

The TFAF-Creative Thinker Magazine

We believe that NOW is the TIME for some

- ♥ **PROBLEM SOLVING** – Making things better
- ♥ **COLLABORATION** – Working together
- ♥ **CREATIVITY** – Thinking outside the box
- ♥ **NEUTRAL MIND** – Open to seeing the big picture both positive & negative
- ♥ **PROACTIVE LISTENING & EFFECTIVE COMMUNICATIONS** – Getting & delivering the message
- ♥ **ETHICS** – Doing the right thing, do no harm



For you, your family, your company, your country, our WORLD!

What creative ideas / thoughts do you have for solutions / new products / jobs / business opportunity creations during these challenging times?

Here are some random thoughts to get your creative juices flowing. Please share your innovative ideas with us and we will add the best to future editions. Circulate it to your family & friends / colleagues and encourage them to do the same!!!

Version – March 2024

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The Improving Financial Awareness & Financial Literacy Movement in Ghana™

Organizations Dedicated to Significantly *Improving financial awareness & financial literacy*™

Alert: We believe sharing financial awareness and financial literacy can be highly contagious!

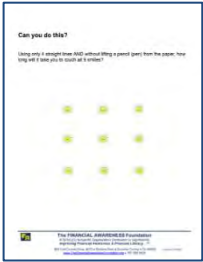


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Getting Your Creative Juices Flowing



To help get your creative juices flowing

Can you solve this?

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-CanYouDoThis.pdf>



If after 2 minutes you cannot solve this simple question, here's a clue – Think Outside the Box.

If you still cannot solve it go to the last items and you will find the solution.



[Solutions](#)

Can you do this?

Using only 4 straight lines AND without lifting a pencil (pen) from the paper, how long will it take you to touch all 9 smiles?



“Think of it. We are blessed with technology that would be indescribable to our forefathers. We have the wherewithal, the know-it-all to feed everybody, clothe everybody, and give every human on Earth a chance. We know now what we could never have known before — that we now have the option for all humanity to make it successfully on this planet in this lifetime. Whether it is to be Utopia or Oblivion will be a touch-and-go relay race right up to the final moment.” —R. Buckminster Fuller

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Arts

"Creativity is seeing what others see and thinking what no one else ever thought."
– Albert Einstein

1.



This is an incredible performance of Sanddornbalance by Miyoko Shida Rigolo.

<https://www.youtube.com/watch?v=orBxCJL8N8Y>

What artistic talent you and a friend or family member have that can be shared for fun, enlightenment and / or profit???

2.



How about a one person Radio Station that's getting worldwide listening...

<https://www.youtube.com/watch?v=mBRh714DLC0>

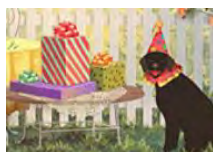
22,000 Cities!!! How cool!!!

<https://en.wikipedia.org/wiki/KZRO>

<https://www.zchannelradio.com/>

Would this work in your community and for you???? what if you added a meet and greet Blog with your superstars???

3.



Digital Cards and messaging.

Years ago we were looking for a special digital card to share with friends and family and colleagues- and found Jacque Lawson -

<https://www.jacquelawson.com/>

Maybe you or those young artists around you can develop a collection of digital greetings cards from your country. Or a collection of digital messages to help learn a subject or subject area.

4.



THIS WILL TUG AT YOUR HEART STRINGS

Preview YouTube video The Power of Music- Josh Groban and Jen Malenke

<https://www.youtube.com/watch?v=x7rb2-GI98I>

5.

6.

Art over 11,000 years old found in the Amazon rainforest!!!

Spectacular eight-mile frieze of Ice Age beasts found in Amazon rainforest

<https://www.cnn.com/style/article/amazon-rainforest-ice-age-paintings-scli-intl/index.html>

7.

8.



Film making...

Creativity, problem solving, collaboration for the film industry!!!

<https://www.dw.com/en/ice-cold-passion-leni-riefenstahl-and-arnold-fanck-between-hitler-and-hollywood/a-62840041>

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1.



Should you start a new business?

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-StartingYourOwnBus.pdf>

2.



Roadmap to Success - Using Your Business Plan

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-UseABusPlan.pdf>

3.



Why every business needs a full-funnel marketing strategy

<https://www.mckinsey.com/business-functions/marketing-and-sales/our-insights/why-every-business-needs-a-full-funnel-marketing-strategy?cid=other-eml-alt-mip-mck&hdpid=bd058b66-b310-4a50-a237-9de71eb65ea6&hctky=12304622&hlkid=ea4e15f0acd24e11a158d6ec7478185b>

4.

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8.




9.

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10.		https://www.californiabydesign.com/	What ideas do you have? Here's some websites to get your creative juices flowing!!! 😊
11.		Fact or Fiction??? - ELVIS Comes Alive To Sing with Simon Cowell, Sofia Vergara and Heidi Klum on America's Got Talent! https://www.youtube.com/watch?v=Jr8yEgu7sHU	
12.		https://www.sciencefocus.com/future-technology/future-technology-22-ideas-about-to-change-our-world/	
13.		https://www.awesomeinventions.com/futuristic-products/	
14.		https://www.pinterest.de/manugoode/productdesign-concepts-future-products/	
15.		https://www.digitaltrends.com/cool-tech/ces-2019-trends-best-products-and-future-predictions/	
16.		Have you seen Black Panther Movie? https://www.youtube.com/watch?v=xjDilWPwcPU	
17.		The Nigerian AI artist reimagining a stylish old age https://www.bbc.com/news/world-africa-64260739	
18.			
19.			
20.			

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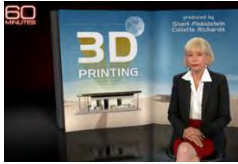
21. The Home of the Future



What will the home of the future look like?

https://future.ipsos.com/wp-content/uploads/2021/02/What-The-Future-Housing.pdf?mkt_tok=eyJpIjoiWIRBeE9UVmtOems0WWpjMCIslInQIiI3bm54YVYySmwzd4ZzRRVjMyN242ZEMwdfzYVZzaktJVmY3cWdSSklyS01GellUTXAOFFFHQVNENIRqbWh5cmxTelFLNW13b0tgdW9YQXY2bjVVRmhCZ0lLcjBhWEhtUGFMek1aZ1Q05bFMzNIwva012SnlschTVU0xTUNPdTcifO%3D%3D

22.



Texas company 3D printing houses on Earth, partnering with NASA to 3D print infrastructure on the moon.

Food for thought!!!

Will your next home be digitally printed? and VERY affordable and ecologically sound?

Maybe that new Research Center we are thinking about?

What about the needed factory’s for building farm equipment? Computers? Super smart phones? Etc.

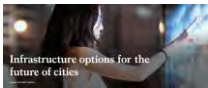
Maybe students could develop a better-patented approach?

Maybe they could give license rights to Uganda Contractors, to build out Uganda, to Kenya, to all of Africa???

<https://www.cbsnews.com/news/company-3d-prints-houses-on-earth-partners-with-nasa-to-3d-print-on-moon-60-minutes-transcript/>

23.

24. Infrastructure options for the future of cities



Infrastructure options for the future of cities

<https://www.mckinsey.com/business-functions/operations/our-insights/infrastructure-options-for-the-future-of-cities?cid=other-eml-alt-mip-mck&hpid=65e410b9-45ed-4dee-8feb-8f48aca2a2f3&hctky=12304622&hlkid=2ab4a77f2f7f45aca643194e0b527377>

Construction / Homes / Infrastructure

“Start by doing what’s necessary, then do what’s possible, and suddenly you are doing the impossible.” – St. Francis of Assisi

25. Infrastructure

Red Clay Studio | A New Art Space In Ghana

26.



This past September 5th, a mind-blowing art space was inaugurated in the city of Tamale. The internationally known Ghanaian artist Ibrahim Mahama has extended the Savannah Centre for Contemporary Art – opened last year – with the Red Clay studio

<https://www.africabloom.com/en/red-clay-studio-a-new-art-space-in-ghana/>

27.

In developing countries begin working on developing and partnering with others to help create strategically located Planned Communities - local, regional, National (small, mid-sized, large scale?)

Introduced the Mwale Medical and Technology City project in Kenya

https://en.wikipedia.org/wiki/Mwale_Medical_and_Technology_City

<https://www.youtube.com/watch?v=tB0JtaUGNRk>

<https://www.youtube.com/watch?v=VVHG0gDGDhY>



We also have some interesting thoughts on the local, regional and national planned community development models. We think this will materially help increase access to essential health services, improve maternal and infant care, while promoting good health, nutrition and sanitation practices, while creating jobs in remote communities while helping to build a sustainable overall economy!

28.

The Ghanaian Couple That Built Over 500 Apartments In Ghana

<https://www.youtube.com/watch?v=s9hSrPHObal&feature=youtu.be>

This is an excellent example of how planned communities can build wealth while

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“Start by doing what’s necessary, then do what’s possible, and suddenly you are doing the impossible.” – St. Francis of Assisi



29. Can we build shelter and housing for all? Can we redesign housing to meet our living needs with efficient space planning and quality ecological friendly and efficient sustainable materials

https://www.ted.com/talks/vishaan_chakrabarti_how_we_can_build_sustainable_equitable_cities_after_the_pandemic?utm_source=newsletter_daily&utm_campaign=daily&utm_medium=email&utm_content=button_2020-06-29

improving the quality of life!!! If we can also do this ecologically - power, water, safe waste disposal or reprocess, recyclables, ... - and also from an 'END poverty, hunger, illiteracy, and poor healthcare' perspective this can be a real win-win-win for all!!!

Cities are engines of culture, commerce, knowledge and community, but they're also centers of inequality and poverty. As the world rebuilds from the coronavirus pandemic, can we transform cities into bastions of equity and sustainability? Architect and educator Vishaan Chakrabarti discusses a new urban agenda that provides equitable housing, health care and transportation for all -- and helps build cities rooted in our desire to connect at a human level. "We need a new narrative of generosity, not austerity," he says. (This virtual conversation, hosted by TED arts and design curator Chee Pearlman and head of curation Helen Walters, was recorded June 10, 2020.)

30.



How Ghana Transformed A Forest Into A Mega City!

<https://youtu.be/jlXkNzkC6YA>

The Image of AFRICA has been DISTORTED around the WORLD & We are CHANGING the NARRATIVES via YOUTUBE videos One

How can this happen in your community?

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“Start by doing what’s necessary, then do what’s possible, and suddenly you are doing the impossible.” – St. Francis of Assisi

Country At Time. Until the HISTORY of AFRICA is told by AFRICANS, the story of GREATNESS will always GLORIFY the IMPERIALISTS!.

As it recovers from the Civil War, America undertakes the largest building phase of the country's history. While much of the growth is driven by railroads and oil, it's built using steel
https://www.youtube.com/watch?v=EI_4QDByiW4

Thinking about economic development and job creation....

How's your country's infrastructure?

<https://www.usnews.com/news/best-countries/rankings/well-developed-infrastructure>

<https://www.statista.com/statistics/1198287/africa-infrastructure-development-index-by-country/>

<https://home.thefinancialawarenessfoundation.org/pdf/TFAF-EconomicResearch-Brief-GlobalEconProfile.pdf>

<https://home.thefinancialawarenessfoundation.org/pdf/TFAF-EconomicResearch-Brief-GlobalEconProfile-Afr.pdf>

Legend of East Lake sneak peek trailer

<https://www.truth-tuesday.com/post/the-amazing-legacy-of-tom-cousins-and-his-connection-to-legendary-golfer-bobby-jones>

<https://www.golfchannel.com/video/golf-films-legend-east-lake-sneak-peek-trailer>

https://en.wikipedia.org/wiki/East_Lake,_Atlanta

<https://atlanta.curbed.com/neighborhood/23/east-lake>

The next normal in construction material distribution

<https://www.mckinsey.com/industries/capital-projects-and-infrastructure/our-insights/the-next-normal-in-construction-material-distribution>

Prefab backyard structures to live in or rent out.

Our goal is to inspire independent minimal living. We make simple and sustainable prefab units that offer unique solutions for those looking to expand their property's potential. By creating more compact, cost-effective options, we're doing our part to combat the housing shortage crisis

https://get.livemodal.com/who-is-modal/?utm_source=Pinterest&utm_medium=dg-social&utm_campaign=Bay+Area+Brand&utm_term=7011U000000Zd5sQAC&pp=0&epik=di0yJnU9MDFQYjhZN3R6N01BUW1QTHVmYVRnNjZReHJrUHJ6Y2kmcD0xJm49Y29CTnFSYV9tMUZWc1VFT2U2U21QUSZ0PUFBQUFBRI1KTIdr



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36.



