provide

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families with more educational options than ever before. Supporters believe that increased competition encourages innovation and allows schools to better meet the diverse needs of students.

Regardless of the educational setting, families increasingly expect schools to demonstrate measurable results while providing environments that promote both academic excellence and personal development.

Empowering Educators

Educational reform also recognizes that teachers and school leaders perform best when they are treated as professionals. Giving educators greater flexibility in curriculum design, classroom instruction and resource allocation encourages innovation and allows schools to respond more effectively to the unique needs of their students.

At the same time, attracting talented educators requires expanding

recruitment pathways and providing ongoing professional development. As education evolves, teachers must continually update their knowledge in areas such as digital learning, data analysis and artificial intelligence.

Building Strong School Communities

Successful schools do more than teach academic subjects. They create communities built on shared values, mutual respect and meaningful relationships among students, educators and families. Extracurricular activities, community service, parent involvement and collaborative learning all contribute to stronger school cultures and improved student success.

Character development, ethical decision-making and civic responsibility also remain essential components of education. In an age of rapid technological change and constant access to information, helping students

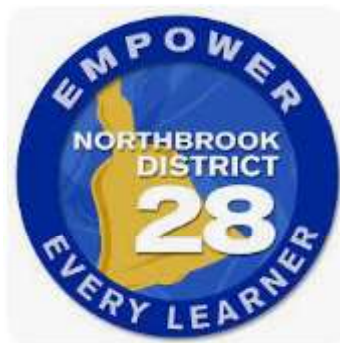
develop integrity, empathy and responsible citizenship is more important than ever.

Looking Ahead

The future of American education will likely be defined by greater flexibility, increased personalization and stronger accountability. Technology and artificial intelligence will continue to transform classrooms, but the most successful schools will be those that combine innovation with excellent teaching, high expectations and meaningful relationships.

Ultimately, education is no longer about preparing students for a single career. It is about preparing them for a lifetime of learning in a world that continues to change. Schools that embrace innovation while maintaining high academic standards and strong community values will be best positioned to help students succeed in the decades ahead.

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Successful People Treat Problems and Setbacks as Opportunities

by Bud Bilanich

In an article on taking personal responsibility for finishing strong in 2009 and starting fast in 2010, I mentioned that the things that happen to us in life aren't as important as how we react to them. As I was writing, I was reminded of a something else I had written in the past. Stuff Happens: Choose to React Positively.

Stuff happens: good stuff, bad stuff, frustrating stuff, unexpected stuff. Successful people respond to the stuff that happens in a positive way. Humans are the only animals with

free will. That means we — you and me — get to decide how we react to every situation that comes up.

Have you ever had a major life crisis? I did. A little over 10 years ago, I found out that I had Thyroid cancer — not a particularly deadly form of cancer, but cancer nonetheless. Trust me; you don't want to hear the words “you” and “cancer” in the same sentence. This experience qualified as some bad stuff.

The news about having cancer could have depressed me. Instead, it energized me. I remember thinking, “I've got a lot

to do. I better get busy if I'm going to have surgery.” I then got busy and rescheduled any client work that would conflict with the surgery.

I learned everything I could about Thyroid cancer. I talked to friends in the medical field who referred me to docs they knew who specialized in the disease. I went on line and read, and read, and read. I interviewed a couple of surgeons and chose one to perform my surgery.

I visited a couple of on line Thyroid Cancer support sites. I mostly didn't

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like what I found there — lots of angry people lashing out at one another, the unfairness of life in general and Thyroid Cancer in particular. I decided that if I were going to stay positive, it was best for me to stay away from the online cancer support groups.

In order to meet my client commitments, I had to spend the weekend before my surgery in New York. I finished up one engagement on a Friday and had to do a talk to some pharmaceutical execs on Monday. I had some down time over the weekend, so I decided to visit a few museums and do some shopping. I bought a bright red striped tie that I wore to my talk on Monday. I still call it my cancer tie. I think it brings me luck. I wear it when I'm having a bad day.

After I finished the talk on Monday, the person running the program

announced that this was going to be my last talk for a while as I was having cancer surgery the following Friday. People were incredulous. They asked, "What are you doing here when you're having cancer surgery in four days?"

I said that I had committed to doing this talk several months previous and that as long as I wasn't actually in the hospital I was going to do it — to the best of my knowledge Thyroid Cancer wasn't contagious.

