

# San Diego Woman *the Magazine*

**Holiday  
GIFT   
Guides**

**Sarita  
Maybin**

**SPEAKER  
Extraordinaire**





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Magazine

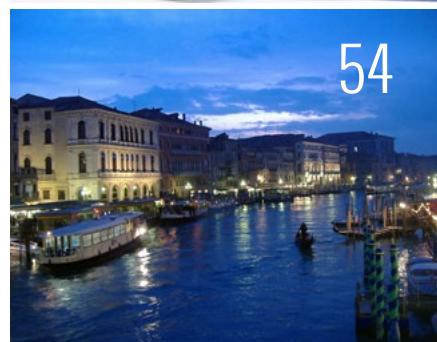
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# Contributors



## 1. Robert Tussey

Robert has been a published writer for over thirty years and has been providing editing services for the past twenty-five. As a musician, he has written scores of songs. His life has revolved around his music and writing, often melding the two into articles and interviews.



## 2. Sharon Hightower

Sharon is a native of California, and has lived in Chicago and Guadalajara, MX. She earned an MA in teaching English as a Second Language (TESOL) from CSULA some 20 years ago, but recently completed her MBA at Point Loma. A busy woman with 9 grandchildren, she combines teaching with her love of writing.



## 3. Carol Heath

Carol is a Certified Clinical Master/Teacher; she is certified in a myriad of alternative modalities including Color and Sound therapy, Chakra therapy, Reflexology, Cranial and Lomi lomi massage and developed her own hands on healing method.



## 4. Gerald Neff

With more than 40 years living and working in South America in the agriculture and forestry business, topped off with 25 years in the U.S. Embassy and Peace Corps. His writing experience includes local publications and years of U.S. Embassy reports; so sit back and enjoy the ride. Gerald Neff can be contacted at 760 796 4877.



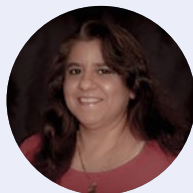
## 5. Debbie Storms

Debbie has enjoyed many careers from accountant to air traffic controller. She believes life is an adventure to be lived to its fullest. Growing up in New Jersey, she learned life skills to help her practice that credo. Her passion for travel has taken her to many parts of the world. She is now focusing on writing about her travels and interviewing entertainers, which is a great combo!



## 6. Janice Carter-Booth

Janice is a massage therapist who loves spending time with any amount of her 15 grandchildren. Her favorite activities are swimming and writing.



## 7. Maggie Ramos

Maggie Ramos is a student at MiraCosta College and is artistically multi talented. She is a great writer, painter and a skilled photographer, thanks to several recent courses. She puts her soul and heart in every piece she creates. Her art and writing pieces tend to be very emotional. Maggie creates art based on self experiences and from experiences of those around her or strangers that she encounters. Maggie is grateful and very fortunate for meeting good people in her life; often finding a mentor or an awesome supporter where or when least expected.



## 8. Dawn Nicoli

For over 20 years Dawn has owned and operated Nicoli Productions, an environmental portrait studio, run out of her two-acre property in Escondido.

Starting a new chapter of her life, when serenity has become so important, Dawn spends her time in her palapa tree house with her dog, Karma, exploring the world of writing.

*Don't miss the wonderful photo essay about Dawn's Journey "Coming Home."*



## 9. Lorraine Preda

Retired, enjoys life with partner in San Diego. Finds her true-self through creative expression by writing poems, short stories and painting.



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# Coming Home

*Living a Life Missed Through Words & Images*

*By Dawn Nicoli*

*Photos by Dawn Nicoli/Nicoli Productions*

I KNEW FROM A VERY young age that I was different. I did not come from my mother's stomach like everyone else. I was adopted.

For anyone who has never known their birth parents, it is a very odd sensation to wonder how you got here. I wondered if I was an alien who had fallen from the sky.

But I knew I had a mother somewhere, and when I was old enough, I hired a private detective to find her.

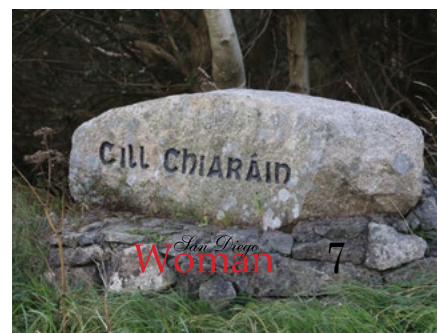
The detective found my birthmother, over in Ireland along with my aunts, uncle, my four cousins and even my 87-year-old grandmother.