Designs for shipping container projects...

https://www.fiverr.com/arsuchismita/design-shipping-container-projects?context_referrer=user_page&ref_ctx_id=2a005cfc-fc80-4d92-ab9e-291e29bca20b&pckg_id=1&pos=9&seller_online=true

37. A new model of architecture



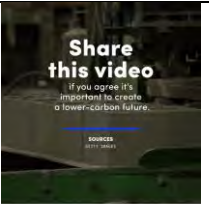
A new model of architecture with communities in mind

A project in Rwanda convinced a group of Harvard-trained architects to rethink their building methods, material and labor sources, and the end-use of their buildings. as reported by Lesley Stahl on 60 minutes!!!

<https://www.cbsnews.com/video/model-architecture-serving-society-60-minutes-video-2021-10-31/>

We think you will find a lot of great ideas hear to think about and discuss with your architects and construction industry leaders, as a great way to create jobs and wealth, while solving many social challenges!!!

38.



The Environmental Impact of Cement and Concrete

The cement and concrete industry is responsible for an estimated 8% of global greenhouse gas emissions, accounting for more than 1.5 billion tons of carbon dioxide released into the atmosphere in 2018. From the quarrying of materials to the energy-hungry kilns and chemical processes involved, it’s among the most challenging sectors to decarbonize.

Carbon Built Climate-Friendly Recipe for Low-Carbon Concrete

https://chanzuckerberg.com/blog/carbonbuilt-low-carbon-cement/?utm_campaign=CZI%20-%20General&utm_medium=email&_hsmt=226981398&_hsenc=p2ANqtz-8p3kdrMw-BiwplaEnu06Gsy-1KvPfeYca119h_4l4pAd5HfyJiMzQq0qq1SGvq0PPzPkgJLN6Flic2FGHoJIAL3ZAbdapshN10axip0GnUewe33eRIPbqWP2T3qvezktD8ZBW&utm_content=226981398&utm_source=hs_email

39.



Texas company 3D printing houses on Earth, partnering with NASA to 3D print infrastructure on the moon

<https://www.cbsnews.com/news/company-3d-prints-houses-on-earth-partners-with-nasa-to-3d-print-on-moon-60-minutes-transcript/>

40.



Will 3D Printing become a possible solution to the global housing challenges (Maybe senior living? maybe repairs or renovations?

<https://www.youtube.com/watch?v=gVUIbpZS0Rc>

<https://www.youtube.com/watch?v=MbqfWN-9zHE>

<https://3dprint.com/38144/3d-printed-apartment-building/>

<https://singularityhub.com/2020/01/27/worlds-biggest-3d-printed-building-opens-in-dubai/>

<https://www.nfpa.org/News-and-Research/Publications-and-media/NFPA-Journal/2020/March-April-2020/Features/3D-Printing>

<https://intelligence.weforum.org/topics/a1Gb000001k6l5EAI?tab=publications>

3D printing has already revolutionized the ways that parts are designed and manufactured. Other applications of the technology - bioprinting human organs, printing affordable housing, and the on-demand production of potential future habitats on the Moon and Mars - were until only recently the stuff of science fiction. Now, breakthroughs are being achieved in all of these areas, and 3D printing is showing promise as a means to solve many of mankind’s most pressing issues.


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**Construction /
Homes /
Infrastructure**

“Start by doing what’s necessary, then do what’s possible, and suddenly you are doing the impossible.” – St. Francis of Assisi

41. 

Thinking Outside the Box: Your Guide to Shipping Container Home Design
What about also using refurbished cargo containers and train cars?
<https://www.homelight.com/blog/buyer-shipping-container-home-design/>

42.

43. 

Concrete has a huge carbon footprint due to its primary component, cement. Researchers in Switzerland have developed a new kind of cement that reduces CO2 emissions by 30 to 40 percent. The alternative cement is already in use in India.
<https://www.dw.com/en/a-new-kind-of-climate-friendly-concrete/video-64040507>
<https://www.dw.com/en/life-in-energy-saving-earth-houses/video-64040505>

44.

45.

46.

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47.



Building a great digital business

Will this work for you and your company? Or will you have to reinvent it?

How companies are leveraging technology to address rapid market changes.

<https://www.mckinsey.com/business-functions/strategy-and-corporate-finance/our-insights/building-a-great-digital-business?cid=other-eml-alt-mip-mck&hdpid=6414c4ca-f4d8-4f1f-907d-dfef485a6607&hctky=12304622&hlkid=bc1cc97404c2400ea6e98086b608f722>

48.

49.

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51.

52.

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Ecological

“Nature is a totally efficient, self-regenerating system. If we discover the laws that govern this system and live synergistically within them, sustainability will follow and humankind will be a success.”

—R. Buckminster Fuller

53.



S.F. entrepreneur aims to bring free solar power to the unhoused

<https://www.cbsnews.com/sanfrancisco/news/san-francisco-startup-solar-power-unhoused/>

54.

55.



Stanford Engineer creates gel that adheres to the forest and prevents forest fires

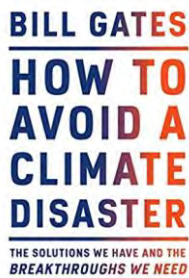
The new gel is an adhesive and fire resistant vehicle for these chemical retarders.

Made mainly of plant material, the material is based on cellulose, which means that it adheres to vegetation during rain, wind or sun.

In addition, the inventors say it is also non-toxic and can be safely sprayed into the environment using agricultural equipment or aircraft.

<https://www.sonoticiaboa.com.br/2019/10/08/engenheiro-cria-gel-adere-mata-previne-incendios-florestais/>

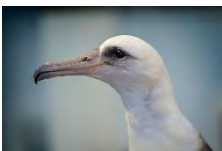
56.



How to Avoid a Climate Disaster: The Solutions We Have and the Breakthroughs

https://www.amazon.com/How-Avoid-Climate-Disaster-Breakthroughs/dp/0385546130/ref=asc_df_0385546130/?tag=hyprod-20&linkCode=df0&hvadid=459649254175&hvpos=&hvnetw=g&hvrand=10681395382525410323&hvpone=&hvpstwo=&hvgmt=&hvdev=c&hvdvcmdl=&hvllocint=&hvllocphy=9032097&hvtargid=pla-918137739254&psc=1

57.



Your seafood choices matter

The way some seafood products are caught or farmed can harm the ocean — both wildlife and the ecosystems they call home. Choosing sustainable seafood items can protect our ocean and ensure a healthy supply of seafood into the future.

Learn the basics of seafood sustainability. Your voice, together with our tools, can help protect the ocean today — and for generations to come.

<https://www.montereybayaquarium.org/act-for-the-ocean/sustainable-seafood>

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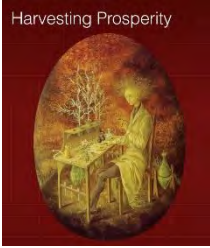


Ecological

“Nature is a totally efficient, self-regenerating system. If we discover the laws that govern this system and live synergistically within them, sustainability will follow and humankind will be a success.”

—R. Buckminster Fuller

58.



Agricultural Innovation & Technology Hold Key to Poverty Reduction in Developing Countries, says World Bank Report

<https://www.worldbank.org/en/news/press-release/2019/09/16/agricultural-innovation-technology-hold-key-to-poverty-reduction-in-developing-countries-says-world-bank-report>

59.

Our Environment & Sustainability

An estimated 60 percent of physical inputs to the global economy are biologically produced or could be in the near future: a huge win for sustainability. The 400 biotechnology cases that McKinsey examined—which did not even count future innovations—could have a direct economic impact of \$4 trillion per year over the next two decades. With these gains, a healthier future is on the horizon.

<https://www.mckinsey.com/business-functions/sustainability/our-insights/the-challenge-of-climate-change?cid=other-eml-shl-mip-mck&hlkid=62a79e9a21c24fd4a81a0565c2e1eefc&hctky=12304622&hdpid=7e3bc6ae-50ba-4531-b8bd-1c57a196ff62>

60. Recycling for Medical Insurance



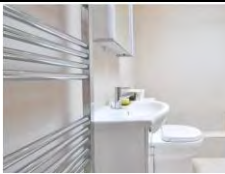
Nigerians trade waste material for health insurance

<https://www.dw.com/en/trading-waste-for-health-insurance/video-64016764>

<https://www.reuters.com/world/africa/nigerians-trade-waste-material-health-insurance-2022-11-10/>

61.

62.



Eco-Friendly Toilets: The Full Guide to Eco-Friendly Flushing

<https://mindseteco.co/eco-friendly-toilets/>

<https://www.nesc.wvu.edu/wastewater/onsite-wastewater-systems/alternative-technologies/alternative-toilets>

63.



Breakthrough in nuclear fusion energy announced

<https://www.bbc.com/news/science-environment-63950962>

64.

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Ecological

“Nature is a totally efficient, self-regenerating system. If we discover the laws that govern this system and live synergistically within them, sustainability will follow and humankind will be a success.”

—R. Buckminster Fuller

65.

66.

67.



Meet the newest unconventional weapon against future wildfires: goats. Lani Malmberg travels around the West with a few hundred goats, which eat the tall brush and grasses that power wildfires and restore fire-ravaged lands to greener pastures. After the goats digest the brush, their waste returns organic matter to the soil, increasing its potential to hold water — a 1 percent increase in organic matter can hold an additional 16,500 gallons of water per acre, Malmberg said.

<https://www.npr.org/2020/01/05/792458505/california-cities-turn-to-hired-hooves-to-help-prevent-massive-wildfires>

Goats!!!!

68.



On target: How to succeed with carbon-reduction initiatives
McKinsey research reveals which industries are on track to meet green objectives and how they got there.

The argument for global companies to reduce their greenhouse-gas (GHG) emissions is clearer than it has ever been:

- Business operations around the world are now subject to greater climate and transition risks.
- Consumers are clamoring for eco-friendly products and responsible corporate behaviors.
- Investors are increasingly embracing capital-allocation strategies that take environmental, social, and governance (ESG) issues into account.
- Policy makers and government organizations are exploring the potential regulation of carbon emissions.
- In response, organizations across all industries have declared GHG-emission-reduction targets—including for some a “net-zero commitment,” in which a company ensures that emissions from its value-chain activities create no net climate impact.

<https://www.mckinsey.com/business-functions/strategy-and-corporate-finance/our-insights/on-target-how-to-succeed-with-carbon-reduction-initiatives?cid=other-eml-alt-mip-mck&hpid=6a453090-c133-4fdf-91b7-4461003b484b&hctky=12304622&hlkid=25c19f5b04234e2385506b4a10bfc265>

69.



DW's Eco Africa showcases innovative concepts and best practice projects from Africa and Europe and presents environment and climate change ideas that inspire others to get on board or start something of their own. The show offers insight and moves people to help protect the environment.

<https://www.dw.com/en/eco-africa/s-32686>

70.

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“You can rest assured that if you devote your time and attention to the highest advantage of others, the Universe will support you, always and only in the nick of time.” —R. Buckminster Fuller

<p>71.</p>	<p>Show we rethink what we are teaching in our schools?</p> <p>Show we be teaching life skills needed today and into the future like personal finance, wellness, parenting, communications, collaborative work, critical thinking, and so much more?</p> <p>Should we be tracking the job markets of the future and developing circumlunar around the skillsets needed to be successful?</p> <p>Do we need to go to school until we are into our early 20's to be productive? What if we incorporate mentorships, internships, and apprenticeships into our system of education?</p>	<p>Learning is lifelong and never ends...</p>
<p>72.</p> 	<p>Resetting the way we teach is vital for all our futures</p> <p>https://www.weforum.org/agenda/2020/08/science-education-reset-stem-technology/?utm_source=sfmc&utm_medium=email&utm_campaign=2729072_Agenda_welky-21August2020&utm_term=&emailType=Newsletter</p>	<p>This is so true domestically and globally</p>
<p>73. What Life Skills Should We Be Learning? Teaching?</p>	<ol style="list-style-type: none"> 1. Collaboration? 2. Coping with stress & emotions? 3. Courtesy? 4. Critical thinking? 5. Decision making? 6. Dealing with Bias and the real truths? 7. Do no harm? 8. Ecology? 9. Effective communication? 10. Empathy, charitable giving and sharing? 11. Equitable and fairness? 12. Fact checking? 13. Honesty? 14. Integrity? 15. Interpersonal relationship skills? 16. Mathematics? 17. Neutral mindset? 18. Nutrition? 19. Perseverance? 20. Personal Finance awareness & financial literacy? 21. Problem Solving and judgement? 22. Right and wrong 23. Respect? 24. Responsibility? 25. Self-Awareness? 26. Social capital building? 27. Sportsmanship? 28. Truth vs someone's opinion presented as facts? 29. Understanding prejudice? 30. Wellness? 	<p>What's missing? What other ideas do you have?</p>
<p>74. Social Capital – A Bit of Education</p>	<p>Social Capital – A Bit of Education by Frank PaaKumi</p> <p>https://www.paligov.org/</p>	

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“You can rest assured that if you devote your time and attention to the highest advantage of others, the Universe will support you, always and only in the nick of time.” —R. Buckminster Fuller

There is something in life called “Social Capital. The people you know; the people who know you and how they know you. What's social capital? Listen to this,

Quite unfortunately, people think or behave like social capital is only needed on weddings and burials. That is why you see someone will not have contacted you in ten years but out of the blue they are sending you a message, “Hello so and so, long time, next Sunday is my pre-wedding. Or my uncle is dead, please I need your support.”!

