

Newspapers

The Toronto Star | 11th July 2009 (Canada's largest newspaper)

Prima Donna Gets Premiere After All

MANCHESTER, ENGLAND—The marketing machine is in high gear for Rufus Wainwright's new opera *Prima Donna*, which premiered yesterday as part of the biennial Manchester International Festival.

There are banners and billboards all over town, and on Tuesday the Canadian singer-songwriter was the subject of an hour-long BBC TV documentary.

But *Prima Donna* is also vitally important to Wainwright on a personal level – on several occasions, he has credited opera with saving his life, a claim that sounds less exaggerated when he talks via telephone about his first encounter with the art form at age 14. "I was dealing with my sexuality and AIDS and the end of the '80s. Somehow opera seemed like the most attuned form for these sorts of intense forces that were occurring in my life. It's similar to most teenagers who were looking for something darker and more intense, and got into Nirvana. Opera was my Nirvana."

Although the music is expected to be in the same lush idiom as his pop songs, the libretto for *Prima Donna* is postmodern in that it is a meta-opera. The idea for the piece fell into Wainwright's lap about five years ago after he watched tapes of interviews that Maria Callas gave to the BBC in 1968. "I realized there is no opera about an opera singer, so that's kind of original," he explains.

While the premise is original, the circumstances of the opera's birth are something straight out of 19th-century Europe. *Prima Donna* was commissioned in 2006 by the Metropolitan Opera in New York as part of its efforts to recruit new voices to the opera world. It was a huge coup – one of the world's most famous opera houses collaborating with a pop singer.

But 10 months ago, with a kerfuffle befitting the art form, it all fell apart. The Met did not respond to a request for comment, but the most commonly cited reasons for the breakup have been Wainwright's insistence on writing the libretto in French, and the Met's inability to stage the final product before 2014.

Although he grew up in Montreal, English is Wainwright's first language. Why, then, the insistence on French? "I always enjoy opera in French," he explains. "I didn't want to gamble (with *Prima Donna*). I didn't want to go through the writing, orchestrating, all the steps, only to find the words were bothering me."

A production date is something opera composers lust after simply because they are so elusive. Mounting a new opera, particularly a composer's first essay in the genre, is expensive, time-consuming and extremely risky business. As such, there are few situations in which producing a new opera makes financial sense. Luckily, Wainwright has something that most contemporary classical composers don't – a name brand big enough to guarantee media interest and a huge fan base falling over itself to open wallets. When it was clear that Wainwright and The Met were through, arts festivals lined up to take over the commission.

"Manchester was always interested," said Wainwright. "Once the Met dropped out, Manchester was ready and waiting. The director, Alex Poots, is really into taking risks, innovation and also excellence, and really saw the potential. Toronto (the Luminato Festival) is the same way. They're always trying and always willing to put their neck out. It's the type of city that sort of thrives off risks."

Luminato announced at the end of March that it would be producing the North American premiere of *Prima Donna* at next year's festival. According to director Chris Lorway, "Luminato is thrilled to showcase Rufus Wainwright's opera debut. I can guarantee Rufus fans and opera buffs alike will not be disappointed."

Lorway's comments touch on the crux of opera's image problem. In North America, it is often dismissed as museum art for wealthy seniors. In fact many opera houses are making a real effort to connect with the 18-35 crowd. A pop star opera composer is precisely the sort of honey trap they've been looking for.

Aside from the marketing pull, what does a pop musician have to contribute to opera that a classically trained composer might be missing? "I am a singer, so I can relate to a musical line much more intimately than a composer because I know what gets across to the audience on an emotional level. I went to conservatory for a little bit and took some piano lessons, but really I don't know anything. I'm not so attached to the state of classical music and that sort of freed me up."

In addition to writing the music and libretto, Wainwright orchestrated the score. "I had to get some help for technical questions," he said, "but all the lines are mine."

Like any new parent, Wainwright is not adverse to gushing about his baby: "I love this opera so much. You do get attached to these works. I want people to realize how big a departure this is for a pop singer and how I've really poured all of myself into it."

The Toronto Star | 4th September 2009

Re-inventing The Book Tour, Again

LONDON—Book tours are exhausting – something few Canadians know better than Margaret Atwood. Three years ago, tired of traveling all day and eating out of mini-bars, she unveiled her solution to an age-old problem: a remote signature machine called the LongPen. This autumn, Atwood is revolutionizing the book tour yet again.

On paper, it's an inspired idea: In place of the standard reading and autograph session, Atwood has created an hour-long masque, which employs locally sourced actors, musicians and directors to reduce the tour's carbon footprint. The tour also acts as a fundraiser for various environmental charities.