We had an address! I wrote my mother a letter and soon flew out to meet her. It was a magical experience and one that filled a deep void in my life and perhaps hers also.

I have been back to Ireland four more times and each time is no less magical.

The first time was to meet my mother. The second was for her funeral five years later. The third was for one of my cousin's weddings, and the last two for family reunions.

The family has always treated me with welcoming arms, like a long-lost surprise. To say that I have been blessed is more than a cliché; it's nothing less





than a miracle to have re-connected with all of them.

As the years went on, I found myself entering the second half of life.

During the past five years, I have lost both my adopted parents, my best friend of 30 years to cancer and suffered a divorce after 20 years of marriage. To top it off I lost my dog, who had been there for me throughout it all.

I couldn't help but ask myself, "Where do I go from here?"

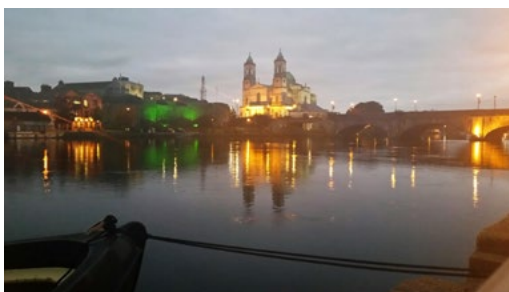
So when my Aunts called from Ireland to say they were planning another reunion, I jumped at the chance to get out of the oppressive September heat in California and smell the sweet aroma of bog as it burns in the fireplaces.

The things I noticed about Ireland this time were more than the endless sheep roaming the countryside of stone ruins and castles. It seemed to be a slower, simpler way of life, with integrity being of higher value than accomplishment.

Legend and history run deep here, and I couldn't help but realize that I had come full circle, back to my roots to get back in touch with who I really am.

My four male cousins are more like brothers to me, and we sat around the table at mealtime, reminiscing about how we came to find each other.

The next generation listens with open ears and



always laughs at the part about the youngest lad answering the phone call from the detective. My cousin had such a thick Irish accent that the detective could barely understand him. In his inexperience, my cousin readily gave the address with no questions.

I was able to write to my birth mother, and the rest is history. We often wonder if someone else had answered that infamous phone call if things might have been different.

My niece made me smile when she said this was her most favorite story that she tells her friends. I have to say it's mine too.

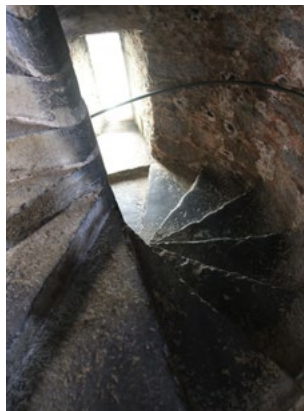
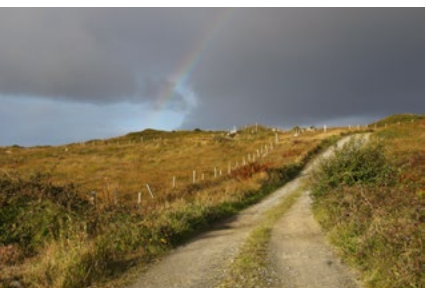
The last few days I spent in a cottage by the sea in Connemara. I would walk for miles with my camera, climbing stone walls, and sliding through cattle gates to find myself surrounded by abandoned stone houses, half standing, each with a legend to share.

I wondered what my Mother would have said if she saw how everything had lived on among the family.

I remember her saying to me, "Ah Dawn, you can have the sheep. I'll take the city lights of New York any day." We had so many things in common, but our love of the city was not one of them.

Perhaps there is a bit of my birth father in me somewhere. But that's another story.