Social capital is not built overnight; it is reciprocal and does not need money (especially in this virtually connected world) to build. It just needs being sensitive that people have emotions and that you can't sneak into their lives only when you need help.

Social capital is massively important and when built and used correctly, it can make a very big difference to one's quality of life. It can save you money, make you money, get you a better job, make things easier and safer, it can save you from prison, or save your life: it can save your time and effort, and make life more enjoyable and productive.

As we progress through the year, please learn to connect with people in your circles and not only at Christmas. Check on people, send someone a birthday message, check their timelines and comment something positive and inspirational. Pick your phone and call someone, or text them. It could be your relative, your colleague, your former schoolmate, a former or current boss, your CEO, your parents etc.

Creating a connection with people is important for building your social capital. And even if they don't respond, at least keep in touch and don't just reach out when you are in need. Even some on Whatsup don't comment on any issue you put across they just read and keep quiet but that should not deter you, continue communicating.

Most importantly, respect everyone no matter their status in life and be there when others need you. Be a solution, an encouragement and inspiration. Avoid being a leech, a user or nagger. Just be a nice person who in a calculated way stays in touch with people and brings joy, encouragement and hope.

The most important asset you have in life is not your job, money or title; its people. Your network is your net worth"

75. Distance learning survival guide

This school year will be different from any other parents and caregivers have experienced before. Your kids may be returning to school on modified schedules or learning full-time at home. No matter where or when your child will be learning this year, we're here to help.

We've put together this parent and caregiver survival guide to share advice, tips, and resources to help your child get a #StrongStart to an uncertain school year.

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“You can rest assured that if you devote your time and attention to the highest advantage of others, the Universe will support you, always and only in the nick of time.” —R. Buckminster Fuller

This guide covers three key components for successful sustained learning: setting up for success, keeping your kids motivated, and making time for personal well-being.

Sal Khan, Founder of Khan Academy

<https://keeplearning.khanacademy.org/distance-learning-survival-guide>

76.



The Pain, Power, and Paradox of Bias – What does your H.A.T. say?
Sejal Thakkar

https://www.ted.com/talks/sejal_thakkar_the_pain_power_and_paradox_of_bias?utm_campaign=tedsdspread&utm_medium=referral&utm_source=tedcomshare

How do we do a better job dealing with Bias and the real truths?

Hat – Hold off, ask why, take action.

77.



https://www.weforum.org/agenda/2020/08/science-education-reset-stem-technology/?utm_source=sfmc&utm_medium=email&utm_campaign=2729072_Agenda_weekly-21August2020&utm_term=&emailType=Newsletter

78.

Is there a different way of teaching we need to explore?

Carol Dweck researches “growth mindset”

https://www.ted.com/talks/carol_dweck_the_power_of_believing_that_you_can_improve?language=en#t-520453

79. **Using University Students / K-12 student to solve or environment and social challenges**

We believe that one of worlds most underutilized resources are the creative thoughts and energies of our students worldwide. We are doing nonprofit work on four continents and within 8 growing universities. Many of these have over 30,000 students and are in developing countries. Some of these countries have huge percentages of their populations living in extreme poverty and hunger.

Why can't we annual ask these students and their faculty and staff (University/ College and K-12) to address and come up with recommendations to solving their countries / communities 5 top environmental and social challenges as a require class each semester?

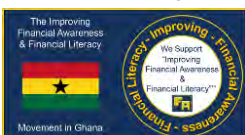
Young people and their teachers around the world are so very smart, creative and can really make a huge difference; these young people are the ones that will soon have to live with and address the problems; why can't we give them an opportunity to be part of the solution? Isn't that an important part of learning?

Just think of a University like Makerere in Uganda that has a student enrollment of over 35,000 and staff of over 3,100 focusing their mental energy and thoughts on how to solve their lack of water, hunger, poverty, economic uncertainty, healthcare and other social challenges. Thanks again for all you and Mrs. Gates are doing.

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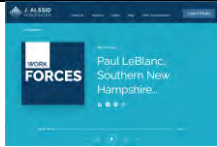


Education

“You can rest assured that if you devote your time and attention to the highest advantage of others, the Universe will support you, always and only in the nick of time.” —R. Buckminster Fuller

https://www.gatesnotes.com/Energy/4-ways-the-US-can-reassert-leadership-on-climate-change?WT.mc_id=20210112100000_climate-leadership_BG-EM_&WT.tsrc=BGEM

80.



Paul LeBlanc is President of Southern New Hampshire University. Over 20 years, he has led SNHU's explosive growth, expanding access to over 250,000 students, to become the largest nonprofit provider of online higher education in the U.S.

Hear what he has to say about the future of jobs & education

<https://www.jalssid.com/workforces/episode/250ec23d/paul-leblanc-southern-new-hampshire-university>

81.

How do we make eLearning available to everyone?

82.

How do we reduce the cost of education for all while increasing the quality?

83.

For all institutions of learning, Universities & Colleges particularly - should they start working together as the Centers of Knowledge & Communication within their countries central government?

84.

Can we help educate and train more people of all ages, everywhere with Online Degrees and development programs?

85.

Anish Haffar – Schools as Oases of Excellence in Lee Kuan Yew's Singapore

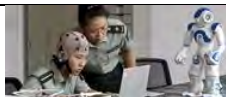
<https://anishaffar.org/home/>

86.

“This is a difficult time to be an educator if you view your job as keeping your head down and allowing reformers who are mostly non-educators to define you professionally,” they write “But if you are committed to your students and their families and communities, and are willing to struggle to change policies and practices inside schools and join with those trying to make changes outside of schools, than these are exciting times to be an educator.”

https://www.tc.columbia.edu/articles/2020/october/a-new-vision-for-american-education/?utm_source=Teachers+College+Newsroom&utm_campaign=e698b2c797-EMAIL_CAMPAIGN_2020_10_09_04_56_COPY_01&utm_medium=email&utm_term=0_c31dc0394-e698b2c797-93888247

87.



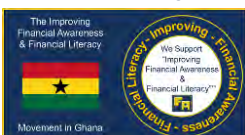
Are we preparing our children with what they need to succeed in the future? When's the last time your community did 'fact-check'?

https://www.weforum.org/agenda/2020/10/future-jobs-global-education-skills/?utm_source=sfmc&utm_medium=email&utm_campaign=2735391_Agenda_weekly-6November2020&utm_term=&emailType=Newsletter

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88.  Better financial literacy is a key to success

If we were more financially aware and more financially literate would we have allowed \$14 Billion to be spent on our 2020 Presidential and Congressional Campaigns?????

<https://www.statehousereport.com/2020/11/06/loftis-morris-better-financial-literacy-is-a-key-to-success/>

89.

90. Improving reading

How to inspire every child to be a lifelong reader | Alvin Irby

According to the US Department of Education, more than 85 percent of black fourth-grade boys aren't proficient in reading. What kind of reading experiences should we be creating to ensure that all children read well? In a talk that will make you rethink how we teach, educator and author Alvin Irby explains the reading challenges that many black children face -- and tells us what culturally competent educators do to help all children identify as readers.

<https://www.youtube.com/watch?v=ERSZb2wHFDw&list=PL7Lc30FpHGqIcW4RAve6viVPIrwf59eJj&index=52&t=20s>

91. Can you really tell if a kid is lying? | Kang Lee

06/08/16

Are children poor liars? Do you think you can easily detect their lies? Developmental researcher Kang Lee studies what happens physiologically to children when they lie. They do it a lot, starting as young as two years old, and they're actually really good at it. Lee explains why we should celebrate when kids start to lie and presents new lie-detection technology that could someday reveal our hidden emotions.

<https://www.youtube.com/watch?v=6diqpGKOvic>

92. **ON HUMAN CAPITAL**

A new approach to keeping talent

ON HUMAN CAPITAL - A new approach to keeping talent - Anu Madgavkar

Human capital is the knowledge, attributes, skills, experience, and health of the workforce, and it accounts for roughly two-thirds of an individual's total wealth. Right now, people are fundamentally reconsidering what they want to do with their human capital—reassessing how they want to engage with work, who they want to work for, what kind of work they want to do, and on what terms they want to do it.

<https://www.mckinsey.com/business-functions/people-and-organizational-performance/our-insights/human-capital-at-work-the-value-of-experience>

93.

94.

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“You can rest assured that if you devote your time and attention to the highest advantage of others, the Universe will support you, always and only in the nick of time.” —R. Buckminster Fuller

95. Universities / Colleges

If you have the right skills, knowledge, critical thinking and problem solving abilities you can work from anywhere, and you can be hired online and not go into the office. This can be good for the employer and employee. So...

- What are the jobs?
- Where are they?
- Who's looking for work?
- Who's hiring?

Can The Research Centers within University's / College's

1. Start looking into the future and identifying and tracking current and future job opportunities in their community, state, country and globally?
2. They could do this amongst alumni on a current and future needs basis. What jobs do they have available today?
3. They can also track skills their students, faculty and staff, and alumni have that are looking for work.
4. Maybe even creating a jobs wanted and jobs needed website???

96.

College / University Students need to be a part of the solution!!!

What if all University /College students and their faculty and staff, each semester had to take a class in local, regional, national or international problem solving.

What if this was a 3 unity class that required the class to identify the top social, economic, environmental or political challenge and come up with a recommended solution?

97.

98.

99.

100.

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Financial Services & Financial Product Providers

What if we could help to grow the middle class around the world by sharing personal financial knowledge with the masses?
 What would the economic effects be globally? What would happen to the global markets if we could help to double the buying power of the middle class globally?
 What new financial products would you develop!!!

101.



Here's How Capital One Combines Coffee with Banking to Cater to Millennials

<https://futurebranches.wbresearch.com/blog/capital-one-combines-coffee-with-banking-to-cater-to-millennials>

102.



Tellerless Branch Redesign Improves Experience for Members

<https://branchbusiness.us/2022/06/03/tellerless-branch-redesign-improves-experience-for-members/>

103.



Reshaping Banking

<https://www.mckinsey.com/industries/financial-services/our-insights/reshaping-retail-banks-enhancing-banking-for-the-next-digital-age?stcr=9943A79BD34147CC942EB6FFE7BAC56F&cid=other-eml-alt-mip-mck&hlkid=0512f57122e941f7a77d1464889889f3&hctky=12304622&hdpid=7719e182-dca8-4c94-8e92-3c277c9818e7>

What will banking be like in 2 years?
 5 years? 10 years?

104.

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105. Solar Power Water Wells



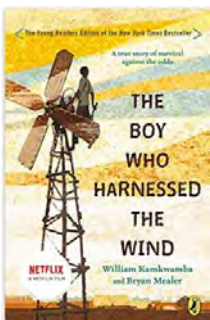
Innovation: Africa is a 501 (c)(3) NY based non- profit organization that brings Israeli solar, water and agricultural technologies to rural African villages.

Innovation: Africa uses solar energy to pump clean water from underground aquifers. Our solar water pumping system is comprised of a 10-meter water tower equipped with solar panels, a 10,000 liter water tank, a solar-powered pump and 8km of piping that reaches 10-15 water stations, located strategically throughout the village. Over 30,000 liters of water is pumped per day, impacting the lives of up to 10,000 people in each village.

Since 2008, Innovation: Africa's local team of managers, engineers and contractors have constructed over 300 solar water pumping systems, across 10 African countries. Still today, over 450 million people across Africa do not have access to clean water.

<https://www.innoafrica.org/uganda-completed.html>

106. Will Power & Wind Power – The Boy Who Harnessed the Wind?



Have you heard of the book / movie – The Boy Who Harnessed the Wind?

<https://www.amazon.com/Boy-Harnessed-Wind-Young-Readers/dp/0147510422>

It’s been made into a movie.in 2019.

Here’s a link to the trailer...

<https://www.youtube.com/watch?v=izCc4duhnxA>

When he was just 14 years old, Malawian inventor William Kamkwamba built his family an electricity-generating windmill from spare parts, working from rough plans he found in a library book.

<https://www.youtube.com/watch?v=G8yKFVPOD6o>

Inventor and author William Kamkwamba returns to the TED stage a decade after his TEDGlobal 2007 talk in which he spoke about building a windmill for his community at the age of 14. In conversation with TED Curator Chris Anderson, he shares with us where his dreams and accomplishments have taken him.

