

Production for Designers

Session Eleven: April 20, 2020

Personalization Examples

Personalization Examples



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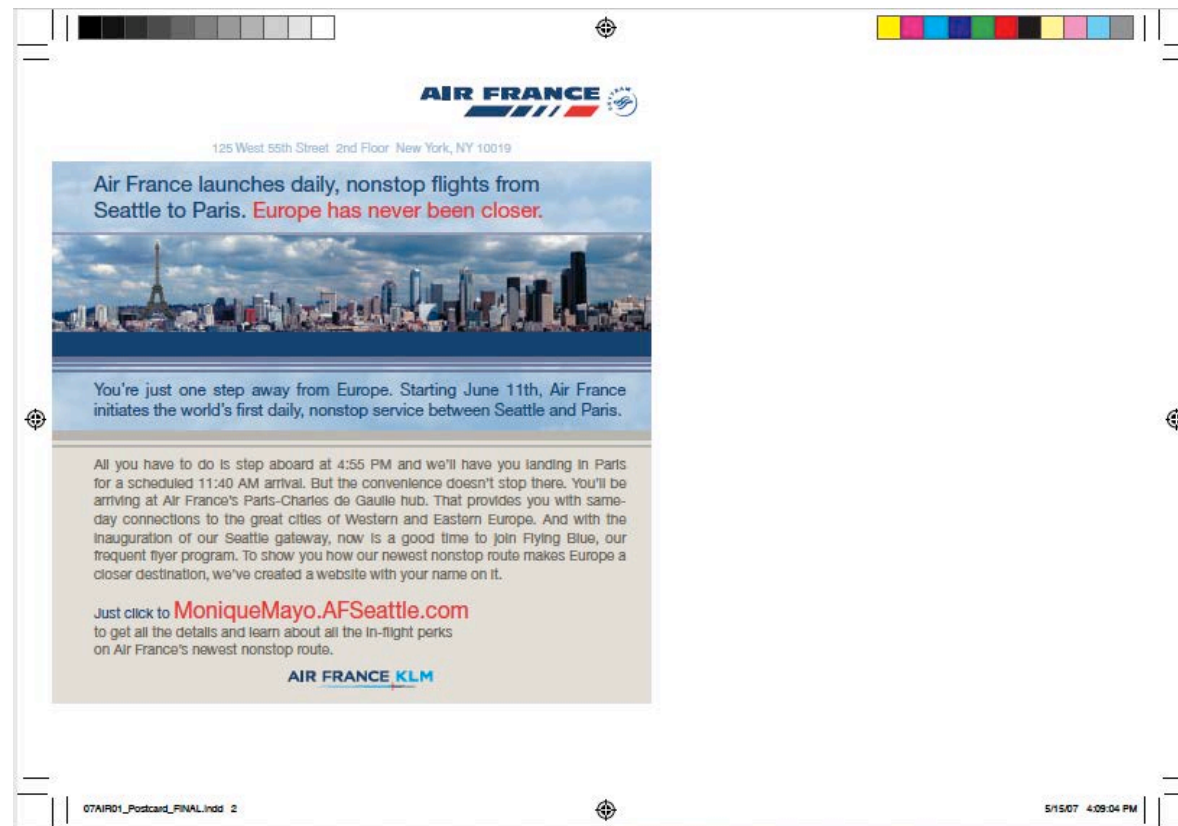
Missoula, Montana
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Portland, Oregon

Reno, Nevada
Sacramento, California
Spokane, Washington

Personalization Examples



Personalization Examples



Personalization Examples



Personalization Examples



Starting March 30, 2008, Air France offers twice-daily nonstop flights between New York-JFK and London-Heathrow, as well as service to other UK airports. The flights will be operated by SkyTeam partner Delta Air Lines from JFK-Terminal 3.

