

JOURNAL SUNDAY
STREET JOURNAL SUNDAY
WALL STREET JOURNAL SUNDAY

The Wall Street Journal Sunday

A New Hampshire exclusive in the Sunday News

The resume

With 15 million people unemployed in America, resumes are ubiquitous, and so is resume fraud.

Reinvent yourself

How to finance a career change.
► **Journal Sunday, D4-D6**

YOUR MONEY

Cell phone bills

Web sites that can be helpful when searching your cell phone bill for savings.

Old debt charges

Defaulted accounts can add a fresh new page to a library of debt.

Long-term care

Why doesn't anyone talk about long-term health care?
► **Your Money, D2**

CAREERS

Awards, appointments

Kara Sweatt named 2009 Caregiver of the Year for Hospice ... **David Vicinanza** recognized as a Community Hero ... Klein Associates appoints **Bill Charbonneau** regional sales manager ... St. Mary's Bank hires business development and retail sales managers **Pam McKinnon** and **Marco Laferriere**.
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WORKPLACE

Who's at fault?

Careers columnist Lily Garcia responds to a reader who asks: "I always seem to have problems with my supervisors ... How can I tell if it's me or them?"
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Is the party over for richest nations?

◆ **Expect less, much less:** Series of IMF policy papers and statements indicates in coded words that the developed world, including the U.S., has to change its expectations about retirement, labor and prices.

By **HOWARD SCHNEIDER**
The Washington Post

In the lingo of the International Monetary Fund, the future of the world hinges on "rebalancing and

"It is not that living standards will lower, but they will not increase as fast as they have been."

DOMENICO LOMBARDI
Former IMF executive director

consolidation," antiseptic words that seem unlikely to raise a fuss.

But the translation is a bit ruder, something on the order of: "Suck it up. The party's over."

To keep the global economy on track, people in the United States and the rest of the developed world need to work longer before retiring,

pay higher taxes and expect less from government. And the cheap imports lining the shelves of mega-chains such as Walmart and Target? They need to be more expensive.

That's the practical meaning of a series of policy papers and statements issued in recent days by IMF officials, who have a long history of stabilizing

economies and solving global financial problems, as they plot a course to keep the world economy growing and reduce the risk of another "great recession."

That message has been delivered subtly, woven into documents with titles such as "Resolving the Crisis Legacy and Meeting New Challenges to Financial Stability," and justified by concepts such as "raising retirement age in line with life expectancy," as IMF economic counselor Olivier Blanchard put it last week.

But fully deciphered, it means

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Tina White, left, and Alicia Grimaldi are pushing stainless-steel water bottles for ecologically-minded consumers to use instead of buying water in plastic water bottles.

ROGER AMSDEN PHOTOS

One bottle at a time

◆ **AffirmWater:** Two Loudon moms turn their concerns over health and environment into a successful business.

By **ROGER AMSDEN**
Sunday News Correspondent

LOUDON

TWO LOCAL WOMEN, who met a few years ago while their children were taking swimming lessons at Clough Pond, are busy trying to change the world, one metal water bottle at a time.

They are trying to wean people off what they see as a dangerous addiction to the convenience of commercially bottled water.

"I've always thought bottled water was a big, expensive waste. A lot of it is tap water to start with. You're wasting money and you're definitely polluting by throwing away all those plastic bottles," said Alicia Grimaldi.

A holistic health counselor, Grimaldi said she has always had concerns about the safety of plastic water bottles and the possibility that chemicals from the plastic can leach into the water.

Grimaldi said that as they sat watching their children swim, she told Tina White that one of her dreams was to see people drinking water from something that was safe and wouldn't be thrown away and end up in the waste stream.

After White replied confidently "we can do that," the two started working together to find a way to put that vision into practice.

White, who had her own business creating personalized candy wrappers for chocolate bars, said that concern over the impact of bottled water on the environment, from the vast amount of oil used to make the bottles and then transport them, and their haphazard disposal into the waste stream, is appalling to think about.