# PAMELA STAMBAUGH

## Making Accountability Pay

By Judith A. Habert

Photo by Dawn Nicoli/Nicoli Productions

AS A YOUNG GIRL AT the start of her college career, Pamela Stambaugh found herself facing a bit of a dilemma. It wasn't in what direction she would take; she knew exactly what she wanted to do. She wanted to enter into the world of business. Unfortunately, at the time Pamela's father believed that meant send her to secretarial school. Secretarial training wasn't even close to the direction for which Pamela was heading. After four years of teaching high school English and Journalism, Pamela moved in the direction she dreamed of and attended the University of San Diego to obtain her MBA.

Today Pamela stands among CEOs, Presidents, and emerging leaders helping them improve the inner workings of their companies, 'one conversation at a time.' How does a young girl from Wyoming end up traveling the country doing what she does, at the level she does? Hard work, determination, intelligence and some very unique tools to make what she does exceptional.

If only her Dad could see her now! Pamela Stambaugh, President of

Accountability Pays, Performance Advisor to Teams and Leaders, spends her days working with executives on how to tap the best

keep their high potentials challenged such that they tap their potential and have an appropriate career path, the future of their firm may



within themselves and their emerging leaders so that, like Goldilocks, they lead their teams with not too much authoritative direction and not too little. Not too much debate and not too little. Just right. Over 17 years she has worked side-by-side with over 1000 leaders on what makes them tick and on how to bring their A game, knowing that if leaders don't find a way to

not be bright. "I spend a lot of my time today on succession planning, and rightly so," she quipped.

### Her Why

As we talked Pamela, reflecting on her journey, said, "I think many of us start out trying to identify our 'why'. We search for what inspires us to do what we do. I wanted to help leaders inspire others and contribute to the

world beyond themselves and their selfish desires — to be real leaders who lead with integrity, with love, and listen for peoples' greatness. I wanted to see more of that, to encourage it."

One of Pamela's heroes is Dr. Peter Drucker, who said, "The ability to make good decisions regarding people represents one of the last reliable sources of competitive advantage since very few organizations are very good at it."

This contextual background has led Pamela to do a lot of work with high potentials, who are our future leaders. Pamela adds, "They have been my passion." For five years Pamela was a Vistage Chair, which combined with her other consulting experiences helped her understand that culture runs downhill from leadership's direction which directly impacts outcomes. Leaders must attend to creating financial stakeholder value, but the impact of leaders under-valuing human contributions to financial success means negative outcomes for all stakeholders. Pamela's company Accountability Pays is aptly named because a great leader must be accountable



and expect accountability from their teams. Additionally, Pamela noted, “A leader must be trustworthy. With the level of trust in our country right now being at an all-time low according to the Edelman Trust Barometer (<https://www.edelman.com/trust2017/>), leaders must demonstrate integrity and consciousness about the broader world when making their decisions. We have a lot of fear in the world right now, so our leaders have to be solid citizens going forward to deal with our current world.”

### One Powerful Tool

What one method did Pamela find that makes her stand out among those who attempt to direct future good leaders to become great and great leaders to become exceptional? “I would have to say it is one of the major tools that I use, which is the Harrison Assessment™.” I had heard of this before, but never quite understood what it was, or honestly didn’t know anyone who had used it in their business.

Being from New York, and yes, it is the skeptical capital of the world, I like to try out products that I review. I feel this way whether it is a review of a new product on the market or an employee assessment that is touted as one of, if not the greatest, tool to assess the hiring, management, growth, leadership potential and the suitability of an individual for his or her job.

When Pamela offered to have me take the Harrison Assessment™ I agreed, although I must admit, a part of me may have been a bit frightened to find out if I was cut out to be in a leadership position. Was I running this Magazine the way I should, or perhaps I should hand the reigns over to a more qualified leader. After much procrastination, something I am admittedly very good at, I sat at my computer and took the twenty-minute assessment that would be eyes into my personality, leadership, team skills — my underlying work preferences. During that experience I wondered one thing. Yes, the New Yorker reared its ugly head again, could a person cheat on this test? After the first few questions, I realized it was way too well designed for that and in fact provides a mechanism for detecting attempts to cheat. The Harrison Assessment™ was the creation of Dan Harrison, Ph.D. who came up with this groundbreaking

technology based on Enjoyment Performance Theory and Paradox Technology™. Harrison’s education and background were in organizational psychology and mathematics. It provides deep insight into the selection of the right candidates for a specific job, which is based on research into high, medium and low performers. The Harrison software system includes 6,500 different jobs.