JFK to London-Heathrow				London-Heathrow to JFK			
Flight	Frequency	Depart	Arrive	Flight	Frequency	Depart	Arrive
AF3663	Daily	8:55 AM	9:10 PM (same day)	AF3662	Daily	8:30 PM	11:15 AM
AF3664	Daily	8:55 PM	9:25 AM (next day)	AF3666	Daily	5:05 PM	8:10 PM

Service and schedule subject to change.

More Flights to the UK and Ireland.

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* Operated by Air France
** Operated by Delta Air Lines; Dublin subject to Government approval

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Review of your paper and substrate examples



LOUIS VUITTON



Q22. Three different samples of sodium chloride were found to give the following results:

	Sample I	Sample II	Sample III
Mass of sodium chloride/g	14.75	11.32	7.45
Mass of sodium/g	5.80	_____	2.93
Mass of chloride/g	_____	6.87	_____

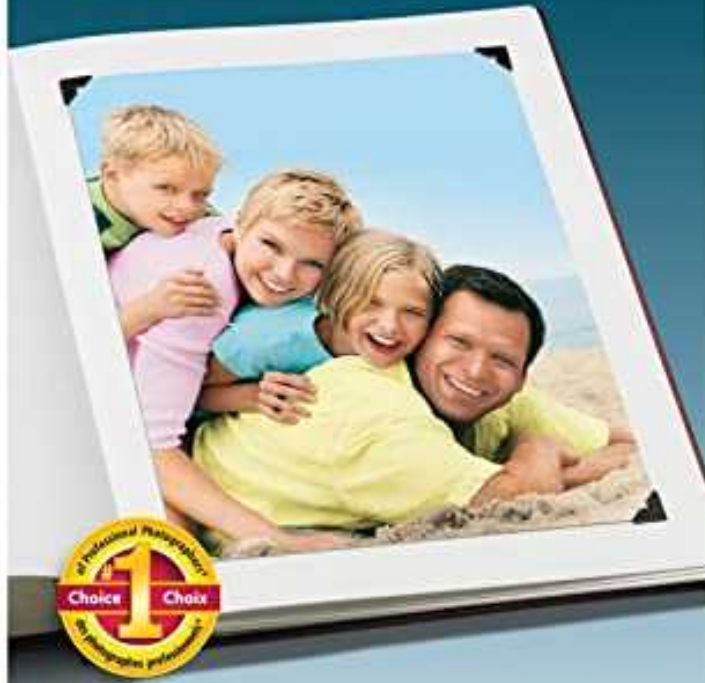
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提前領退休存款 代價慘重

近半數擁有退休帳戶的美國民眾，都犯了相同的理財錯誤，不但讓代價慘重，還損失讓錢在帳戶裡生息滾利的好處。然而，對某些民眾來說，出此下策只能說是個無奈的選擇。

根據理財網站「銀行利息」(BankRate)公布最新統計，擁有退休帳戶的美國民眾當中，大約49%民眾都提前從戶頭提錢。信貸資訊網站「放大金錢」(MagnifyMoney)在一項針對1000名全美成年人進行的問卷調查中也發現，擁有退休帳戶的民眾當中，約半數曾經提前從帳戶提領存款，提款原因則與退休無關。

如果以年齡區分，「放大金錢」網站調查發現，千禧世代民眾是最容易提前從退休帳戶提款的族群，比例高達54%，其次比例為50%的X世代民眾，戰後嬰兒潮世代則有43%會這麼做。

「償還債務」是頭號原因

至於為何還沒到退休年齡，就急著要動用退休帳戶裡的錢？「放大金錢」網站調查發現，「償還債務」是頭號原因，約有23%提前從退休帳戶提款的民眾，都是為了還債。金融管理機構美林(Merrill Lynch)針對2700名成年美國民眾進行的問卷調查也發現，民眾之所以動用401(k)退休存款戶頭裡的錢，滑價信用卡債是最多人的苦衷。

美林這項調查研究發現，當今美國年輕人幾乎快被債務淹沒，根據統計，年齡在18歲至34歲之間的年輕美國家庭，累計負債高達2兆元，其中最主要的債務是卡債與學貸，各自占有45%。這個年齡層的受訪者，平均每人有3700元的信用卡債，更慘的是，近半數受訪者說，