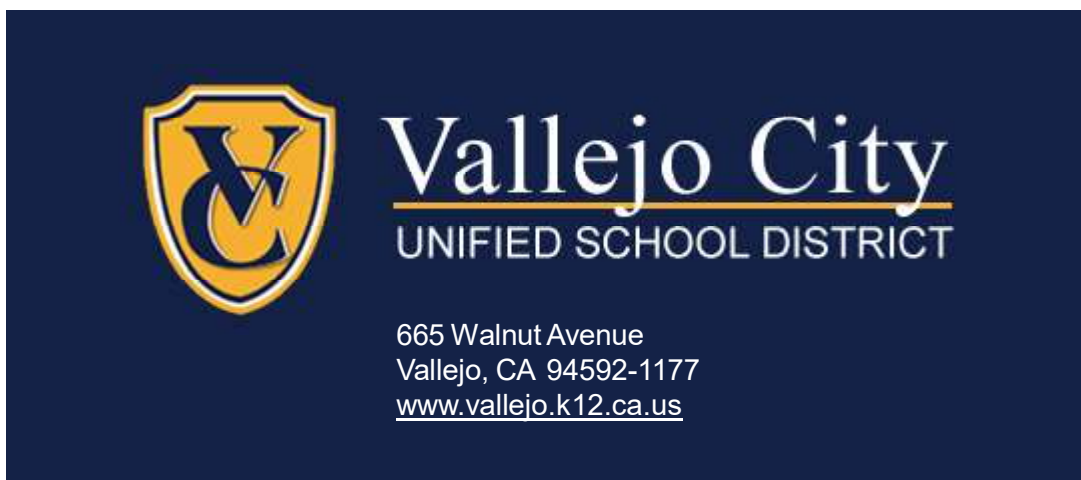
The interesting thing about all of this was that I never considered canceling or postponing the talk. As long as I was able, I was going to honor my commitments. I chose to deal with cancer the way I choose to deal with most things in my life; honor my commitments, do the best I can.

My cancer story has a happy ending. I have been cancer free ever since the operation and seem to be healthier than ever.

This story has nothing to do with my cancer experience and everything to do with free will and personal responsibility. As you go through life, stuff will happen, most of it out of your control. The important thing is how you react to the stuff that happens to you — the nice things, the mild annoyances and the major catastrophes. It's your choice. Successful people choose to respond to events proactively. They do what they can to make the best out of any situation in which they find themselves.

I find a lot of wisdom in Native American spiritual traditions. The Navajos live in the arid plains of the US southwest. Drought is always a problem for them. If you've ever been in Navajo country in New Mexico and Arizona you know what I mean. I once met a Navajo Medicine Man who summed up the difference between how white people and the

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Navajos deal with adverse situations. He said “When there is no rain for a long time, the white man prays for rain. The Navajo prays to find the ability to live in harmony with the draught.”

In other words, you have the ability to choose how you react to anything that happens to you. When Your Success GPS is functioning properly, you’ll choose the proactive positive action, instead of the reactive blaming negative one.

The common sense point here is simple. Successful people commit to taking personal responsibility for their lives and careers. They choose to react positively to the people and events in their lives. As you go through life you will encounter problems and setbacks. We all do. Choose to learn from these experiences. Use them to become a better, more successful person. I did a talk for the National Association of Women Business Owners a couple of weeks ago. When I was there, I met Mary Cantando, owner of a company called The Woman’s Advantage. Mary sells “breakthrough information to grow your woman-owned business.” One of her products is a desk calendar. She gave samples of the advice on the calendar. I got one that had a quote about dealing with setbacks; “Successful people have setbacks. What separates them from others is that they don’t give up.” Great common sense advice — don’t give up in the face of problems and setbacks.

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228 Hookston Road
Pleasant Hill, CA 94523

We are a contractor which does business with the government, and as such we are required to take affirmative action to ensure that equal opportunity is provided in all aspects of employment. We strongly encourage women, minorities, individuals with disabilities and veterans to apply to all of our job openings. We are an equal opportunity employer and all qualified applicants will receive consideration for employment without regard to race, color, religion, gender, sexual orientation, gender identity, or national origin, age, disability status, Genetic Information & Testing, Family & Medical Leave, protected veteran status, or any other characteristic protected by law. We prohibit Retaliation against individuals who bring forth any complaint, orally or in writing, to the employer or the government. In order to comply with the various federal regulations. We invite applicants to voluntarily self-identify their gender, race, ethnicity, veteran status and if you have a disability and will not be used against you in anyway.

Somos contratistas que hacen negocios con el gobierno y, como tales, estamos obligados a tomar medidas afirmativas para garantizar la igualdad de oportunidades en todos los aspectos del empleo. Alentamos a las mujeres, las minorías, las personas con discapacidades y los veteranos a postularse a todas nuestras ofertas de trabajo. Somos un empleador con igualdad de oportunidades y todos los solicitantes calificados recibirán consideración para el empleo sin distinción de raza, color, religión, género, orientación sexual, identidad de género o nacionalidad, edad, estado de discapacidad, información y pruebas genéticas, licencia familiar y médica, estado de veterano protegido o cualquier otra característica protegida por la ley. Prohibimos las represalias contra las personas que presenten una queja, verbalmente o por escrito, ante el empleador o el gobierno. Para cumplir con las diversas reflexiones federales. Invitamos a los solicitantes a que voluntariamente identifiquen su género, raza, origen étnico, estado de veterano y si usted tiene una discapacidad y no será utilizado en su contra de ninguna manera.