In practice, it was a rather different story. Using local people meant that Atwood had to relinquish aesthetic control. Last night in London, at St. James's Anglican Church in Piccadilly, the aesthetic was a small-town Baptist church nativity play, circa 1974. Choir robes were replaced with gold lamé headbands, and the earnest, guitar-strumming song

leader, who swapped traditional hymns for country-music-inspired choruses, completed the portrait.

Hymns are an important part of Atwood's new novel, *The Year of the Flood*, and there are 14 of them scattered throughout the book. U.S. composer Orville Stoeber, the partner of Atwood's agent, set the text to music for the tour. "I wrote the first song in a day," Stoeber says. "It was really just such a natural thing for me. She wanted some 19th-century Canadian hymns ... but I come from that joyful Baptist sort of place. There was something bringing these tunes to me."

Atwood's instincts were right. Sticking with 19th-century shapes and harmony would have served the texts, based as they are on eco-imagery and devotion to vegetation, much better. Many of our favourite Victorian hymns have ridiculous words, but we love them anyway because of the music.

Most disappointing, however, were the readings. Taken straight out of the book without any discernable alteration, the text was a bizarre mixture of first- and third-person narrative, with some actors acting just one part and others playing multiple minor characters. If you hadn't read the book before arriving – and that would be everyone who attended, since it isn't released in the U.K. until Monday – it was rather difficult to keep track of what was happening. Once again, it was a great idea that fell down on execution.

Creating a proper script for a book tour is impractical, but a few judicious rewrites would have saved us from 30 minutes of awkward "he said's" and perplexing "shouted Adam's." The strongest parts were the narrator's excerpts. For the most part they were sensibly in the first person and provided real insight into her character and the circumstance in which she found herself.

The major drawback to this style of tour is that it adds even more to an already Olympian task. In what could be the understatement of the century, Atwood says it's "more event-packed, and the time is very full."

Despite the dramatic hodgepodge and happy-clappy music, this touring road show really is an excellent idea.

Just as composers are often not the best interpreters of their own work, authors are not always good at reading aloud. Having a third party interpret the text gives it a whole new dimension and spares the audience a dull reading.

Of course, not all books are suited to this format. According to Atwood, "It's a unique sort of thing, so if you're wondering if I'll do this for each of my other books, the answer is no."

Magazines

Aviation Security International October 2008 (trade mag for security professionals)

Body Cavities: An Anatomical Risk Assessment (2500 words)

Protecting national borders against drug smuggling is a huge operation that has been going on for about twenty-five years. In the current decade, protecting against suicide bombers has also been a concern although really a hypothetical one when compared energy put into combating drug and diamond smuggling. Millions of dollars each year are spent on crunching data to look for known smugglers on passenger manifests, extensive behaviour profiling of incoming passengers to find those who are acting suspiciously and using x-ray technology to confirm a passenger is carrying something they shouldn't.

The human body is a marvellous machine. It can stretch and adapt as necessary to accommodate most of the crazy things we can think to do to it. Prison guards, border patrol officers and those that work with the mentally ill could tell stories for days about all the creative ways people have used their bodies to smuggle contraband.

Of course each person is built a little differently but according to Gray's Anatomy (the reference book, not the TV show), on average, a person's digestive system, from end to end is between 4.75-8.5m (16-29 feet). 25 cm (9.8 inches) is devoted to the oesophagus, 3-7m (10-23 feet) to the small intestines and 1.5m (4.9 feet) to the large intestines and colon. The system gets wider as it progresses, ranging from 2cm (0.8 inches) at the oesophagus to 7.5cm (3 inches) in the colon.

The stomach is an irregular shape, so it is difficult to measure accurately but, as a rough guide, this J-shaped organ is 10cm (4 inches) long on the short side and 25cm (10 inches) long on the outside, or long edge. Perhaps a more useful measurement is volume. Again, this number can change drastically from person to person but as a rule of thumb, an adult stomach can hold about 1.5L or 2.6 UK pints.

The entire digestive system is devoted to gathering nutrients from whatever is passing through. As such, the entire alimentary canal, as it is sometimes called secretes water, mucous, acid, enzymes and buffers. The intestines are prime absorption machines designed especially to recover anything the body can use.

There is considerable anecdotal evidence to suggest that the human body can accommodate far more than what is average. For instance anyone who has been down to the pub with the guys can give several examples of over 10 pints (5.6L) being consumed before urination empties the system.

Mental patients are notorious swallows and many psychiatric institutions of a certain age, particularly in small towns, have collections of items patients have swallowed in their museums. For example, the Glore Psychiatric Museum in St Joseph, Missouri, USA has on display 1,446 items swallowed by a single patient including 453 nails, 42 screws, safety pins, spoon tops, and salt and pepper shaker tops. Surgery was required to remove the items but the patient died on the table due to excessive bleeding.