<https://www.youtube.com/watch?v=5KMfunb5Klk>

107. Let's make meat from plants.



We have the solution. Let's make meat from plants. Let's grow it directly from cells. It's past time that we mobilize the resources that are necessary to create the next global agricultural revolution.

https://www.ted.com/talks/bruce_friedrich_the_next_global_agricultural_revolution/transcript?rid=1pCdF69AjMNv&utm_source=recommendation&utm_medium=email&utm_campaign=explore&utm_term=watchNow

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108. Community Kitchens

109.

"Our glorious new indoor kitchen that CHRF so graciously funded, is coming together! A talented stove guy from Masaka came and built us this wonderful stove and OVEN that burns THREE fuels: firewood, charcoal and propane. So versatile...and it will last virtually forever!"



The HEART...of our beautiful new kitchen

In rural areas, would the assembly of Community Kitchens to feed the hungry and prepare food for a rainy day be helpful?

<https://watch.historyvault.com/shows/the-food-that-built-america>

110.

In rural areas, would the assembly and dispatching of Truck Kitchens to feed the hungry and prepare food for a rainy day be helpful?

111.

In rural areas and underdeveloped countries, should we develop Food Packaging operations so food can be available when needed?

112.

Are Universities & growers around the world sharing knowledge on how to best produce quality food supplies using minimal resources (water, pesticides, chemicals, labor, crop rotations) while maximizing yields?

113. How about getting water from air?

How about getting water from air?

This is the company that we just discovered that invented / developed technology to extract drinking water from our air!!!

<https://www.watergen.com/>

114.

More water in Africa...

Do you know that anywhere air exists, water exists? There's an estimated six times more water in the atmosphere than in all rivers combined. Now, thanks to technological advances, and innovative people like Beth Koigi, we're able to turn air into water. Surely, it sounds a bit like magic, but whether it is or not, let's find out...

<https://www.youtube.com/watch?v=5SiYvKq4kX4&feature=youtu.be>

115.

Agriculture's connected future: How technology can yield new growth

Connected technologies offer an additional, indirect benefit, the value of which is not included in the estimates given in these use cases. The global farming industry is highly fragmented, with most labor done by individual farm owners. Particularly in Asia and Africa, few farms employ outside workers. On such farms, the adoption of connectivity solutions should free significant time for farmers, which they can use to farm additional land for pay or to pursue work outside the industry.

<https://www.mckinsey.com/industries/agriculture/our-insights/agricultures-connected-future-how-technology-can-lead-new-growth?cid=other-eml-alt-mip-mck&hdpid=943e6e3e-2dbd-4cfb-84dd-233111923ae7&hctky=12304622&hlkid=56c498496fcd4eb69b90287c6dbd8123>

We find the value of deploying advanced connectivity on these farms to achieve such labor efficiencies represents almost \$120 billion, bringing the total value of enhanced connectivity from direct and indirect outcomes to more than \$620 billion by 2030. .

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116.



Aeroponic Tower System

The vertical hydroponic tower actually is aeroponic tower growing system, which is supply plant nutrients by atomizing water.

Compared with hydroponics system, the advantage of aeroponic grow tower is that it can help the roots of plants get more oxygen, use less water and nutrient, these can also help you reduce wastewater generation, and save more cost and technical investment.

Especially suitable for the building of greenhouse hydroponic systems in high-temperature areas, don't worry about the fact that the plant factory does not have complete control technology. Like the phenomenon of the root rotten, caused by the water temperature is too high due to lack of temperature control system.

<https://www.hydroponicsfactory.com/22.html>

117. Vertical Farms



Would this work in your community?

A vertical 1,500 acre farm??? Wow

Plenty- Our Produce - Indoor vertical farms create the perfect environment for plants, reducing the unpredictability of changing climates. No bleach, no pesticides on our plants. No GMOs. Just pure food that tastes like nature intended

We Feed More For Less - Plenty farms use up to 99% less land than conventional farms. Efficiency at Scale - Imagine a 1,500 acre farm. Now, imagine that fitting inside your favorite grocery store, growing up to 350x more. That's efficient.

Social Responsibility - Feeding Our Communities In Need

<https://www.plenty.ag/about-us/>

Never miss a beet! - Stay looped in with what's growing on with Plenty. Sign up for our email newsletter!

118.



How to start your own Vertical Farm

<https://www.gardeningknowhow.com/special/urban/starting-a-vertical-farm-indoors.htm>

119.



McKinsey examined 400 cases of scientifically feasible bio technologies that could go commercial by 2050. More than half of these innovations will have an impact outside of health—specifically in agriculture and consumer goods. It may sound like sci-fi now, but these applications will seep into day-to-day life as early as the next few decades. Imagine wearing clothing with bioengineered fabrics that mimic natural fibers, applying genetically personalized skin treatments, and consuming lab-grown meats and climate-resistant crops.

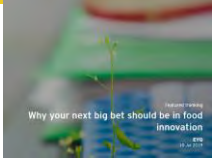
<https://www.mckinsey.com/industries/agriculture/our-insights/agricultures-connected-future-how-technology-can-yield-new-growth?cid=other-eml-shl-mip-mck&hlkid=aa95f51cfff4419894f3c78ca75e51c&hctky=12304622&hdpid=7e3bc6ae-50ba-4531-b8bd-1c57a196ff62>

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120.



EY Food and Agribusiness

From growers and producers to suppliers, processors, retailers and consumers, the entire agriculture and food ecosystem is facing a fundamental shift that is reshaping the future of food.

https://www.ey.com/en_us/agribusiness?WT.mc_id=10811794&AA.tsrc=paidsearch&s_kwcid=AL!10073!3!420447275426!e!!q!!vertical%20farming&qclid=CjwKCAiAhbeCBhBcEiwAkV2cY8cCnyHmilQEesacGjvl7pI9_RtL5sYYjK03FdAWCCw21Ys4xku3fqBoCjYsQAVD_BwE

The food system is fundamentally changing from a commodity-oriented, built-for-scale industry to a personalized and value-added global supply chain. Although a changing industry and the accompanying consumer and global dynamics present challenges, they also present opportunities for innovation

121.



Look what the future has in store for us!!!

Grocery Packing Warehouse – UK

https://www.youtube.com/watch?v=ssZ_8cqfBIE



How would you use something like this in your country? Your factory? Your current or future business?

122.



Ghana turns sugarcane farming waste into organic fertilizer

An initiative in Ghana's Volta region is showing farmers how to turn their sugarcane waste into an organic fertilizer that's beneficial for depleted soil.

Ghana turns sugarcane farming waste into organic fertilizer

An initiative in Ghana's Volta region is showing farmers how to turn their sugarcane waste into an organic fertilizer that's beneficial for depleted soil.

<https://www.dw.com/en/ghana-turns-sugarcane-farming-waste-into-organic-fertilizer/a-59730966>

<https://ashesiventureincubator.medium.com/meet-audrey-s-darko-founder-of-sabon-sake-a9e36071735e>

<https://sabonsake.com/>



123.



For the food scientists, producers, distributors, retailers, restaurateurs, and consumers here's a link you may find interesting... 🤖

https://www.ey.com/en_us/agribusiness/how-producers-drive-a-more-connected-food-ecosystem

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Food & Water

“Don’t fight forces, use them.” —R. Buckminster Fuller

124. The utopian future for our food



The utopian future for our food - BBC Reel
What would it take to produce cheap, healthy food for everyone on the planet without harming the environment?
www.bbc.com

What would it take to produce cheap, healthy food for everyone on the planet without harming the environment?

<https://www.bbc.com/reel/video/p0bfgwk3/the-utopian-future-for-our-food>

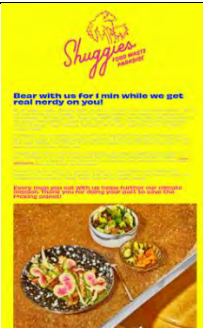
125. Backyard gardens empower women
Fresh fruit and veg is expensive in Ghana, with demand met mainly by imports.



Alberta Akosa's NGO Agrihouse Foundation encourages women to plant their own backyard gardens, which allows them to feed their families and also secures them an income.

<https://www.dw.com/en/backyard-gardens-empower-women/av-60836436>

- 126.



Splashy San Francisco Restaurant Shuggie's fighting food waste in style

<https://www.cbsnews.com/sanfrancisco/news/splashy-san-francisco-restaurant-shuggies-fighting-food-waste-in-style/?intcid=CNM-00-10abd1h>

<https://www.shuggiespizza.com/mission>

Is this cool!!!! There is hope!!!

- 127.



The Food That Built America

Season three of the popular nonfiction series “The Food That Built America” will satisfy viewers’ appetites by sharing the origin stories of a new group of bold pioneers behind America’s most iconic food empires such as Orville Redenbacher, Ettore “Chef” Boiardi, Wally Amos, Debbi Fields, and Tom Carvel among others. Before these brands became household names, they came from brilliant – sometimes ruthless – visionaries who revolutionized food and changed the culinary landscape of America forever. Through dramatic recreations, fascinating facts, and expert commentary, this season delves into the unbelievable stories of grit, creativity, and determination by these culinary entrepreneurs whose unrelenting innovation helped them come out on top.

https://www.youtube.com/results?search_query=Food+that+built+america

WATCH 7 DAYS FREE

The Food That Built America

40+ channels. Live & on-demand

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Fun Stuff for Kids and Everyone

“Whoever established the high road and how high it should be should be fired.” — Sandra Bullock

128.



Indestructible Soccer / Footballs

This was invented by a Netherlands based nonprofit that is providing support a Uganda orphanage, homeless shelter, and primary school for the poor.

<https://www.168million-foundation.nl/soccer/168-onverwoestbare-bal.html>

<https://goededoelen.nl/doel/168-million-foundation>

Scroll down to see the short video. The gentleman on the cover with the green shirt is Ammex Ssebide, TFAF Ambassador and the Executive Director for Mercy-Giving in Uganda. <https://www.mercy-giving.org/>

He's also an alumni of Makerere University and founding COO for the International Improving Financial Awareness & Financial Literacy Research Center at Makerere University.

129.

130.



Are you familiar with The First Tee Golf Program and its nine core values? It's a quite a large successful youth program in the US touching 3.4 million kids annually.

<https://firsttee.org/impact/nine-core-values/>

We feel that the 10th Core Value should be Improving Financial Awareness & Financial Literacy.

In line with the above we are in the early stages of developing youth programs around ball games with 10 core values. Using First Tee as a model we propose to do the same for:

- ♥ Soccer/Football
- ♥ Baseball
- ♥ Basketball
- ♥ Football
- ♥ Tennis
- ♥ Volleyball
- ♥ Ping Pong

We possibly could develop a digital version for these technology games! We can discuss this further when we speak.

131.

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Fun Stuff for Kids and Everyone

“Whoever established the high road and how high it should be should be fired.” — Sandra Bullock

132.



See what Urban Fu\$e is doing with Improving Financial Awareness & Financial Literacy Music
<https://urban-fuse.com/home>

133.

134.

Walmart is converting their parking lots to Drive In Theaters. Will this work in your country?
<https://www.cnn.com/2020/07/02/business/walmart-drive-in-theaters/index.html>

135.

136.



The Speed Cubers

https://www.youtube.com/watch?campaign_id=9&emc=edit_nn_20200821&instance_id=21485&nl=the-morning®i_id=68540618§ion_index=4§ion_name=play_watch_eat_cube&segment_id=36686&te=1&user_id=bb65b753851c684b77ab91328b3539e5&v=-wrTIWx_Z6k

Discover the special bond — and uncommon competitive spirit — shared by the world's Rubik's Cube-solving record breakers in this documentary.

Watch The Speed Cubers, only on Netflix July 29:

<https://www.netflix.com/title/81092143>

How fast can you do the Rubik's Cube?

137.

138.