想要把卡債還清，但現實與理想之間卻有著距離。

年輕人為了還債而動用401(k)退休存款戶頭存款，日後將面臨負面後果。理財顧問弗斯(Kimberly Foss)指出，開設401(k)退休存款戶頭或羅斯IRA(Roth IRA)退休帳戶的主要目的，都是為了退休生活的財務安穩預做規畫，「如果把帳戶裡的錢，拿來做為與退休無關的用途，將帶來許多不利。」

提早動用退休帳戶存款，最明顯的不利下場，還包括面臨罰款。弗斯分析，民眾在59歲半之前就從退休帳戶提領款項，要被國稅局(IRS)罰款提領金額的10%，另外，提款金額還有個人所得稅的問題。弗斯同時指出，既然錢已經從401(k)退休戶頭提出來，就不要再透過複利效果達到錢滾錢的效果。

舉例來說，20多歲年輕人在401(k)退休戶頭的存款平均約有10萬元，如果從戶頭提領5000元，以25%聯邦個人所得稅及6%個人所得州稅計算，合計大約要花掉2050元，提領5000元實際到手只剩2950元而已。

在這個案例當中，如果當事人計畫40年之後要退休，同時假設退休帳戶有6%獲利，這筆5000元繼續放在戶頭裡不要動用，40年之後累積下來所創造的價值，將超過5萬1000元。如果打算在職場上超過40年以上才要退休，屆時退休帳戶的金額將更加可觀。

簡單的說，民眾在59歲半之前提早從傳統401(k)退休存款提款的罰款稅務地雷，便是國稅局的自動預扣(automatic withholding)規定。如果40歲民眾從帳戶提款1萬元，以20%自動預扣稅額計算，實際拿到金額只有8000元，其餘2000元都交



如果從退休帳戶提款出來繳稅，長期下來損失很大。(TNS)

給國稅局了。除了自動預扣的部分，國稅局通常還有10%的罰款，也就是提領1萬元要繳1000元罰款。

另外一個值得注意的因素是，某些年輕人除了提早從退休帳戶提款之外，提款之後也可能不再繼續為401(k)退休帳戶存款，如此一來便失去了把握僱主搭配提撥(employer match)壯大退休帳戶的機會，等於浪費了原本可以免費獲得的金錢。

美國銀行(Bank of America)退休暨個人理財顧問部門執行主任何魯瑞(Surya Kollur)指出，僱主搭配提撥的優點，遠遠超過從退休帳戶提款去還債所能省下的債務利息。許多民眾之所以會提早動用退休帳戶裡的錢，關鍵在於不了解這麼做將會帶來昂貴的代價，「許多民眾並不知道複利的威力有多麼強大。」

何魯瑞表示，對於其他民眾來說，在走頭無路的情況下，提早動用退休帳戶，是他們解決財務問題的後選選擇，不管基於什麼問題必須提早從退休帳戶領錢，「絕大多數民眾這麼做之後，後來都後悔。」

天下無風浪，財務規劃師哈克貝爾(Mitchell C. Hackenbury)指出，雖然不建議民眾提前從傳統401(k)

退休帳戶提款，但情況很難預料，在某些做可能會是適當的繳稅問題也一樣。播客節目「金融成長」(Financial Growth)主持人芭比·瑞貝爾(Bobbie Reibel)直接提前從401(k)之前，需款孔急的並沒有其他資源可考慮401(k)貸款。

瑞貝爾指出，若退休帳戶去辦理貸款民眾如此做，但路，只能在直接對帳戶提錢與辦理貸款選項當中兩者稍勝走401(k)貸款這輸在這種情況下，「是印在自己身上。」

瑞貝爾說，不論對誰影響，代價慘重且難預測，如何可以預先預算並且嚴格遵守退休計畫，同時要考慮用基金(compensity)