At the same museum, there is a documented case of a patient swallowing a Timex watch. When she passed it, the watch was still going, giving new meaning to the company's slogan "Takes a licking and keeps on ticking."

A nurse from Portland, Oregon reported a patient who had swallowed 73 pickled pigs feet.

In addition to these extreme incidents, there is a whole other category of people who swallow for a living. Sword swallows regularly ingest swords of over 60 cm (24 inches) and have been known to swallow 34 at one time. Sword swallowing is simply a matter of learning to control your gag reflex and then sliding objects straight down the throat to the stomach. Many magicians are also proficient at swallowing and regurgitating on demand as are professional smugglers. The International Drug Swallowers Conference website reported that the average drug mule has 1 kg (2.2 pounds) of contraband inside of them wrapped in the fingers of latex gloves. In recent years, however, the smugglers have become even more creative and have inserted heroin surgically into the buttocks or breasts of couriers.

X-ray technology is fast becoming the weapon of choice for customs officers who deal with smuggling on a regular basis. Already in use in all UK airports and several Middle Eastern and Southeast Asian countries, these scanners make objects underneath the clothes visible without compromising the subject's dignity.

Jan Steven van Wingerden, CEO of ODSecurity, is a manufacturer of these x-ray machines, explains: "if you are carrying something on your back or under your clothes or in body cavities or even swallowed you will see it as long as it is bigger than 1.2 mm [0.05 inches]. If it is wood or plastics or metal or organics or liquid, as long as it doesn't belong to the human body you would recognize it."

To complete a scan, the passenger stands on the platform while the scanner moves from one side to the other to take a total scan of the body. The image appears on the screen at the workstation where the technician can analyse any potential threat. This process takes about 10 seconds to complete.

As great as it sounds, the scanner doesn't solve every security problem. It is merely a detection device. "For example", says Wingerden, "you will not see if the object is a credit card or a plastic bomb only that there is something. You have to take it away from the actual body to see what it is."

Indeed, these machines are only as good as their operators and by extension, only as good as the security officers who analyse travellers' behaviour for suspicious activity. Not every passenger is scanned, mostly because it is impractical but also because it is unethical to subject someone to radiation for no real reason. As such, x-ray machine are used as a secondary line of defence to confirm the suspicions of officers trained in behaviour analysis.

U.S Customs and Border Patrol (CBP) Executive Director for Admissibility and Passenger Programs, Paul M. Morris says that "[Although] we cannot comment on the specifics of behavioural analysis employed by CBP Officers but can state that we rely heavily on the training and expertise of our officers to accurately and quickly identify subjects of interest and refer them for additional interview."

All other border agencies contacted had a similar response but it is still possible, using common sense and some reading between the lines to come up with a list of things agents would look for when trying to spot a swallower. Most of these are to do with drug smuggling, but a similar set of criteria would apply to other types of swallows.

1. First the agents choose a flight that is on a known drug route, like say Jamaica to the UK. This helps narrow their search.
2. Then, the agents look carefully for passengers that look faint (mules don't eat to slow down the digestive tract) or perhaps those dressed in a new suit but with the rough hands of a field worker.
3. They may chat to people at random and ask them where they're going, how long they are staying for, where their baggage is or a few questions about the place they are visiting to try and ascertain if their reasons for entering the country are legitimate.
4. If the person arouses the agent's suspicion, they are taken to another room for further questioning. In countries where there is an x-ray machine, the passenger is x-rayed and, if contraband is found, taken to the hospital and given a laxative to make them pass it. In countries where x-ray machines are not available, agents either perform a visual or manual cavity check or take passengers to the hospital to do an x-ray there.

It is easy to see why the machines are so popular in the places where they have been installed. In his experience installing these machines and training people to use them, Wingerden has found that, "staff members/security officers that they are all very much interested in having such a scanner because it makes their lives a lot easier." Certainly life without cavity searches is better for all involved, not only to help retain everyone's dignity but because there is a large amount of the digestive system that cannot be checked in this manner.

Problems

America has not yet adopted the technology and The Department of Homeland Security says, "there are no current plans to use such a technology" however it "may consider similar technologies in the future."

At the moment, there are two major barriers to the scanner becoming standard equipment in Western airports: health concerns and civil liberties violations. In countries where there is less emphasis on individual rights, the machines are already very popular.

In terms of radiation, the x-ray scanners emit levels that are practically negligible. According to a table on the OD Security website, a single scan from their machines is equal to a half day in the sun, or more interestingly, less than 45 minutes on an airplane travelling at 39,000 feet. To compare with common medical x-rays, this scanner emits 0.35% the level of radiation of a regular abdominal x-ray.