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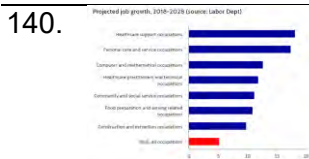
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139. The New Normal in a Post-Vaccine World
 What people over 60 can expect, from travel to shopping to gatherings.
 Aug 11, 2020

https://www.nextavenue.org/new-normal-in-post-vaccine-world/?hide_newsletter=true&utm_source=Next+Avenue+Email+Newsletter&utm_campaign=e7faa1b9f5-842020_Tuesday_NewsletterGA_NonEngaged&utm_medium=email&utm_term=0_056a405b5a-e7faa1b9f5-166411553&mc_cid=e7faa1b9f5&mc_eid=51f168cd0a



140. Which jobs are coming back first? Which may never return? – 6/17/20

<https://www.marketplace.org/2020/06/17/which-jobs-are-coming-back-first-which-may-never-return/>

141. Life after COVID-19: What Will Change? – 4/21/20

<https://medicalfuturist.com/life-after-covid-19-what-will-change/>



142. Life Post-COVID-19
 Six prominent thinkers reflect on how the pandemic has changed the world

<https://www.imf.org/external/pubs/ft/fandd/2020/06/how-will-the-world-be-different-after-COVID-19.htm>

143. Understanding how workers progress to higher-wage jobs

<https://www.mckinsey.com/about-us/covid-response-center/covid-19-impact/understanding-how-american-workers-progress-to-higher-wage-jobs?cid=other-eml-alt-mip-mck&hikid=99367886c5d04ea384b445964e9398bc&hctky=12304622&hdpid=bcd81c9f-20f1-405b-870b-23410510c9a8>

144. FYI- Interesting report on education and jobs of the future

https://www.weforum.org/agenda/2020/10/future-jobs-global-education-skills/?utm_source=sfmc&utm_medium=email&utm_campaign=2735391_Agenda_weekly-6November2020&utm_term=&emailType=Newsletter

How do we take this and other information and develop plans for our future?

Each person, family, community, municipality, country has a different starting point and important role to play. What's the best one for you?

145. Which jobs are coming back first? Which may never return? – 6/17/20

<https://www.marketplace.org/2020/06/17/which-jobs-are-coming-back-first-which-may-never-return/>

146.

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Future Life & Jobs

"The minute you begin to do what you really want to do, it's really a different kind of life." —R. Buckminster Fuller

147.

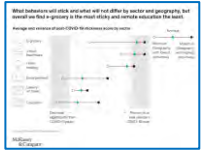


The future of work after COVID-19 – A McKinsey & Company Report

The pandemic accelerated existing trends in remote work, e-commerce, and automation, with up to 25 percent more workers than previously estimated potentially needing to switch occupations.

<https://www.mckinsey.com/featured-insights/future-of-work/the-future-of-work-after-covid-19?cid=other-eml-nsl-mip-mck&hlkid=19e2f28295f4421aa9c98691423c1571&hctky=12304622&hdpid=c34431cd-9bf1-49ec-bcaa-d6226c178a67>

148.



After a year when consumers did everything differently, what changes will stick?

<https://www.mckinsey.com/business-functions/risk/our-insights/covid-19-implications-for-business?cid=other-eml-alt-mip-mck&hdpid=6a08effb-4dfa-4e66-b4c1-c0b13b8a0c44&hctky=12304622&hlkid=e6943594a2054a039eee491647256dcc>

149.

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159

Assemble the 10+ Best Medical Minds to discuss and identify the best solutions and approaches to COVID-19. If so it would be great if this key group has regular meetings and weekly share their key thoughts and findings on

- Short-term, intermediate and long term plans
- What’s working and what’s not
- What we should be doing to protect ourselves and those around us;
- If we get COVID-19 what’s the best way to deal with it.
- How do we filter FAKE news and people’s opinions presented as facts?

What kind of materials should our masks be made of? Cotton 200 or 1500 thread count or polyester, or silk, or space age materials, combinations? should they have a disposable filter? If so what should it be made of? ...

160

Planning Thought-List for the COVID-19 Healthcare Crisis & Economic / Financial Crisis

- ‘Planning Thought-List’ - for the COVID-19
<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-Thought-List-Healthcare-FinancialCrisis.pdf>

Have you truly thought through what is happening and how it affects you, your family and your community today and tomorrow?

161

While healthcare professionals are working on solutions, can others also be looking for solutions?

Can we create a set of glasses that show the virus on us and others?

Can we use some form of sound, or ultra sound to kill the virus?

Africa needs vaccines. What would it take educate African’s to make them?

<https://www.mckinsey.com/industries/pharmaceuticals-and-medical-products/our-insights/africa-needs-vaccines-what-would-it-take-to-make-them-here?cid=other-emi-dre-mip-mck&hlkid=4f8e7bf1f8e34942bcde6397df543243&hctky=12304622&hdpid=c6e8b026-fbc4-470f-ba5d-9ab57177c7c7>

What would this do for jobs today and into the future? further advancements in healthcare? with this new knowledge and thinking further advancements in education? technology? construction? ecology? ... (and so much more) quality of life for all???

162



Who can invent the best masks for us to wear?

What’s it made of? Cotton, silk, copper, new space age material? A combination?

Is the filter built into the fabric?

Or do we have to replace a filter with each wearing?

Is anyone doing research here?

Can we all have N 95 protection Mask that is washable, stylish, and inexpensive?

Whoever invents this will earn a lot of money while making many people happy and keep them healthy!!!

164

In rural areas are online healthcare visits taking place?

This can bring a form of much needed healthcare immediately into rural areas

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165



Communications can help solve/prevent/reduce social challenges. Look what this Canadian ad agency did here!!!

Can't we do something like this for COVID-19?

<https://www.youtube.com/watch?v=1e8xgF0JtVg>

166

A recent McKinsey Global Institute report estimates that current bio innovations could relieve 1 to 3 percent of the total global burden of disease within the next two decades. Although seemingly small, that range would be roughly analogous to the global percentages of lung cancer, breast cancer, and prostate cancer combined. And over a longer period, if the full potential of today's technologies is realized, we could confront 45 percent of the world's disease burden.

<https://www.mckinsey.com/industries/pharmaceuticals-and-medical-products/our-insights/the-bio-revolution-innovations-transforming-economies-societies-and-our-lives?cid=other-eml-shl-mjp-mck&hlkid=d683f43049fe412ca62a34f17e186b47&hctky=12304622&hdpid=7e3bc6ae-50ba-4531-b8bd-1c57a196ff62>

167

The safety of all depends on the contribution from everyone!!! --- Aaron Maniam

https://www.ted.com/talks/aaron_maniam_new_ways_to_understand_life_in_a_pandemic?utm_source=newsletter_daily&utm_campaign=daily&utm_medium=email&utm_content=button_2020-07-24

A powerful Ted presentation from Poet and policymaker Aaron Maniam who describes how the language we use to explain COVID-19 shapes the way we think about it -- whether it's as a "war," a "journey" or, as he suggests, an "ecology." He encourages us to explore a range of imaginative, interlocking metaphors to gain a deeper understanding of the pandemic -- and shows how this can help us to envision a better, more inclusive future

168



What if you could live longer and healthier?
Have you heard anything about ...

Our epigenetic clocks?

<https://www.nature.com/articles/d41586-022-00077-8>

If biological ageing can be slowed, halted or rewind, are the machine-learning algorithms the best way to measure it? Some experts are unconvinced.

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171

172



1. <https://prosfitt.com/> - Mother company that developed our original technology solution, PandoFit, for fitting prosthetic sockets
2. <https://pandopoint.com/> - Our modular clinic model, empowered by “PandoFit”
3. <https://pandoscale.com/> - Our business line focused on national level capacity building in Low- and Middle-income countries (LMICs)
4. <https://pandoconsult.com/> -

173 Prosthetics

New ways to help people get mobile



174

175

176

177

178

179

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180.



How do we create a reliable filter to protect against Fake Medical Advice and Fake News, and opinions that are shared as facts?

It's getting hard to distinguish from facts, factually presented opinions and lies!

181.

182.

183.

184.

185.

186.

Horizontal lines for writing answers to questions 181-186.

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Personal Finance Knowledge

“We believe having better personal finance knowledge changes your world & the world around you... FOREVER!” - TFAF

187. The FA Infinity Lifelong Learning Symbol

The Foundation to Financial Awareness & Financial Literacy

Financial planning is a lifelong process; that's why The *financial* PARTNER System illustration is an “infinity” symbol, representing a continuous cycle. Once you've addressed the elements of **Getting Organized** and **Financial Planning** and learned the secrets and essential principles of smart money – the foundation to personal finance knowledge – it's simply a matter of reviewing regularly and updating areas as required.



Staying organized and planning wisely are keys to financial success. Short of winning the lottery or inheriting millions, few people attain and maintain financial success and security without forethought, a strategy, and ongoing management. Learn this powerful simple process to make better everyday money decisions so you have the best chance of watching your personal and family dreams become a reality.

© Copyright The Financial Awareness Foundation

The FA Infinity Lifelong Learning Symbol

<http://home.thefinancialawarenessfoundation.org/downloads.html>

- 188.



Welcome to the FINANCIAL TIDBITS IN 2 Minutes.

My name's Barbara Ama Aboagye, I'm a civil engineer by day and Financial Tidbitter by night.

Our series of bite sized financial presentations focuses on how to get and stay financially organized and how to successfully financially plan for our future.

We, yes We; YOU and I will be focused on learning, relearning, unlearning and understanding smart money choices.

Let's get started...

<http://home.thefinancialawarenessfoundation.org/pdf/TheFinancialTidbitsCollection.pdf>

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189.



Join The Improving Financial Awareness and Financial Literacy Movement and help make this happen in your country; your world!!! It's easy and fun to do!!!

What's happening in your country?

- ♥ The Movement Worldwide
<https://home.thefinancialawarenessfoundation.org/pdf/TheMovementWorldWide.pdf>
- ♥ Fun and Easy Ways to Join and Participate in The Movement
<https://home.thefinancialawarenessfoundation.org/pdf/TFAF-JoinTheMovement-WW.pdf>
- ♥ TFAF – Economic Research Brief - Global Economic Profile – How is Your Country Doing?
<https://home.thefinancialawarenessfoundation.org/pdf/TFAF-EconomicResearch-Brief-GlobalEconProfile-Afr.pdf>
- ♥ Becoming a Volunteer, a Strategic Partner, an Ambassador of The Financial Awareness Foundation
- ♥ Africa
<https://home.thefinancialawarenessfoundation.org/pdf/CFL E-TFAF-Ghana-Ambassador-SP-Vol.pdf>
- ♥ Worldwide
<https://home.thefinancialawarenessfoundation.org/pdf/TFAF-Ambassador-Volunteer-Overview.pdf>

See what Kenyan's, Ugandan's and Tanzanian's are doing about Improving Financial Awareness & Financial Literacy.

The Movement in African Countries
<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-Africa-TIFA-FLM.pdf>

How to Change the World with Better Financial Awareness & Financial Literacy

<https://www.urbanet.info/how-to-change-the-world-with-better-financial-awareness/>

This international article was written by Michael Ochieng Nyawino Executive Director of COHECF-KENYA a TFAF Ambassador from Kenya

190.



How financially aware and financially literate are you?

♥ **Some Questions to Ponder – Check out your financial literacy**

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-Quiz-SomeQuestionsToPonder.pdf>

♥ Personal finance doesn't have to be daunting or overwhelming; here's a link to our TFAF- 12 Month Financial Fitness Plan

<http://www.thefinancialawarenessfoundation.org/pdf/TFAF-12MonthFinFitnessCalendar.pdf>

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191.



Receive your FREE copy of TFAF Personal Finance Publication Set – includes smart money secrets & the essential principles to smart money management – the foundation to personal finance knowledge at our website

<http://home.thefinancialawarenessfoundation.org/publications.html>

192.



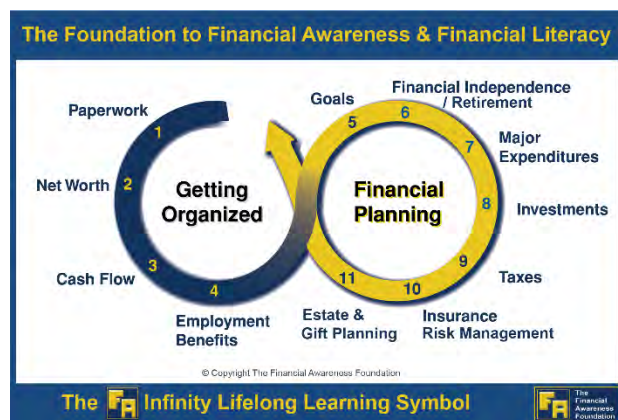
Interesting communication
The Financial Literacy Delusion
We need honest narratives about the distribution of wealth

<https://publicseminar.org/essays/the-financial-literacy-delusion/>

Interesting communication and I would like to respond further when time permits. Initial comments: In our opinion financial awareness and financial literacy is NOT being taught in these academic curriculums, nor are other important and necessary life skills.

In so many situations financial literacy education is directly tied to financial inclusion getting everyone online to buy / be sold financial products that in so many cases people do not understand or use properly because they are not financially aware or financially literate. We STRONGLY believe that a smart and financially aware and financial literate consumer will acquire more and higher quality financial products and the financial product provider will sell more financial products at a fair profit.