A great tool is just that — a tool unless it is placed in the hands of a great facilitator. Pamela Stambaugh is an outstanding facilitator. I took the Harrison Assessment™, and if I am 100% honest, from a short 20-minute experience it appears that Pamela now knows more about me than even my closest friends. Truthfully though the assessment, comparing me to 175 behavioral tendencies, was right on regarding my work preferences. The great thing was that it didn’t just report these findings, it told me ways to improve the

traits to avoid that would hinder my performance as a leader, and how to benefit from my strengths that uniquely help me in my job. I learned more about who I am concerning leadership and communication skills and how I handle stress than any other information I have ever been given.

One of the interesting facts that I learned about the Harrison Assessment™ from the founder Dr. Harrison is that unconscious preferences often dictates how we behave at work, so simply asking interview questions will not always provide accurate insight into the person you are hiring.

Accountability Pays is a Certified Women-owned Business, meaning she meets their high business standard. It is a designation of which Pamela is very proud.

### The Process

The image below helps to explain what it takes to achieve breakaway success; excellence in the executive suite creates trust. With an





A-Team you are headed for breakaway success. Don't settle for less — and take the high road to get there. It is a pretty straightforward approach. Pamela said it this way; "Executive excellence in communication, one conversation at a time, builds trust among employees and keeps them engaged so that they grow with the company and when engagement and an A team are present, Breakaway Success is available and probable."



Pamela continued, "I use a triangulated approach to gathering data from three different perspectives starting with the Harrison Assessment™ about self. Then I get feedback from the team by assessing how effective their team is in producing results together. Separately, direct reports assess how well their manager is garnering discretionary effort and loyalty. From these fact-based inputs I then coach the team and the leader.

"Once I know the company's goals, their needs, their budgetary considerations and how much time they have available, I will design my offering to accommodate their needs."

With all of Pamela's experience working with CEO's, often of her own generation, I had to ask how things are different when she is faced with the new Millennial CEOs, the

younger generation who seem to approach life and business from a much different vantage point than the past generation. "I am not really worried about Millennials, although some people appear to be because, in the end, they love to produce results. Sure, they may travel to the beat of a different drum, but they are as concerned as past generations of CEOs with achieving success."



This, of course, led me to ask Pamela if there were people you just couldn't fix. "I only coach people who want to be coached and who are coachable." One of Pamela's leadership programs includes Executive Coaching, three Assessments, and three Half-Day Live Events. She has recently been working with one company for over two and a half years using all three tools. Her coaching includes the future successor to the current CEO. As advisor to both the CEO and executive team members, she is proud of their growing willingness and muscle to address tough issues straight on without getting personal and therefore getting to desired results more efficiently and effectively. The successor to the CEO said this about Pamela's contribution:

"Every company should use your leadership devel-

opment program! For us, you have facilitated four significant upgrades:

- Changed and improved how we make hiring decisions
- Change and improved how we communicate with new hires
- Changed and improved how we interact with one another as an executive team
- You helped us eliminate the excessive and destructive gossiping

For me, you keep me focused on the critical things so I can grow myself into a leader, as the successor to the CEO."

As near as I can tell Accountability Pays helps to reduce a company's vulnerability of losing key employees, helps to increase employee engagement and can help your team produce unprecedented results too.

Pamela and her husband Larry have something in common with San Diego Woman Magazine; they too are celebrating their tenth anniversary. I asked if Larry was supportive of her business, and also the amount of travel she has to do. "Yes, he is extremely supportive, he even insists all of his clients take the Harrison Assessment™. I can't think of anything more supportive than that." She smiled broadly.

**For more information on Pamela and her firm Accountability Pays visit her two websites at [www.accountabilitypays.com](http://www.accountabilitypays.com) or [www.accountabilitypays.harrisonassessments.com](http://www.accountabilitypays.harrisonassessments.com)**





# Sarita Maybin

## S P E A K E R

### Extraordinaire

By Judith A. Habert

*Photos by Dawn Nicoli/Nicoli Productions*

THE CROWDED ROOM expels a collective laugh as Sarita Maybin reels off those famous words that almost all of us recall hearing from our Moms when we were growing up. Starting the phrase and challenging the audience to complete it “If it ain’t broke... sticks and stones may break my bones... If you can’t say something nice...” Of course, the chorus of answers comes loud and clear from the audience, because for the majority of those in the room, this was how we learned life lessons. Sarita Maybin brings these lessons back to us, but with an updated twist allowing us to understand how our communication skills may have been learned many many years ago, but now “with just one small adjustment,” we can make it work in today’s world.