Despite the low levels of radiation, Health Ministries are reluctant to issue licenses for the x-ray machines to be used outside of a hospital environment, particularly if local regulations stipulate that x-rays are for medical use only.

Civil liberty violation issues centre on the potential for misuse of the technology rather than the actual process. Jay Stanley, privacy expert for the American Civil Liberties Union and Public Education Director of their Technology and Liberty Programs stated that, "if it's an alternative to a legally justified strip search, I'm sure many people would find it less intrusive, however it's not something that should be applied routinely to every air traveller."

At the moment x-ray scans are used only after security personnel have determined through behaviour analysis that a passenger may be carrying contraband. There are some countries that have tried to come up with ways to disguise the scanner so passengers wouldn't be aware of what was happening. Wingerden shared one instance where inquiries were made about modifying the equipment to look like a palm tree for precisely that purpose. Needless to say, this sort of approach would not be kosher in the West.

According to Stanley, the Transport Safety Administration in America is currently testing this technology for possible use on domestic flights. This presents a whole new can of worms in regards to civil liberties. Currently American border patrol agents are free to search passengers at will without the need for a warrant as guaranteed to citizens by the Fourth Amendment. In a domestic situation, it is not clear that these concessions would exist. Stanley says, "Some people certainly don't care [about getting scanned] but some feel like [it is] very intrusive. You just have to ask how long it will be before these pictures start showing up on the Internet."

Assessing the terrorist threat

It goes without saying that there is increasing interest in using x-ray technology to combat terrorism however this is an area far more problematic than smuggling for a number of reasons. The over-riding problem however is one of practically both on the side of the terrorists and the border patrol.

In countries where scanners are being used, the equipment is installed to catch smugglers as they come into the country. While this is entirely logical for smuggling purposes, it doesn't make much sense in terms of preventing suicide bombing because the rogue passenger will have completed his mission before arriving at the destination. Because terrorist attacks on airplane take place in the air there is another issue of responsibility as well. Who is responsible for making sure there aren't suicide bombers on the plane? The departure country, the arrival country or the countries the plane flies over on its journey?

OD Security has looked into the possibility of using their machines to combat suicide bombers but in the end, they decided that finding that a person had ingested a bomb or some other explosive device was only the tip of the iceberg. They abandoned the project on the basis that there was very little you could do to stop someone who was willing to die for their cause. If they were discovered on the x-ray platform, agents would be faced with a live bomb that could be detonated at anytime. A hospital visit to extract the device would bring unnecessary danger there and keeping the passenger at the airport could endanger lives there as well.

There are also logistics problems for the terrorist as well. Mainly, how to pack enough explosives inside a person to do damage to an airplane in flight. Liquid explosives are problematic because it would be very difficult to mix the ingredients required for detonation in the stomach without the passenger dying. It would be possible to swallow a condom full of one component and then swallow the other while on the plane but if the liquid is strong enough to break through the latex, it's probably going to eat through the stomach as well.

Other explosives could be swallowed but then there is problem of detonation. Bombs that rely on vibrations can be set off accidentally if the passenger gets jostled somewhere. Those that need a detonator can be set off by mp3 player or another remote device but the stomach is a moist place, making it difficult for a spark to happen. Also, if the explosive is packed in a condom (as it most likely would be) there is no air inside to make a spark either.

Some people have put forward concerns about bioterrorism agents being smuggled across borders as well. This may well happen but it is really an unnecessary risk. Common bioterrorism agents like anthrax or ricin are readily available or can be manufactured fairly easily. Having someone ingest some seems pointless.

In short, anything is possible but considering the volume of air passengers, civil rights concerns and the funding available for new equipment and staff, national border agencies have to concern themselves with what is probable. Wingerden says his machines catch multiple smugglers every day but to date, no one has been caught with a bomb inside of them.

Sam Stabile, deputy chief inspector for John F. Kennedy Airport in New York told a Houston Chronicle reporter that, "our most powerful screening tools are not X-rays or body scans but the instincts of our inspectors. A lot of what we do involves observing behaviour, recognizing discrepancies in reasons for travel, and the like. We acquired this expertise before 9/11 in our fight against narcotics, and now we are applying it to terrorism."

It seems that in light of the uncertainty inherent in a terrorist attack and the creativity displayed by smugglers, the eagle eyes and ears of airport security staff are the most reliable and efficient way to protect a country's borders. Technology like x-rays helps but it doesn't replace the knowledge acquired from years on the job.

Books

From a book on the subprime mortgage crisis – research is completely original since at the time this was written there was no such composite available. Audience is 35-50 year old American males with high school or some college.