As you may know in many parts of the world financial literacy deals only with savings, budgeting and debt management and many have never heard or thought about comprehensive financial planning which also includes:



- ♥ Helping people get and stay organized,
- ♥ Being a wise consumer (regardless of what the advertising community says having the most toys doesn't win the money game or the game of life),

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- ♥ Helping to identify what important for each person, then establishing personal and family short-term, mid-term and long-term - life - financial goals and values,
- ♥ Retirement/financial independence planning,
- ♥ Planning for major expenditures, many people overspend on their major expenditures trying to impress others, as they don't understand what they are doing
- ♥ Dealing with and understanding investments - planning with a purpose and a plan – as investing means expending money, time or assets with the expectation of achieving profit. As in life achieving a profit from investing is never for sure and requires proper due diligence to have a reasonable chance of success,
- ♥ Tax planning – many many people overpay their tax obligations and don't use the tax laws effectively
- ♥ Risk management / Insurance planning, and
- ♥ Estate gift and charitable planning, this is definitely not taught at home or school but is a major element of personal finances. So many people do not have nor understand why they need an up-to-date financial, estate and gift plan to protect themselves and their families, and don't see this as an opportunity to protect themselves, give them the best change of financial success, and to pass on values, knowledge and assets to future generations and important charitable causes to help make this a better world.

Many of Prof Soroko economic comments at true and also need to be addressed both though education and reforms; don't these usually go hand in hand??? Once We The People realize what really going on, and if it's not correct the work to make appropriate changes!!!

Out of time – Stay safe and health and best wishes to all
14 Most Expensive Countries for Retirement

193. Retirement Planning

For Americans leaving the workforce, retirement can be an opportunity to meet new people, learn new things and gain new experiences. But the amount of savings a retiree needs to live their desired lifestyle — their “retirement number” — varies widely from country to country.

In order to live comfortably in retirement, the average American would need to have saved around \$600,000, according to calculations by NetCredit, an online lender. But only 14% of those in their 40s and 50s are on track to do so, it said, citing recent research.

https://www.thinkadvisor.com/2021/02/16/14-most-expensive-countries-for-retirement/?kw=14%20Most%20Expensive%20Countries%20for%20Retirement&utm_source=email&utm_medium=enl&utm_campaign=dailywire_2storytempla&utm_content=20210216&utm_term=tadv

194.

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195.

196.



The Improving Financial Awareness & Financial Literacy Movement – Worldwide

The Movement began in the USA over a decade ago; global financial literacy initiatives are increasing; we are contacted regularly for assistance, content and ideas from around the world. In 2018 we began The Improving Financial Awareness & Financial Literacy Movement in East Africa. This will touch ~ 150 million people; modeled after our work in the US. In 2020 we began Movements in Ghana, Brazil and India. We are now have The Movement developing within 4 continents and over a dozen countries. We also have initiated development activities and discussions for The International Improving Financial Awareness and Financial Literacy Research Centers within 12 Universities (and growing) to take on leadership roles within that country’s or community’s Movement.

<http://www.thefinancialawarenessfoundation.org/pdf/TheMovementWorldWide.pdf>

Would this work in your country? Your State / Providence? Your City? Your University? Your company or organization?

197.

198.



Financial Literacy and Awareness - Business Live on Joy News (31-3-21)
<https://www.youtube.com/watch?v=myYvQd-EjuI>

199.



UGBS Designates April As Financial Literacy And Awareness Month
<http://ugbs.ug.edu.gh/news/ugbs-designates-april-financial-literacy-and-awareness-month>

University of Ghana is a prestigious university with ~ 40,000 students!



The International Improving Financial Awareness & Literacy Association at the University of Ghana Chapter (The FA Association) –

Under construction
Soon to be released

<http://ugbs.ug.edu.gh/association>

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200.



Association of African Universities
African Students' Voices: Improving Financial Literacy & Awareness in Africa



ASSOCIATION OF AFRICAN UNIVERSITIES
ASSOCIATION DES UNIVERSITES AFRICAINES
اتحاد الجامعات الأفريقية

<https://www.youtube.com/watch?v=6Bpg1vy-fM4>

Association of African Universities
16.2K subscribers

In this episode of African Students' Voices, Agyemang Okyere Darko the regular host, interviewed Dr. Benjamin Amoah, Lecturer at the Department Finance, UGBS / Coordinator of the FA Association and Peter Kwadwo Asare Nyarko, Executive Director at the Centre for Financial Literacy Education in Africa on the ways of improving financial awareness and Literacy in Africa, the impacts made and the challenges encountered.

The Movement in Ghana 30 million people
<http://www.thefinancialawarenessfoundation.org/pdf/TF AF-TIFA-FLMovement-Ghana-ExecSum.pdf>

The Movement in Africa
<http://www.thefinancialawarenessfoundation.org/pdf/TF AF-Africa-TIFA-FLM.pdf>

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201.

202.

203.



Financial Literacy for India, and the World

https://youtu.be/7R98XR_3gpQ

204.

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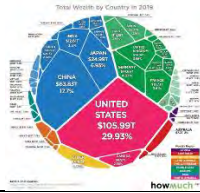
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211. World Wealth



How is the world's wealth shared divided?

- <https://www.visualcapitalist.com/all-of-the-worlds-wealth-in-one-visualization/>
- https://en.wikipedia.org/wiki/List_of_countries_by_wealth_per_adult

212.

According to the Credit Suisse Global Wealth Report, the world's richest 1 percent, those with more than \$1 million, own 44 percent of the world's wealth. Their data also shows that adults with less than \$10,000 in wealth make up 56.6 percent of the world's population but hold less than 2 percent of global wealth.

<https://inequality.org/facts/global-inequality/#:~:text=According%20to%20the%20Credit%20Suisse,2%20percent%20of%20global%20wealth>

“Ultra high net worth individuals” — the wealth management industry’s term for people worth more than \$30 million — hold an astoundingly disproportionate share of global wealth. These wealth owners held 7.2 percent of total global wealth, yet represent only a tiny fraction (0.002%) of the world population, based on Institute for Policy Studies analysis of Capgemini and Credit Suisse wealth data and Census Bureau population estimates.

The world’s 10 richest male billionaires, according to Forbes, own \$801 billion in combined wealth, a sum greater than the total goods and services most nations produce on an annual basis, according to the International Monetary Fund. The globe is home to 2,153 billionaires, according to the 2019 Forbes ranking.

Those with extreme wealth have often accumulated their fortunes on the backs of people around the world who work for poor wages and under dangerous conditions. According to Oxfam, the wealth divide between the global billionaires and the bottom half of humanity is steadily growing. Between 2009 and 2018, the number of billionaires it took to equal the wealth of the world’s poorest 50 percent fell from 380 to 26.

Do we need to develop a new form of politics that’s not just based on right or left, democrats or republicans, democracy or socialism or capitalism?

213.

214.

215.

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If you are a 'thought leader' the is a MUST read

217. Real Economics

Debt - The First 5000 Years

With the crazy political year in front of us here's an interesting book for you. I read it a couple of years ago and have started to reread it and it seems to be more meaningful today and wanted to share it with you.



It's entitled - Debt - The First 5000 Years
By David Graeber
Melville House is the Publisher
It's an International Best Seller

David Rolfe Graeber is a Professor of Anthropology at the London School of Economics; and past assistant professor of anthropology at Yale from 1998-2007 he specialized in theories of value and social theory.

It's also available in Kindle and in audio books; great eye opener and accompaniment for a long trip or cool winter weekend.

https://www.amazon.com/gp/product/B00Q1HZMCW?ref=dbs_p2d_P_R_popup_yes_pony_T1

It's a Great Book - answers a lot of troubling questions about our beginnings for Debt, Money, and societies and what we were not taught in econ and the affects it has had and does have on people's beliefs!!! I minored in econ and wish we had been given this book in school!

Highly recommend it.

Do you know how money is created in your country?

Will raising the standard of living for all The People of the World help make this a better world for everyone?

If the poor get richer will the richer get richer?

Maybe we can create some contests?

Reality games seem successful – what about focusing that energy and creativity to helping to solve real world challenges and everyday social challenges like hunger, poverty, quality medical care for all, quality of life issues, ending racism and social injustice, etc.

218.

219.

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220.

Will our leaders help feed the masses during this global pandemic and lack of personal financial stability by building or rebuilding our infrastructure for the future?

- Water
- Waste systems
- Electricity
- Energy
- Food Supply
- Environment
- Transportation
- Communication
- Internet
- Healthcare
- Housing
- Filtering Fake News

221.



Dan Schulman- Pay Pal CEO!!!!

https://www.ted.com/talks/dan_schulman_the_future_of_capitalism_commerce_and_cash

Corporate leaders – this is an important message.

222.

Wisdom In Hindsight – NPR Ted Radio Hour - Podcast

<https://www.npr.org/programs/ted-radio-hour/789736985/wisdom-in-hindsight>

223.



Democratic Lottery -The Powerball Revolution

Adam Cronkright

<http://revisionisthistory.com/episodes/44-the-powerball-revolution>

Adam Cronkright co-founded Democracy In Practice, a non-profit that helps schools replace student elections with lotteries, and recently founded Of By For, a grassroots effort to put real people at the center of politics.

<https://democracyinpractice.org/>

And why not re-imagine leadership more broadly?

Our work is part of a global rise in the use of lotteries to sidestep the many failures of elections, and empower representative groups of everyday people. A democratic practice [rooted in ancient Greece](#). Most of this is happening *outside* of schools, in the form of Citizens' Panels and Citizens' Assemblies. One of our founders is working to build [a movement in the US](#), starting with a [Citizens' Panel](#) on Covid-19. And we're part of [Democracy R&D](#), a global network of practitioners working to get us beyond elections.

Is there a better way to run the World?
In the US alone, for the 2015-16 the Presidential and Congressional candidates raised and spend over \$3 Billion!!!
https://www.fec.gov/updates/statistical-summary-24-month-campaign-cycle/#:~:text=Il.,_Congressional%20candidates,2015%20and%20December%2031%2C%202016.

How much was spent on all the other elections?

What is being spent worldwide?

With \$3 Billion

- How many hungry people could be fed and taught to work
- How many kids could be have provided a quality education?
- What illnesses could we have found a cure for?

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- Could we invent an affordable mask to help protect millions each year from the flu virus?
- What else can be done with his kind of money?

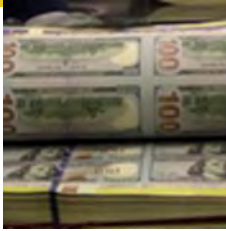
224.	<p>Open Sourced Democracy – Pia Mancini Pia Mancini wants to upgrade democracy with the open source mobile platform Democracy OS. It aims to bring citizens inside the legislative process, and to get politicians to actively listen to what they say.</p> <p>https://www.npr.org/2015/10/23/449200409/could-we-open-source-democracy</p>
225.	<p>"Africa is like a sleeping giant," says journalist and satirist Adeola Fayehun at the beginning of this hilarious, incisive talk. "The truth is I am trying to wake up this giant. That's why I air the dirty laundry of those in charge." Follow along as she roasts corrupt African officials during a Ted Conference and shows why the continent already has all it needs to take its rightful place on the world stage -- if only leaders would start taking responsibility.</p> <p>https://www.ted.com/talks/adeola_fayehun_africa_is_a_sleeping_giant_i_m_trying_to_wake_it_up?utm_source=newsletter_daily&utm_campaign=daily&utm_medium=email&utm_content=image_2020-07-06#t-633</p>
226.	<p>Dr. Enoch Opoku Antwi Fixing Political Leadership corruption in Africa (And the World) https://www.facebook.com/enoch.antwi.33/videos/10223071594680564/?d=n</p> <p>Dr. Enoch focus is Africa, but it's really a worldwide issue.</p>
227.	<p>Enoch Antwi - African Media: Bought, Rented or Opinion Press? https://www.facebook.com/enoch.antwi.33/videos/10223547512058201/</p> <p>https://www.facebook.com/Enoch.antwi20/videos</p>
228.	<p>Should we be encouraging The People - everyone to begin thinking about positive and creative solutions for themselves and loved ones, their communities, their countries and all our world?</p>
229.	<p>Do you know had debt is created for your country?</p> <p>Does the country have to pay this debt back like people have too? Or does it just accumulate?</p>

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230.



\$14 billion. Yes but, how would you spend \$14 Billion!!!

What would you fix with \$14 Billion?

<https://www.cnn.com/2020/10/29/politics/2020-election-cost-money-trump-biden/index.html>

That's how much will be spent on the presidential and congressional races on the ballot in 2020, according to calculations made by the Center for Responsive Politics, a nonpartisan group that monitors money in politics.

That stunning total is not only the most money ever spent on a federal election but also represents more than a doubling of the cost of the races in the last presidential election cycle in 2016. (\$6.5 billion). In fact, the 2020 presidential race alone (\$6.6 billion in spending) is projected to cost more than the entire 2016 election, according to CRP.

231.