Sarita was an Army brat growing up all over the world, the oldest of four children. She graduated from high school in Germany and came back to the states to attend the University of Maryland for both undergraduate

and graduate degrees. Her life’s ambition was Academia, utilizing her undergraduate degree in psychology and her master’s degree in counseling to hold the position as University Dean of Students. Although she loved her interactions with students, the quiet office in the back of the administration building did not fulfill a need in Sarita, who was at her best when she was communicating with people. When her ex-husband, previously stationed at Camp Pendleton, was given a recruiting assignment back east, Sarita gave her notice to the University and decided it might, in fact, be time to pursue a career that was more in line with who she was and what gave her joy in life.

On a whim, Sarita sent a video to CareerTrack who was impressed and brought her on board as an independent contract trainer. Several years later, when that contract abruptly ended due to a reorganization, Sarita started venturing out on the speaking circuit, utilizing her impressive backgrounds in both psychology and coun-

seling to impart what she had learned over the years. Her focus was in an area she felt was so important, particularly in the existing corporate climate, the ability to successfully communicate.

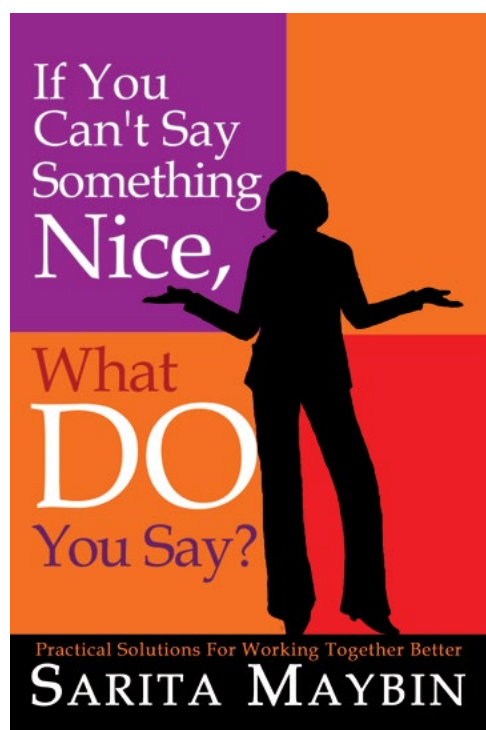
Sarita’s alignment with a marketing partner and a few speaker’s bureaus soon had her traveling not only the country but the world. She is an international speaker and communication expert whose audiences have fun learning how to stay positive. “When people ask me my mission statement it is simply stated, “Helping people work together better” at least this is my formal mission statement, but several of my clients have said a better one would be “Helping people play nicely at work.” Sarita has successfully been doing so for over 23 years.

Since 1993, Sarita has spoken in all 50 states, Puerto Rico, Mexico, Jamaica, Canada, England, Asia, and Iceland. She was also voted a 2012 Top 5 Communication Speaker and had the privilege of speaking on the prestigious TEDx stage.



Her Book "If You Can't Say Something Nice, What Do You Say?" offers practical solutions for working together better. Being known as an International Speaker and Communication Expert is a big jump from the shy Army brat that she was growing up. At a training retreat, while surrounded by other speakers she garnered an interesting fact, "There were 8 of us sitting around talking, 6 of the 8 had transient upbringings,

not take me long to understand her appeal, and why she was such a sought-after speaker. Over the years in this business, and many corporate positions, I have witnessed my share of keynote speakers, but not one like Sarita. The room was buzzing, and engaged and the way she interacted with the audience was astonishing. She made the audience do something that is truly the mark of a great speaker, a speaker extraordi-



either due to our families being in the military, or having parents with jobs that caused them to move frequently. We surmised that you probably had to be accustomed to this kind of lifestyle to be a professional speaker. Who else could just pick up and go to a strange city or country, get up in front of a crowded room full of strangers and act as if you own the place."