Profile: The Subprime Borrower (1300 words)

Subprime loans are used to buy a car, pay for living expenses, remodel a currently owned residence or pay down a high interest credit card. By in large, however, the reasons people borrow money is to purchase a home or refinance their existing mortgage. It may come as a surprise considering the current mess the industry is in but **subprime mortgages account for just 13 percent of all mortgages**. In this section, we're going to have a look at eight factors that make up a borrower's overall mortgage eligibility. While every person and situation is different, it is possible to put together a general profile of the average subprime borrower to better acquaint you with just who exactly makes up that 13 percent.

Down Payment

Generally speaking, the typical subprime borrower does not have a substantial down payment saved. This, combined with less-than-exemplary credit rating, is a major reason why they do not qualify for a prime loan in the first place. Loan To Value Ratio (LTV) is a key part of determining what interest rate the borrower is qualified for. Mortgages for one hundred percent or more of the home's purchase price are possible but attract a premium of up to four percent interest on top of the already inflated subprime rates. Borrowers who have saved even a 5 percent down payment can access loans at a reduced interest rate.

Credit Profile

Most potential borrowers think their credit score is what determines their loan eligibility. While it does allow the lender to quickly get an idea of the risk involved, credit score is not the only determining factor. Because other factors (like down payment and income to debt ratio) are taken into consideration, there is no fixed cutoff point to determine whether a borrower qualifies for a prime or subprime loan. As a general guideline, most subprime borrowers have a credit score of 620 or lower. In 2005, it was estimated that fifteen to fifty percent of subprime loans went to borrowers whose credit scores indicated that they qualified for prime loans. Most likely, the reason these borrowers were not able to access a prime loan is their high income to debt ratio due to a large amount of consumer debt.

Equity

There are two distinctly different types of subprime borrowers: those that are buying a home for the first time and those that are refinancing existing mortgages at a more favourable interest rate. Those that are buying for the first time, have no equity, since they have not yet purchased anything. Borrowers who are refinancing generally have at least some equity although likely not a lot, since a loan near the end of its term is less likely to be refinanced.

Subprime borrowers also commonly gamble with their equity by getting a cash-out refinance, which means they borrow against equity they have already accrued. Basically, it's like using your house as a credit card. In simpler terms, a homeowner who has paid \$50,000 out his \$150,000 mortgage decides to refinance at a more favourable interest rate with an additional \$20,000 in cash to put in a new kitchen. Doing this reduces his equity to \$30,000, meaning if he were to sell the house immediately, he would only clear \$30,000 from the \$150,000 sale price. Most people refinance to make capital improvements to their property with the hopes of increasing its value when it comes time to sell but this practice can be a slippery slope. Many people get into trouble when they make refinancing a habit because they get used to having more money than their income allows.

Assets

Originally, subprime lending was a way for homeowners to buy a second home or vacation property, so in its original form subprime lenders usually had quite healthy asset portfolios. Over the past ten years, as subprime lending has migrated to the lower income portion of the real estate market, borrowers have tended to have very few assets aside from a car household possessions, also known as chattel.

Income To Debt Ratio

This is an important factor in determining a borrower's prime or subprime status. In terms of Income and Debt Ratio, debt refers to the amount of fixed monthly expenses. This includes credit card payments, car payments and any other financial commitments. The reason this ratio is so important is that banks will generally not authorize a mortgage payment that pushes the total amount of monthly debt (including the mortgage payment) over 38 percent.

Subprime borrowers almost always have an income to debt ratio of more than 38 percent. Lenders that specialize in subprime mortgages allow a much higher ratio, sometimes as high as 64 percent. A high income to debt ratio isn't restricted to borrowers at the lower end of the income scale because it is based on percentage rather than a fixed amount of money. In 2005 credit constrained borrowers with substantial wealth were most likely to finance the purchase of a home by using a subprime mortgage

Type of Property

This is the most difficult of the categories to generalize and really, all that needs to be said is that subprime borrowers don't live in gated communities, condos or mansions on the hilltop. Typically, they live in working class neighbourhoods made up of small, post-war single-family homes or, in more urban areas, row houses and multifamily dwellings. Borrowers with larger homes are usually those who have refinanced an existing mortgage to either get cash out or a lower interest rate. As we discussed in the Assets section, a subprime borrower's house is almost always the only real, non-depreciating asset they have.

Ethnicity

This is a factor that most people would rather not talk about, but the truth is that three times out of four, a subprime borrower will be Hispanic or African-American. In 1999, it was reported that 50 percent of subprime mortgage refinances originated in predominately African-American census tracts, areas that accounted for only ten percent of prime refinance.