Government is a huge holder of real estate, as well as a tenant. For example, the US federal government owns about 885 million square feet of building space, and it leases another 254 million square feet.4 For cities, some estimates suggest that the entire public portfolio of real estate within a city has the same value as the city's GDP and could represent a quarter of the total market value of real estate.5

MOST POPULAR INSIGHTS

COVID-19: Implications for business

When will the COVID-19 pandemic end?

Women in the Workplace 2020

These eight charts show how COVID-19 has changed B2B sales forever

'True Gen': Generation Z and its implications for companies

Governments can realize the value of public real estate in two ways—earning their passage through a modern-day version of the Greek legend of Scylla and Charybdis. First and most important, they can increase the value of the asset through better management or rethinking its use. For example, in Rio de Janeiro, Brazil, Escola Municipal Doutor Cícero Penna is an ordinary public school in an extraordinary setting. It's located on Avenida Atlântica, the famous stretch facing Copacabana Beach, surrounded by luxury high-rises on perhaps the most expensive land in the country. Education is of course vital, but it could be conducted a couple of blocks away on much cheaper land, in an environment that might also be more conducive to students' learning. The city could realize the highest value of the beachfront property, while still retaining ownership. It could build an equivalent or better school with part of the revenue from developing the more valuable property; the remainder would flow into the general account. Cities around the world have thousands of similarly overlooked opportunities.

<https://www.mckinsey.com/industries/public-and-social-sector/our-insights/using-public-real-estate-to-fuel-a-postpandemic-recovery?cid=other-eml-alt-mip-mck&hdpid=11f3b57e-9b0b-4c70-ba84-9e64e61a0a07&hctky=12304622&hlkid=b634413ef6154a4cbdc88556427af2bc>

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Problem Solving Formula

“We can not solve our problems with the same level of thinking that created them.”
- Albert Einstein

232. Six-Steps



- Step 1. Define Your Goals:** State your personal and financial goals as concisely as possible.
- Step 2. Gather & Organize Your Data:** Make sure your financial information is organized so that your current financial position is clear.
- Step 3. Analyze Your Situation:** Look at your current financial position. Are you meeting your goals, or are you falling short?
- Step 4. Develop Your Strategies:** Identify plans that will help you achieve your goals in the most efficient manner.
- Step 5. Implement Your Plan:** This is your action step. Take definitive measures to achieve your goals.
- Step 6. Track & Monitor Your Progress:** Depending on which of the six areas you are reviewing, check your progress on a monthly, quarterly, semiannual, or annual basis.

<http://home.thefinancialawarenessfoundation.org/downloads.html>

233.

234.

235.

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Technology

"All our dreams can come true, if we have the courage to pursue them."
— Walt Disney.

236.

If you can do many tech jobs remotely as a technologist how do you get the word out that shares your skills and abilities?

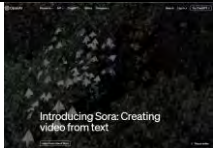
This can also be a GREAT service for Alumni Departments / Research Centers of Universities

How do you effectively communicate this digitally and get it into the right hands. This could be a business opportunity for others in itself!!!

237.

What existing and new opportunities are there in social media? Never in the history of mankind can anyone potentially touch so many people so quickly.

238.



AI

Have you had an opportunity to use AI?

Here's a tool to see some of its potential.

<https://openai.com/>

<https://chat.openai.com/>

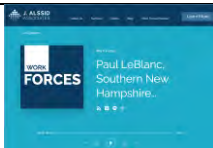
Ask it to

- write something for you
- edit something
- research something
-

You may have to create a no-cost account, before accessing it.????

It's really interesting!!!

239.



Paul LeBlanc is President of Southern New Hampshire University. Over 20 years, he has led SNHU's explosive growth, expanding access to over 250,000 students, to become the largest nonprofit provider of online higher education in the U.S.

Hear what he has to say about the future of jobs & education

<https://www.jalssid.com/workforces/episode/250ec23d/paul-leblanc-southern-new-hampshire-university>

240.

Web developers current and future – every business, nonprofit and NGO needs an effective website.

- How do you build them for those that need one now?
- Or how do you remodel those 1000's of website that require a face lift immediately!!!
- Are there new business models for those without money?

Look at this website...

<https://mercy-giving.org/>

This is the website of a Uganda NGO / Nonprofit that was built by a High School Student's web development company
<https://afillix.com/>

based in Macedonia as a gift to the

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Technology

"All our dreams can come true, if we have the courage to pursue them."
— Walt Disney.

Uganda NGO. Isn't that SUPER special?

241.

Are you technologically prepared for your future? and your future work?

Do you need to learn new technology skills?

Maybe this is a GREAT time to learn new skills for your next career; maybe one you love and that you can earn a very nice living in.

242.



Advances in biological science, computing, automation, and artificial intelligence are fueling a new wave of innovation. This bio revolution could have a significant effect on economies and our lives, from global health and agriculture to consumer goods and energy and materials.

Wow!! What ideas do you have?

<https://www.mckinsey.com/industries/healthcare-systems-and-services/our-insights/ten-innovations-that-can-improve-global-health?cid=other-eml-shl-mip-mck&hikid=e4b3ff9b6cf24384a7f9585cbf8e0248&hctky=12304622&hpid=7e3bc6ae-50ba-4531-b8bd-1c57a196ff62>

243.



DNA

SCIENCE

Explainer: The Basics of DNA and Genetic Systems

All living things have a genetic system made up of DNA.

<https://www.visualcapitalist.com/cp/basics-of-dna-and-genetic-systems/>

244.

245.



Hoodie Solar, in Kenya, an entrepreneur came up with a sustainable solution to have power on the go: wearable solar hoodies. They are easy to charge and even make a bold fashion statement while hiding the necessary technology.

<https://www.dw.com/en/solar-streetwear-in-kenya/video-63795491>

246.

247.

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248. What can 3 D Printing do for your ideas?



<https://intelligence.weforum.org/topics/a1Gb0000001k6I5EAI?tab=publications>
3D printing (or “additive manufacturing”) can produce lightweight structures with unprecedented, complex geometries, integrated sensors, and efficient, hollow and lattice structures. However, using 3D printing for parts can be challenging for designers. In the past, traditional guidelines for designers dictated that part shapes and features be kept as simple as possible, in order to reduce the number of required processing steps and the general cost of production. Entire generations of designers were trained to develop this mindset. Now, when designing for 3D printing, they are being advised to rethink traditional geometry and implement an approach inspired by lightweight, bionic concepts that can add significant value to a produced part. This requires an entirely new type of education (or re-education) in order to grasp all of the unique possibilities for using 3D printing to improve product functionality. Some related techniques include using dedicated software to reduce the weight of parts - which can be particularly useful in the aerospace and biomedical industries.

249.

250.

251.

252.

253.

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254.

Shall we be building other Silk Roads?



China's Silk Road

Here are links to a Documentary on China's New Silk Road.....

<https://www.youtube.com/watch?app=desktop&v=fBnT0tsLqGQ>

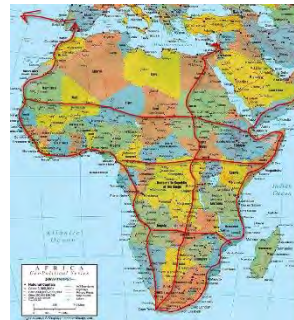
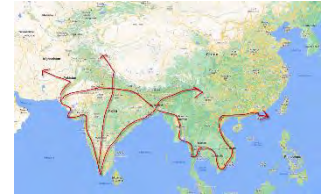
Have you seen this?

What about the African Silk Road? Can that be done?
 What about the Indian Silk Road? Can that be done?
 What about the South American Silk Road? Can that be done?

<https://www.youtube.com/watch?v=qZ1x1vTEmOY>

What do you think? 😊 😊 😊

Connecting the world, in a positive way of advancing communities can be good if you are doing it. If someone else is doing it 'to you' it may create other challenges!!! 😊 😊 😊



The African's Economic Pipeline!!!! 😊 😊 😊 😊

This can also be The African's Financial Pipeline!!!



For India - What's a better name for this?
 The Indian Silk Road?
 Maybe ...The Indian Economic Prosperity Road?

😊 😊 😊

Dr. Manoranjan Mishra:
 Indian prosperity Road -
 Atmanirvar India

For Latin / South America
 to North America

https://www.google.com/search?q=china%27s+new+silk+road+documentary&rlz=1C1CHBF_enUS904US904&oq=china%27s+new+silk+r&aqs=chrome.2.69i5914j69i57j69i6113.13660j0j7&sourceid=chrome&ie=UTF-8



Transportation

“Great things are not done by impulse, but by a series of small things brought together.” – Vincent Van Gogh

Watch a couple of the videos on The China's new silk road....

<https://www.youtube.com/watch?v=fBnT0tsLqGQ>

<https://www.youtube.com/watch?v=cUxw9Re-Z-E>

<https://www.youtube.com/watch?v=5IqN88aLRGg>

Thinking can also work for Africa!!!

North and South America!!!

India!!!

Many Silicon Valley's adjacent to and a part of each of our Research Hubs/Centers!!!

This is not the exact paths... but should explain the concept...

This is connecting 1.4 billion people, and a huge supply of national resources to The World Markets, so everyone prospers not a few exploiting the uninformed!!!

Within each hub, economic and community development can occur... housing, healthcare, schools, retail, tech development,

Think about the business loans that can fuel this....

But with this infrastructure...

what's the probability of success for these business....

could be pretty high????!!!



https://youtu.be/Tt45h7d6_4Q

How do we make this a win - win - win situation???

<https://youtu.be/Gh8MsAljaE>

Nigeria and Ghana both have coastal ports, air, does it have connected rail with high speed trains for imports and exports, and -- access... this works for tourism, exports, commerce, huge upside for development, and soooo much more!!

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Transportation

“Great things are not done by impulse, but by a series of small things brought together.” – Vincent Van Gogh



World's Fastest Trains

Imagine a train going 400 mph?

Imagine going to Cape Town in 11 hours? or Nairobi Kenya in 9 hours?

How long will it currently take you to fly there?



<https://www.visualcapitalist.com/visualizing-the-fastest-trains-in-the-world/>



Have you seen Black Panther Movie?

<https://www.youtube.com/watch?v=xjDjIWPwcPU>



Africa's path to clean mobility -- driven by motorcycles
Lagos and other African megacities suffer, or are plagued by, limited road infrastructure, pollution, congestion and poor safety conditions. This makes it very difficult for people to get to work, especially in low-income communities, where poverty infrastructure gaps are pervasive.

https://www.ted.com/talks/adetayo_bamiduro_africa_s_path_to_clean_mobility_driven_by_motorcycles?user_email_address=7bbcc5d8c3938f1968be77a89debdb0c



China – Kenya Rail
China's Belt and Road Initiative: Kenya and a railway to nowhere

<https://www.bbc.com/news/world-africa-67101736>



The Roads that Built America

Starting the 1890s in New England, highway commissions were created as an “effort to get the farmers out of the mud.”² Stating funding for highways began with mostly eastern states, but by 1916, all except eight states had some type of funding put towards highway construction. After World War II the automobile’s industrial growth began to dominate the American industries. Millions of jobs were in great relation to the automobile. The traffic levels on the highways increase so dramatically that better conditions became a necessity. The American Automobile Association (AAA) lobbied for the adjustments. Federal-Aid Highway Acts were first created in 1921, and continued with major failures and changes to each following Act, until the 1956 Act, with minor improvements for over 20 years.

<https://highway.umwblogs.org/>

<https://www.legendsofamerica.com/ah-nationalroad/>

<http://www.qbcnet.com/ushighways/history.html>

<https://www.youtube.com/watch?v=SF16uDPGi14>

<https://www.history.com/shows/modern-marvels/season-2/episode-19>

<https://play.history.com/shows/the-engineering-that-built-the-world/season-1/episode-3>

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Transportation

“Great things are not done by impulse, but by a series of small things brought together.” – Vincent Van Gogh

260.

Belt and Road Initiative: Is China's trillion-dollar gamble worth it?





Belt and Road Initiative: Is China's trillion-dollar gamble worth it?

<https://www.bbc.com/news/world-asia-china-67120726>

261.

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Videos - Interesting

262.



Dan Schulman | TED 2020 | What COVID-19 means for the future of commerce, capitalism and cash

https://www.ted.com/talks/dan_schulman_what_covid_19_means_for_the_future_of_commerce_capitalism_and_cash

263.

TED Radio Hour | 12/20/19 | Wisdom in Hindsight

<https://www.npr.org/programs/ted-radio-hour/789736985/wisdom-in-hindsight>

264.

Carol Dweck | TED xNorrkoping | the power of believing that you can improve | researches "growth mindset"

https://www.ted.com/talks/carol_dweck_the_power_of_believing_that_you_can_improve?language=en#t-520453

265.

<https://www.youtube.com/watch?v=f8elQQ8MIFs&feature=youtu.be>

266.