After attending a recent speaking engagement, where Sarita was the keynote, it did

not take me long to understand her appeal, and why she was such a sought-after speaker. Over the years in this business, and many corporate positions, I have witnessed my share of keynote speakers, but not one like Sarita. The room was buzzing, and engaged and the way she interacted with the audience was astonishing. She made the audience do something that is truly the mark of a great speaker, a speaker extraordinary; she made them THINK. The entire audience was engaged. Sarita presented various points she asked them to discuss with their "BFFN." This was the term she offered at the beginning of her presentation, in asking the group to form an alliance with the person to their right, not their Best Friend forever, but their Best Friend, for NOW, they eagerly shared their thoughts with each other. Sarita used humor, experiences, storytelling and great information,

## How to Become a PROFESSIONAL SPEAKER

Many of our readers have found themselves in the audience listening to a speaker and wondering how they started on the speaking circuit and wondering if they could possibly share their expertise with others as well. So, of course I had to ask Sarita if she could impart her insight and maybe a few tips for making this dream a reality for the soon to be professional speakers in our audience. I asked if she could provide even a single tip to help someone who would like to go this route at some point in their career.

Sarita shared the following "One of the things I say when asked this question is that one of the best things you can do is offer to speak at events for free. Go to your local Chamber of Commerce and do a presentation at no charge. This is time better spent than making 100 cold calls to companies to ask if they are in need of a speaker. Once they see you in action and hear what you have to say, if they like what they see, they will undoubtedly contact you when planning their next sales meeting or event requiring a speaker."

Sarita also suggested speaking for free at local chapters of organizations as this can often become a stepping stone to being asked to be a presenter on the national level "I have had this happen several times where I spoke to a local chapter, and the national president was in attendance. After they heard the presentation, they invited me to their annual event to be a keynote."

The last bit of advice she provided was to realize your own limitations regarding the proper and productive use of your time. "I partnered with a marketing person, who has been with me about fifteen years, who works on commission and handles all my follow up on leads when I speak. So, when I am handed business cards, or asked if I am available on a certain date, instead of trying to act like superwoman and do it all, I turn that part of my business over to my assistant who handles, bookings, fees, contracts, etc. This way I can focus on researching, writing and getting ready for my presentations...sometimes all while on the road."

Sarita suggested joining a Toastmasters club to fine tune your speaking skills as she did before leaving her "day job." You may also want to sign up for the National Speakers Association (NSA) Academy Membership for aspiring speakers to prepare yourself to be eligible for NSA Professional Membership. (Sarita is a Past President of NSA San Diego Chapter.)

Since one of the most enjoyable elements of listening to a speaker to me is the element of humor, we discussed the importance of entertaining your audience, regardless of the topic of which you are speaking. Sarita adds, "Yes, I am often asked if you need to be funny to be a speaker, and my response is always the same... Only if you want to get paid."



which guaranteed that her audience came away not only entertained but enlightened.

Since one of the great fears that many of us struggle with is public speaking, I had to ask what Sarita felt was the secret to speaking to large groups of people without fear? "The secret to speaking without fear is speaking about something you know" When it comes to communication and improving harmony in the workplace this is certainly something Sarita Maybin knows.

Sarita explains, "Being the oldest of four I did find myself in the role of Bossy Big Sister at home, so when I got into the business world, I had to find a way to be the boss, without appearing bossy. This is not always such an easy task. What I learned was if I incorporated a small change in how I spoke to my co-workers I could actually get what I wanted, without them feeling as if I was condescending or being 'bossy.' I learned to rephrase what I said to them. So instead of saying 'you better, you need to, or you will, I learned to say 'I need you to, I would appreciate, I would prefer.' These slight modifications made a huge difference in being able to get what I wanted." Luckily Sarita's insights into getting what she wanted in the workplace, have not only helped her to be a better communicator but through her keynotes and speaking engagements worldwide she has spread the word to thousands who now use these bits of knowledge to create peace and harmony in their workplace.