Cleveland has become the touchstone city of the mortgage market collapse. The city is primarily working class with an ethnicity split of 51 percent African-American, 41 percent white and seven percent Hispanic. In 2005, nearly 60 percent of loans taken out by African-Americans in Cleveland were classified as high-cost. The percentage of white people who got high-cost loans, was 34.

This correlation holds true even after outside factors such as income, size of loan and property location are taken into consideration. What this means, in real terms, is that if you had two groups of one hundred people equal in every way aside from skin color, 60 members of the African-American group would have taken out high-cost loan while only 34 members of the white group would have done the same.

While subprime borrowers tend to be in a lower income bracket than their prime counterparts, studies have shown that even high-income African-American and Hispanic families were more likely to have taken out a high-cost loan. This discrepancy is not just in Cleveland. Studies have shown similar trends in New York, Washington DC, Philadelphia, Baltimore and Boston.

This trend became a huge issue when the mortgage market collapse finally became unavoidable in 2006. Stories of predatory lending, brokers targeting known minority neighbourhoods and brokers working in collusion with corrupt building inspectors started to appear in newspapers. Of course, it must be pointed out that there are many other explanations for these figures aside from out and out racism, most of which have to do with discrepancies in education and differences in social customs in various subcultures. This is such a complex issue that it really needs its own book (not to mention a PhD thesis) to do it justice.

Gender

Single women, often with children, are one of the fastest growing groups of homeowners in recent years. In Baltimore, this demographic group accounted for 40 percent of home sales in 2006, twice the national average. Nearly half of these homes were bought with subprime mortgages.

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From a book on kindness and philanthropy on the cheap. Author wanted a super sassy sister-friend type of voice. (900 words)

Ah yes...here they come. The excuses. I'm surprised you took this long, to be honest.

I Don't Have Any Money and its evil twin **I Don't Have Time**. These shady characters get in the way of a good deal of philanthropic activity and should really be banned from the English language altogether. Remember that annoying elementary school teacher that kept telling you there is no such word as can't? Well, sorry to break it to you, she got a book writing gig. To people overcome by this sneaky deception I say, does your face work? Can you smile at someone? If the answer is yes, then we'll be able to work together. If not, then I recommend you put this book down immediately. No amount of witty commentary and carefully selected quotation will be able to help you.

For those of you that are on board the Good Ship *Altruisme*¹, get ready to deal with the money excuses. Readers who are independently wealthy but short on time may wish to proceed to the next chapter.

Let's address this whole philanthropy business for a minute. Philanthropy is old, rich people giving loads of money to their pet causes. A bourgeois obligation. People like Andrew Carnegie, JP Morgan, and JD Rockefeller...they were serious philanthropists. "I am neither old nor rich." you say, "I told you I couldn't do it."

Fast breaking news story: *Philanthropy doesn't have anything to do with money. Not a single cent is required. You can put your chequebook away forever and still be a philanthropist.*

"Are you kidding me?," I hear you say. "This no money required business sounds like Greek to me."

¹ No, I didn't just add an extra vowel to the end to make it look exotic. This is an actual French word. It was coined by Frenchman Auguste Comte to describe his theory of positivism, which stated that people have a moral obligation to renounce self-interest and live for others. It also fulfills our bilingual obligations for this book. *Mais oui.*

Interesting that you should express your confusion in this manner. What a convenient way to segue in to this next section describing the Greek origins of the word philanthropy. I couldn't have done it better if I wrote it myself.

The word philanthropy is made up of two Greek words. The first is *phillien*, which means loving, friendly to, fondness for, attraction to; strong tendency toward etc. You may recognize it from such dictionary hits as bibliophile (bookworm), audiophile (music snob) and philosophy (love of wisdom and Birkenstocks).

The second word is *anthropos* meaning mankind (that includes womynkind for those of you with a bra and lighter to hand). Arts undergraduates may have a dim recollections of an 8:30 Intro to Anthropology class that was devoted to studying mankind. Recollections of your own personal study of mankind may be much stronger but that's not so relevant at this particular moment.

If we use our compound word skills, we find that all philanthropy means *is loving, friendly to, fondness for, attraction to; strong tendency toward mankind*. Before you get too carried away, I'm not suggesting that you date all of mankind as a charitable endeavour. All I'm saying is that there are plenty of ways to be kind without spending any money, which is good because that's the whole point of this book.²

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Reciprocity

- *You reap what you sow.*
- *I'll scratch your back if you scratch mine*
- *You get what you give*
- *What goes around comes around*

As Chinese social philosopher Confucius observed, "*there is one word which may serve as a rule of practice for all one's life—reciprocity.*" Of course philosophers don't have anything to do all day except come up with wise little aphorisms such as this, even so, this is still a very astute observation.