"We thought there was a better, more sustainable way that would see people with reusable containers drinking local water right from their own tap. So many people have bought into the idea that bottled water tastes better. That's just not true," said White.

Grimaldi said that people who are concerned that the quality of their tap water isn't as good as they would like can always use a tap water system filter to enhance its quality.

With White's computer research skills leading the way and assistance from Liz-Stella Ford in designing their water bottles, the women searched for an American company that they could do business with, one that could make the bottles from food-grade stainless steel.

Much to their disappointment, no American companies could be found that could make the kinds of bottles they needed at a price that would be acceptable for consumers.

So they turned to China, where they were able to locate a manufac-

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reusable containers drinking local water right from their own tap

TINA WHITE
AffirmWater LLC

turer, and whose products they have tested by a third party to ensure that they are contamination-free.

In 2007 AffirmWater LLC, the company they formed, made its first Internet sale, and their water bottles can now be found in many stores around the state.

"We started putting them in stores on a consignment basis, and many of them sold out within days," Grimaldi said.

So far they have shipped their bottles to 35 states and seven Canadian provinces and on busy days bring in other Loudon moms to help them with shipping. Many of the shipping materials are recycled from Granite

State Health Foods in Concord.

They run the business from their homes with White doing most of the printing and Grimaldi handling the shipping. As business has increased, they have contracted with a Massachusetts firm to do the printing of special orders on the water bottles.

And they received a big boost in visibility when Chicago's city government and the city of Olympia, Wash., decided to do away with bottled water in their offices and placed large orders for their employees as part of "green office" initiatives.

Last year they shipped about 3,000 bottles, nearly double what they had sold in the previous year.

On the Web site, bottles sold individually come in 17-, 26- and 32-ounce sizes for \$22 to \$28, and they come with gentle green slogans such as "Tread Lightly," "Peace" and "Inspired."

Both White and Grimaldi said they are looking to expand their business, and offer local jobs for other women who are in similar situations with young children.

Both are active in community activities, including supporting the Loudon Elementary School Environmental Club and look for opportunities to work with local groups. Last year the sophomore class at Merrimack Valley High School held a successful fundraising drive with Affirm Water bottles to raise money for class activities. And they donate 5 percent of their profits to the Nature Conservancy.



Closing the Deal

Christopher Thompson

Keep your head in the job at hand

LAST WEEK we talked about the challenges associated with keeping your personal problems out of your professional life, and I promised some practical suggestions that can help you do just that.

I am no expert in this, but neither is my personal life in complete turmoil. I, like you, face the same day-to-day life challenges and have had to learn how to effectively deal with challenges in my personal life while at the same time being on top of my game professionally.

That is one of the most difficult obstacles we all have to overcome. And, unfortunately, it's almost guaranteed to repeat itself at some point in our careers.

The suggestions here won't work for everyone. But they are suggestions I have practiced and found to be effective in helping to control my thoughts, condition my mind and not let my personal misfortunes leak into my professional life.

Priceless advice

One of my favorite and most effective managers once provided me with a piece of advice that stands out in my mind every day. During a difficult time in my personal life, he sat me down and said, "Chris, we all have problems. We all have a list. It's crucial that you don't let your professional life become an addition to your list of problems."

It's one of the most powerful and relevant pieces of advice I have ever received.

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New C-note goes high-tech

◆ **\$100 bill makeover:** Moving images, disappearing Liberty Bells and mysterious magnification set for new Benjamins.

By **JEANNINE AVERSA**
The Associated Press

WASHINGTON — The folks who print America's money have designed a high-tech makeover of the \$100 bill, part of an effort to stay ahead of counterfeiters as technology

becomes more sophisticated and more dollars flow overseas, Federal Reserve Chairman Ben Bernanke says.

The makeover, unveiled last week by Bernanke and Treasury Secretary Timothy Geithner, may leave people wondering if there's magic involved.

Benjamin Franklin is still on the C-note. But he has been joined by a disappearing Liberty Bell in an inkwell and a bright blue security ribbon composed of thousands of tiny lenses that magnify

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