Vishaan Charkrabarti | Ted 2020 – How we can build sustainable, equitable cities after the pandemic

https://www.ted.com/talks/vishaan_chakrabarti_how_we_can_build_sustainable_equitable_cities_after_the_pandemic?utm_source=newsletter_daily&utm_campaign=daily&utm_medium=email&utm_content=button_2020-06-29#t-1565931

267.



Will MacAskill is the author of Doing Good Better and the cofounder of the organization Giving What We Can

Of all the problems facing humanity, which should we focus on solving first? In a compelling talk about how to make the world better, moral philosopher Will MacAskill provides a framework for answering this question based on the philosophy of "effective altruism" -- and shares ideas for taking on three pressing global issues.

https://www.ted.com/talks/will_macaskill_what_are_the_most_important_moral_problems_of_our_time?rid=VkJXw6ojA7AyH&utm_source=recommendation&utm_medium=email&utm_campaign=explore&utm_term=watchNow

268.

269.

Vnation TV | Peter Kwadwo Asare Nyarko | Financial Literacy Advocate & Executive Director Center for Financial Literacy Education- Africa | www.cfleafrica.org | TV interview; section was at the final part (10mins to end of the show)

<https://youtu.be/f8elQQ8MIFs>

270.

271.

Dr. Enoch Opoku Antwi, Assistant Professor of Leadership and Management at the Viterbo University, La Cross, USA; international consultant (Founder & CEO of ENBEES Business consulting) and author of three books | Presentation | Fixing Political Leadership corruption in Africa

<https://www.facebook.com/enoch.antwi.33/videos/10223071594680564/?d=n>

272.

We the People, and the Republic we must reclaim | Lawrence Lessig

There is a corruption at the heart of American politics, caused by the dependence of Congressional candidates on funding from the tiniest

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Videos - Interesting

percentage of citizens. That's the argument at the core of this blistering talk by legal scholar Lawrence Lessig. With rapid-fire visuals, he shows how the funding process weakens the Republic in the most fundamental way, and issues a rallying bipartisan cry that will resonate with many in the U.S. and beyond.

<https://www.youtube.com/watch?v=mw2z9IV3W1g>

273. 9 Reasons why Many Educated People are Poor
<https://www.youtube.com/watch?v=lpXFY59WZb0>

274. Be Excited for the next 10 years | Nas Daily
<https://www.youtube.com/watch?v=6ThFuC8nz3Y>

275. Barbara's Financial Tidbits from Ghana.



<http://home.thefinancialawarenessfoundation.org/pdf/TheFinancialTidbitsCollection.pdf>

276.

277.

278.

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282.

283.

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285.

286.

“Never forget that you are one of a kind. Never forget that if there weren’t any need for you in all your uniqueness to be on this earth, you wouldn’t be here in the first place. And never forget, no matter how overwhelming life’s challenges and problems seem to be, **that one person can make a difference in the world.** In fact, it is always because of one person that all the changes that matter in the world come about. **So be that one person.**”

—R. Buckminster Fuller

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Can you do this?

287. The Solution

288.

Can you do this?

Using only 4 straight lines AND without lifting a pencil (pen) from the paper, how long will it take you to touch all 9 smiles?



Share this with friends and family; but don't share the solutions to quickly!!!

If they cannot solve the challenge in a couple of minutes – Give them this clue – Think Outside the Box!!!

If they still cannot find it go to the last entry in the TFAF-Creative Solutions. 😊 See the solution link below



The Solution

<https://home.thefinancialawarenessfoundation.org/pdf/TFAF-SolutionTo-CanYouDoThis.pdf>

A short educational video about what psychology tells us about how people solve problems.

<https://www.youtube.com/watch?v=v9361W9i7Q>

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We believe that NOW is the TIME for some

- ♥ PROBLEM SOLVING – Making things better
- ♥ COLLABORATION – Working together
- ♥ CREATIVITY – Thinking outside the box
- ♥ NEUTRAL MIND – Open to seeing the big picture both positive & negative
- ♥ PROACTIVE LISTENING & EFFECTIVE COMMUNICATIONS – Getting and delivering the message
- ♥ ETHICS – Doing the right thing, do no harm

For you, your family, your company, your country, our WORLD!

“Dreams are something you create in your mind that can take any shape or form, while goals are based on taking action. With goals, a lot of focus, planning, problem solving, and attention is needed. Dreams, on the other hand, don't need that kind of focus”. - Peter Kwadwo Asare Nyarko



What creative ideas / thoughts do you have for jobs / business opportunities?

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.

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Are your Personal Financial Affairs up-to-date???

Receive a FREE gift copy of **TFAF Personal Finance Publication Set** – includes smart money secrets & the essential principles to smart money management – the foundation to personal finance knowledge at our website



<https://home.thefinancialawarenessfoundation.org/publications.html>

We believe having better personal finance knowledge changes your world and the world around you... FOREVER!

- ♥ Some Questions to Ponder – Check out your financial literacy
<https://home.thefinancialawarenessfoundation.org/pdf/TFAF-Quiz-SomeQuestionstoPonder.pdf>
- ♥ Personal finance doesn't have to be daunting or overwhelming; here's a link to our TFAF- 12 Month Financial Fitness Plan
<https://home.thefinancialawarenessfoundation.org/pdf/TFAF-12MonthFinFitnessCalendar.pdf>

Join The Improving Financial Awareness & Financial Literacy Movement & help make a world of difference! Remember to celebrate

- ♥ **April as Financial Literacy Month!!**
- ♥ **October as Estate & Gift Planning Awareness Month!**
<https://home.thefinancialawarenessfoundation.org/pdf/TheMovementWorldWide.pdf>

Join The Movement – Fun Things for YOU & Friends to Do

<https://home.thefinancialawarenessfoundation.org/pdf/TFAF-JoinTheMovement-WW.pdf>

Looking for a good cause to get involved with? Check out the serving as a TFAF Ambassador, Strategic Partner or Volunteer Overview & Application

- ♥ Serving as a TFAF Ambassador, Strategic Partner or Volunteer Overview & Application
- ♥ African -
<https://home.thefinancialawarenessfoundation.org/pdf/CFLE-TFAF-Ghana-Ambassador-SP-Vol.pdf>
- ♥ Worldwide -
<https://home.thefinancialawarenessfoundation.org/pdf/TFAF-Ambassador-Volunteer-Overview.pdf>

Organizations and individuals are never required to financially support **The Financial Awareness Foundation** in any way. They do not pay any marketing or membership fee, or contribute in order to participate in the important improving financial awareness and financial literacy movement, campaigns and programs. And we develop and distribute high quality materials at 'No Cost' to nonprofits and educational organizations. But as a 501(c)(3) nonprofit organization, financial support and contributions are always welcomed and very much appreciated.



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Centre for Financial Literacy Education Africa



Lead TFAF Ambassador—Africa 

CFLE–AFRICA is a Ghana-based not-for-profit social organization that develops and promotes financial literacy skills in Africa, especially young Africans, and female groups.

CFLE-Africa's mission is to empower and educate all Africans to make informed financial decisions. Through comprehensive financial planning and coaching, **CFLE-Africa** helps all Africans make informed money decisions, plan for the future, and live a debt-free life. **CFLE-Africa** is the **Lead TFAF Ambassador in Ghana, and in Africa.**

CFLE-Africa creates massive financial awareness and prepare individuals to be financially informed citizens and leaders. That means knowing what they want to do with their life, and their financial resources through a comprehensive financial, estate and gift plan. Further, **CFLE-Africa** helps families pass on values, knowledge and assets to future generations, and charitable causes, to help make this a better world for all. **CFLE-Africa** advocates for financial literacy through events and campaigns. They host quarterly **SikaSukuu** for market place women and small-scale business owners in remote and rural communities in Ghana, and other African countries.

To help address the lack of financial awareness along with the financial illiteracy epidemic **CFLE-Africa** led by the Founding Executive Director, **Mr. Peter Kwadwo Asare Nyarko** (a Social Entrepreneur, Financial Literacy Advocate, and Educator, Author, and Public Speaker) is taking an active leadership role to recognize organizations and their management, and individuals that are championing improving financial awareness and financial literacy. **CFLE-Africa** is then uniting them with other associations, organizations, NGOs, nonprofits, educational institutions, municipalities, employers, the news media, and concerned individuals to actively focus this vast community resource into **The Improving Financial Awareness & Financial Literacy Movement in Ghana** with its semi-annual concentrated personal finance content media blitz.

CFLE-Africa gives volunteers a chance to share what they have learned with the community as part of **The Movement** which is championed by **The Financial Awareness Foundation (TFAF)** a partnered organization. This is open to student clubs, academic institutions, other volunteered organization, financial service professionals, and their associations and members, employers, and municipalities. **CFLE-Africa** working on a yearly **Financial Literacy Challenge** for High School Students to compete to share their financial awareness and financial literacy for scholarships, awards, and recognition.

You can learn more about [CFLE-Africa](https://www.cfle-africa.com).

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+233 27 855 3887

And **The Improving Financial Awareness & Financial Literacy Movement** - in Ghana, in Africa, and Worldwide



Additional Information	Click to View
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The Financial Awareness Foundation (TFAF)

TFAF is a 501(c)(3) USA-based nonprofit organization. Its mission is to significantly help solve a major social challenge dealing with the lack of financial awareness along with the financial illiteracy epidemic. They believe that teaching financial awareness, financial literacy and the essential principles of smart money management are so very important. This provides people the tools of empowerment for making lifelong informed money decisions, giving them the best probability of living a quality life without outliving their wealth; and for passing on personal values, knowledge & assets to future generations to make their lives & this world a better place.

TFAF has two main focal points and they revolve around:

- Taking an active leadership role to recognize organizations and their management that are championing improving financial awareness and financial literacy. Unite them with other associations, organizations, nonprofits, educational institutions, municipalities, employers, and the news media to actively focus their vast community resources on **The Improving Financial Awareness & Financial Literacy Movement** around a growing concentrated personal finance content media blitz every six months through the strategic campaign venues celebrating
 - April as **Financial Literacy Month** and six months later
 - October as **Estate & Gift Planning Awareness Month**

The plan is to touch the majority of the general public, high net worth individuals, financial service and nonprofit professionals and their organizations at least twice a year through these strategic venues, with educational and motivating reminders to get and keep their financial house in order with current financial, estate, and gift plans.

To help address the global lack of financial awareness and the financial illiteracy epidemic **The Movement** began in the USA over a decade ago; global financial literacy initiatives are increasing; we are contacted regularly for assistance, content, and ideas from around the world. In 2018 we began **The Improving Financial Awareness & Financial Literacy Movement** in several East African Countries. This will touch ~ 150 million people; modeled after our work in the US. In 2020 The Movement expanded into Ghana – West Africa, South America, and India. We now have **The Movement** developing within 5 continents, over a dozen plus countries. We also have initiated development activities and discussions for **The International Improving Financial Awareness and Financial Literacy Research Centers** in Universities each country domestically and internationally. They are planning on taking leadership roles within their country's and community's improving financial awareness and financial literacy activities.

We strongly believe that financial awareness & financial literacy are fundamental life skills – not commonly taught at home or at school – required to live a successful life in today's world. As we work more internationally, we are learning that other key life skills are also not being taught, such as

- ♥ **PROBLEM-SOLVING** – Making things better
- ♥ **COLLABORATION** – Working together
- ♥ **CREATIVITY** – Thinking outside the box
- ♥ **NEUTRAL MIND** – Open to seeing the big picture both positive & negative
- ♥ **PROACTIVE LISTENING & EFFECTIVE COMMUNICATIONS** – Getting and delivering the message
- ♥ **ETHICS** – Doing the right thing, do no harm

Without these fundamentals, no wonder we have so many social and political challenges.



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- Developing's and delivering's exceptional educational content and programs for We The People - the general public – rich to poor; and for financial service, nonprofit, and charitable gift planning professionals, and educational institutions that support the public's financial and estate and gift planning and charitable planning needs, ending inherited poverty for all.
- Serving as a catalyst for many needed improvements, gender equality, & sustainability.



Organizations & individuals are never required to financially support TFAF. Nor do they have to pay any marketing or membership fee, or licensing fees to participate in The Improving Financial Awareness & Financial Literacy Movement, campaigns, & programs. TFAF also develops and distributes high-quality education materials at 'NO Cost' for use for nonprofit purposes. But as a 501(c)(3) nonprofit organization, financial support, & contributions are always welcomed & very much appreciated.

To learn more about The Movement & Gifts of Personal Financial Knowledge check out these links

Additional Information	Click to View
TFAF Annual Report & Business Plans	View
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About Valentino Sabuco Executive Director, The Financial Awareness Foundation	View



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We believe having better personal finance knowledge changes your world and the world around you... FOREVER!



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