While pure altruistic behaviour is engaged in without concern for personal gain, there is no denying that a kindness given usually results in a kindness received. Sometimes the reward comes immediately and other times your turn takes a while to come round. Whatever the timeframe, it does come around eventually.

Attention artists/philosophers/musicians/bohemians of any sort: If that altruism shtick from earlier is working for you and you want to go in for the kill try this one for size. "Idiosyncrasy credits" is the term used by social psychologists to quantify the

² A list of 365 ways to be kind is conveniently located in Section II of this book. There are still plenty of delightfully insightful nuggets of truth in the remaining sections, so reign in your enthusiasm and resist the urge to skip ahead.

favourable impression we make on others. If you can work that into the conversation, you've just mixed smart with sensitive and no girl can resist that.

Another, more popular, word for idiosyncrasy credits is karma. Karma is understood by Buddhists as a way to improve your status in reincarnation. Secular Westerners usually understand karma as more of a good deed bank account. Either way, it refers to the idea that for every event that occurs, there will follow another event whose existence was caused by the first. The second event's pleasance is determined by the pleasance of the first event.

This notion of reciprocity is not a new concept. Greek playwright Sophocles wrote that "*kindness it is that brings forth kindness always.*" Fairly poetic for 447 BC but also right on the money. The idea that one kind deed results in another is quite exciting. You can be the Che Guevara of kindness by baking cookies for your office or cutting your neighbour's grass. No beard growth necessary.

Those of you who are scientists will have to forgive the liberties I'm about to take with a fundamental scientific principle but just stay with me for a minute. Newton's third law of physics states that:

For every action, there is an equal and opposite reaction.

While we are dealing more with the spirit than the letter of the law, it illustrates the fundamental nature of reciprocity. In very general terms, this law can be described as push vs pull; up vs down and give vs take. We can extrapolate this idea to our kindness thesis and find that it supports Sophocles' assertion, the idea of karma and Confucius. I'd like to see Boyle's Law do all that.³

Finally, a word from Dr Albert Schweitzer, a 20th century musician, philosopher AND physician (save your swooning ladies, he died in 1965) "*Do something wonderful, people may imitate it.*" These people aren't famous for being thick as bricks, so I'm going to go out on a limb and say that they know what they're talking about. Go on. Live life on the edge. Bake some cookies.⁴

³ Boyle's Law states that the product of the volume and pressure of a fixed quantity of an ideal gas is constant, given constant temperature. You're halfway to a chemistry degree now.

⁴ Homemade is preferable but Pilsbury will do in a pinch. It's the thought that counts after all.

The Web

The Science Behind Colour: Web Designer Shares Inside Information. (700 words)

Choosing appropriate colours for your website is as important as deciding on a company name or even what products to sell. Lilac may be *your* favourite colour but it could remind your customers of their Nan. Not so good if your business is selling bespoke clothing for Visigoths.

When it comes to colours, web designers rely on established design practices. Think about iconic companies like Coca-Cola, the Royal Mail or Tesco. What colours immediately come to mind when you read those words? Coca-Cola is bright red, the Royal Mail bright red and yellow and Tesco red and blue. These colour choices are no accident but rather the product of hours of demographic research and endless consultations with focus groups.

You can you create a successful website, colours chosen appropriately, without spending a fortune on designers. The big boys have spent the money already. All you have to do is learn from their work and your website is sorted.

Website Colour Theory

Primary colours, red, blue and yellow are the basis from which all other colours are created. Every single colour you can imagine is the result of mixing varying amounts of these three colours. These colours are used often in marketing because they immediately capture our attention. Next time you are doing the shopping, have a look at the products on the shelf to see how primary colours are used on packaging.



Secondary colours are purple, orange and green, and are made by mixing two primary colours together. Red and blue make purple, blue and yellow make green and yellow and red make orange.

Tertiary colours occur when primary and secondary colours are mixed together. For example, blue and purple mixed together make blue-purple. Orange and red make red-orange etc.

How To Choose Website Colours

When you choose your website colours, it's called creating a palette. You can take your inspiration from your logo or use a bit of colour psychology to help your readers along the path to being your customers.

There are two different ways to create a palette. The first is by using **analogous colours** and the second is by using **complementary colours**.

Analogous means colours that are next to each other on the 12-part colour wheel. Yellow green, yellow and yellow-orange are all analogous colours, for example. Using colours in this fashion creates a sense of calm and relaxation. Both Waitrose and Somerfield use green and yellow-green for their logo. They are somewhat forgettable because there is little contrast but a palette like this works well for those favouring a minimalist design. Analogous colours work well with a blog because they are not visually intrusive and create a nice, relaxing reading environment.