Sarita's approachable style and ability to adlib when needed keeps her presenta-

tions fresh. In a recent return appearance, some five years after she had spoken at a particular company function, the organizer asked Sarita if she could repeat a concept she had presented in her first keynote. The concept was one of Sarita's favorite; it was entitled the 3 P's for Staying Positive. She had learned about these from the writings of Martin Seligman, the granddaddy of the positive psychology movement. "The group could



only remember the first one which was 'Not taking things Personally' the second and third respectively were 'Nothing is Permanent, so things will change,' and 'Look at the big Picture, not just what is going on at that distinct moment.'" The group was feverishly trying to remember from her talk five years earlier when she heard one group laughing hysterically in the back corner. Sarita knew that her 3 P's weren't that funny, so she walked over to the

group and asked if they had remembered them. They giggled and said no, but they had come up with their own list. Pasta, Pino Grigio, and Prozac. Sarita laughed right along with them secure that because of this joke made in this small group it was likely that they would remember the concept.

Communication takes on many different facets in today's business world. One of Sarita's more popular Keynote

ly responded, "Of course I could present a keynote on that topic!" With the help of her tech-savvy sister and a survey of a trusted tech team, she not only pulled it off, but this has become her most requested topic, because she has answered questions all of us in the business world need to know the answer to, "How to Maintain High-Touch Relationships in High-Tech Times." Sarita shares, "At the time it was a speech that I didn't know I needed and now I don't know how I lived without it since it involves all of us. How do we know when it is appropriate to send a text and not make a call? In a business world that incorporates Baby Boomers and Millennials in the same office space, should we assume a call is more appropriate for one age group when in fact it may not be? My keynote on this topic helps answer this question and much more."

In fact, there is no question Sarita won't answer to please her audience, well maybe details about her beautiful 25 year-old daughter or her recent marriage to her dashing husband with whom she just purchased a brand new home, but when it comes to communication and playing nice with others, Sarita Maybin has the answer.

**For more information on Sarita including her keynote and workshop topics visit Sarita at her website at [Sarita-maybin.com](http://Sarita-maybin.com). You can check on her availability and book her for your next corporate function. Text SARITATALK to 22828 to join Sarita's email list.**

and Workshop Topics is one she created on the spot when the powers that be decided to switch the script on her at the last moment, before she was to deliver a keynote in Kingston, Jamaica. The organizers suddenly decided that what their employees really needed, was to learn how to communicate in a world riddled with constant changes in technology. As a savvy businesswoman and polished speaker, nothing frazzles this woman who confident-





# Terri Yurek

## TAKING THE MYSTERY OUT OF MEDICARE

*Photo by Dawn Nicoli/Nicoli Productions*

THERE ARE TIMES WHEN you meet someone for the first time, and you can tell; this is someone who could become your best friend. I sensed that when I had the pleasure of interviewing Terri Yurek. Although she was born and raised in Coon Rapids Minnesota, one look at her and you would swear she was a native Southern California girl. Most impressive to a native New Yorker, who is constantly reminded of my nagging East Coast accent that I fear will never leave me, is that she even sounds like she was born and raised in San Diego. "I got teased all the time when I first came here, so I worked hard to tone down the accent." Apparently, she did a great job of it. Terri moved here in 1995 when her then boyfriend popped the question and along with it a suggestion that they leave Minnesota and move to San Diego.

Terri's life had been quite a challenge up until this point. Pregnant at 17, Terri was carried away with the romantic fantasy of the perfect little family living together and raising their beautiful little daughter and living happily ever after. Protesting parents were told that they were in love and that would make everything fine. This soon turned into the reality of being a teenager trying to take care of a baby with an alcoholic, abusive husband. Terri's perfect image was wiped away, and after many failed attempts to leave she

finally did for good and decided for her and her daughter's sake she needed to go back to school and move on with her life. Terri enrolled at the University of Minnesota and was on her way to a better life for herself and her daughter.

It was a camping trip organized by a college classmate that led Terri to meet the love of her life and the man who would six years later drive her and her daughter to their new location in sunny San Diego. "1995 was a very eventful year. Matt and I got married, moved to California, and bought a house. Coming to California was one of the best things I have done in my life."

This young mom was in her last year of college when she married and moved to San Diego, intent on completing her degree she registered at San Diego State and graduated Cum Laude with a finance degree. "At the time I thought I wanted to be a financial planner, but before long I decided that this was not the career for me. I ended up taking a job at Park Terrace Medical Associates, now known as Arch Health Partners Medical Group in Poway, where I worked as a Financial Analyst." Although Terri loved the company, she soon realized that working in a cubicle all day as a financial analyst just wasn't for her, but she remained there for four years and learned a lot in her position. Enough to know that she had interest in the insurance field, and

so when a friend suggested Terri come work for Farmers where she could diversify and sell home, auto, and health insurance, she figured it was worth a try.