Complementary colours are opposite to each other on the colour wheel. Primary colours are complementary and create the feeling of strength and stability. Remember our iconic companies from earlier? Tesco uses blue and red and the Royal Mail red and yellow. Simple, strong and reliable.

Adding **secondary colours** to the mix means your choices are red and green, blue and orange and purple and yellow. Sainsbury's uses blue and orange in their store. Although the combination is not as immediately strong as Tesco's red and blue, orange is known for its ability to convince people to buy things. Perfect for a shop.

Tertiary colours give you even more variety and contrast. Yellow-green for example complements red-purple, just as blue-purple does yellow-orange. It is more difficult to think of companies that use tertiary colours for their branding because they are not as strong as primary or secondary colours.

Like we were talking about earlier with the Visigoths, it is important to research your target market carefully. Orange does encourage people to buy things but bright orange is difficult for the eye to deal with on a computer screen and will likely send potential customers to another site that doesn't offer such a visual assault. Also, if you are planning to sell aromatherapy candles and your market is middle-aged women orange is not really helpful for creating a relaxed shopping experience.

In the next part of this series we will look in depth at the psychology behind colours. Websites designed with these principles in mind, can really help boost your sales.

Help Choosing Broadband (835 words)

So you've decided to move with the times, ditch dial-up and get broadband. All you have to do now is choose a provider and you can surf away to your heart's content. Being the frugal customer that you are, you decide to shop around to find the very best price only to discover that there are about as many choices as there are stars in the sky.

Every company appears to offer the lowest price and fastest speed. It is quite tempting to choose at random and just be done with it, but a few minutes spent thinking about what you really need can eliminate several choices as well as help you get the best price.

The first thing you need to do is think realistically about the way in which you use the internet. Your answer will help you determine what sort of bandwidth you require and help to narrow your choices. Here are a few examples.

Doris is a lone parent with a three small children. She uses the Internet primarily to do her shopping, email friends, pay bills and download a few songs now and again.

Harry is a young professional who is completely at ease with using the Internet for just about anything, whether it be to book holidays, reserve cinema and gig tickets, access online banking and bills or find the capital of Madagascar. He has an extensive MP3 collection but prefers to watch film in DVD format on his home theatre.

Jayne is a university student and shares a broadband connection with her housemates via a router. When she gets home, she chats constantly to her friends both in the UK and abroad via Instant Messenger whilst downloading all the latest MP3s. Jayne is a film fanatic and downloads the latest releases on a regular basis.

Elijah is 17 years old and devotes every spare moment to playing computer games with his friends over the internet. He has an MP3 collection of over 3000 songs and film library that would put Blockbuster to shame. His mother, Shaq, says that both Elijah and his brother are intravenously connected to their computers.

When she can get a few minutes, Shaq likes to shop online, book holidays and download films. Her husband likes to find out the cricket and rugby scores and occasionally books surprise weekends away for his wife.

It is quite likely that none of these profiles will fit you exactly but it should give you something to work from when deciding on the type of user you are. Things you will have to contend with, aside from the amount bandwidth you purchase, include download caps, pay-as-you-go or flat rate service and overall quality of service from your provider.

Doris for example, uses the internet about 5 hours a week. With such minimal use, a pay-as-you-go package with a fairly hefty download cap would be appropriate and give Doris the service she needs at an extremely low price.

With his MP3 collection, Harry is a heavier user than Doris but certainly nowhere as demanding as Elijah's family. If he was careful, Harry could also benefit from pay-as-you-go

and a download cap but a flat rate service would likely be more convenient since having to keep track of every second online doesn't really suit.

Harry is online often but usually to complete a specific task rather than surfing aimlessly and downloading large amounts of material. A download cap could help keep the costs down but buying extra credits if the cap is exceeded or having to wait until the next month to download could end up being both expensive and annoying.

Jayne and her housemates will experience the best service if they pay a flat monthly fee for a package that has a large amount of bandwidth and no download cap. Because each of their housemates has a computer, there is always a lot of down and up loading happening. Trying to keep track of who did what would be next to impossible and would likely cause an avoidable falling-out. Large bandwidth is necessary to make sure all users enjoy a simultaneous fast connection.

Elijah and his family are very heavy Internet users. In order for the connection to always be fast enough for simultaneous online gaming and movie downloads, the very largest bandwidth available is necessary. This can be quite expensive but it is really the only way to accommodate such a high demand.

Providing a broadband service is a fairly hands-off business but it is worth investigating your prospective provider's customer service record. After the initial setup, it is unlikely that you will have any real need to be in contact with your provider. It is better to be safe than sorry in this case, however. If something does go wrong or you have a question, it could mean the difference between getting a helpful, timely answer and spending an hour of your life lost in the depths of an automated customer service system.