"I soon realized that although I hated selling home and auto insurance, I loved selling health insurance, so I decided I wanted to go out on my own and do just that. I took, what I refer to as the 'Summer of Terri.' I started a website, joined networking groups, obtained additional insurance licenses and by about 2006 I was ready to start my own insurance business selling health insurance."

As a small business, I did what most small business owners do, I had to learn a lot on my own, which meant I made a lot of bad mistakes, but I learned from them all, and after about a year I could make my own car payment. A few years after that I was able to hire my first part-time employee, then a full-time employee, then another full-time employee, then another one." Terri then decided it was time to shake things up a bit and take on more responsibility. She felt such a close connection to her Medicare clients that Terri decided to become a Medicare Field Marketing Organization. This would allow her to provide training and plan information to agents with her company who would sell Medicare exclusively. These would be external agents who were independent producers."

Terri Yurek Insurance has been providing health

insurance solutions to San Diegans for nearly twenty years now. This past January Terri decided that something was lacking in the business and as a result, our seniors were finding themselves in trouble when it came to their health insurance needs. "What most people do is when they get close to their Medicare eligibility age is they go onto the internet and sign up. They don't understand the differences in the various plans. There are just so many different caveats when selecting the right Medicare health insurance that it becomes a perplexing situation, like a fork in the road. They must keep in mind whether or not they currently have health insurance, and if so, what type of Medicare will best coordinate with what they have. They also need to know which plan will let them keep their current doctors and cover the prescriptions that they are taking. If they are in need of physical therapy, infusion therapy or other specialized treatments they must be sure that the plan they select allows for visits at their preferred facility at the most favorable member cost sharing. They also need to be aware when they should disenroll in a current plan to be eligible for their new Medicare plan." My eyes were rolling back in my head thinking of all the possible ways that someone new to Medicare could get it wrong, and end up with plenty of out of pocket expenses. I was relieved when Terri told

me about Medicare Central, the new company within a company that they launched this past January.

Terri explains, "At Medicare Central, we partner with Medical Groups, Employers, HR Administrators, and Retirement Professionals to provide educational seminars and enrollment services that are designed to educate and prepare individuals for the Medicare program. Our portfolio of customized lecture series delivers up to date, inclusive details that are intended to meet the unique criteria of most eligibility situations. Unlike many seminars that you will see offered - we do not steer, or attempt to steer, consumers toward a specific plan or a limited number of plans and we provide non-biased information about the Medicare Program."

After Terri explained to me what Medicare Central does, I couldn't help but wonder why anyone would attempt to tackle this confusing task on their own, without the kind of help that they provide. "Since we don't promote or benefit from these seminars, those who attend can feel secure in the fact that we are simply an educational platform for those about to make these important long-term Medicare decisions."

This is a service that Terri Yurek insurance provides that does not lead directly back to a sale for her company but is done as a service to the community. Terri's company also offers guidance on what

is available in the market of insurance plans whether you are a business, an individual, have a family, are Medicare eligible, or currently uninsured. Their goal is to help their clients understand the options they have to improve their health and well-being.

Another refreshing fact about Terri Yurek insurance is that they have a multicultural staff who can help explain these benefits to those who do not speak English as their primary language. "We don't have all nationalities yet, but we are working on it. Our primary concern, when hiring our employees, is that they are honest and upfront with our clients, abide by rules of compliance and be proud of it. Our agents and employees need to be able to talk about the advantages and disadvantages of any policy in which you might have interest. I believe that if you are honest with people they respect that, and they will stay with you as their agent because they trust you. It's not about lining your pocket it's about karma. Do the right thing, and the money will follow."

**Terri Yurek Insurance does the majority of their FREE Medicare seminars from September through December, which is the Medicare annual election period. If you are about to become eligible for Medicare visit their site at [www.terriyurekinsurance.com](http://www.terriyurekinsurance.com) and click on their events tab to find an upcoming seminar.**