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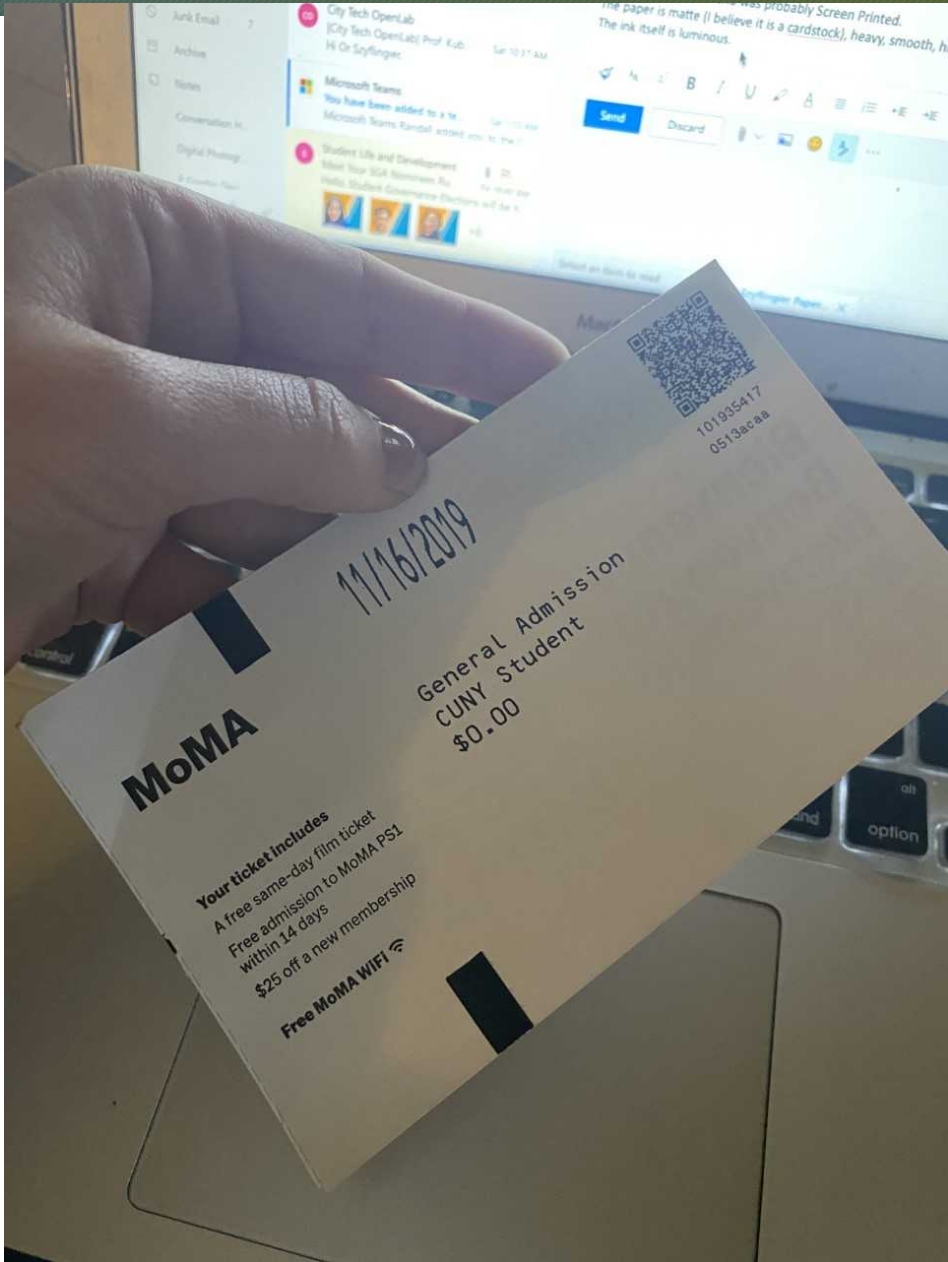
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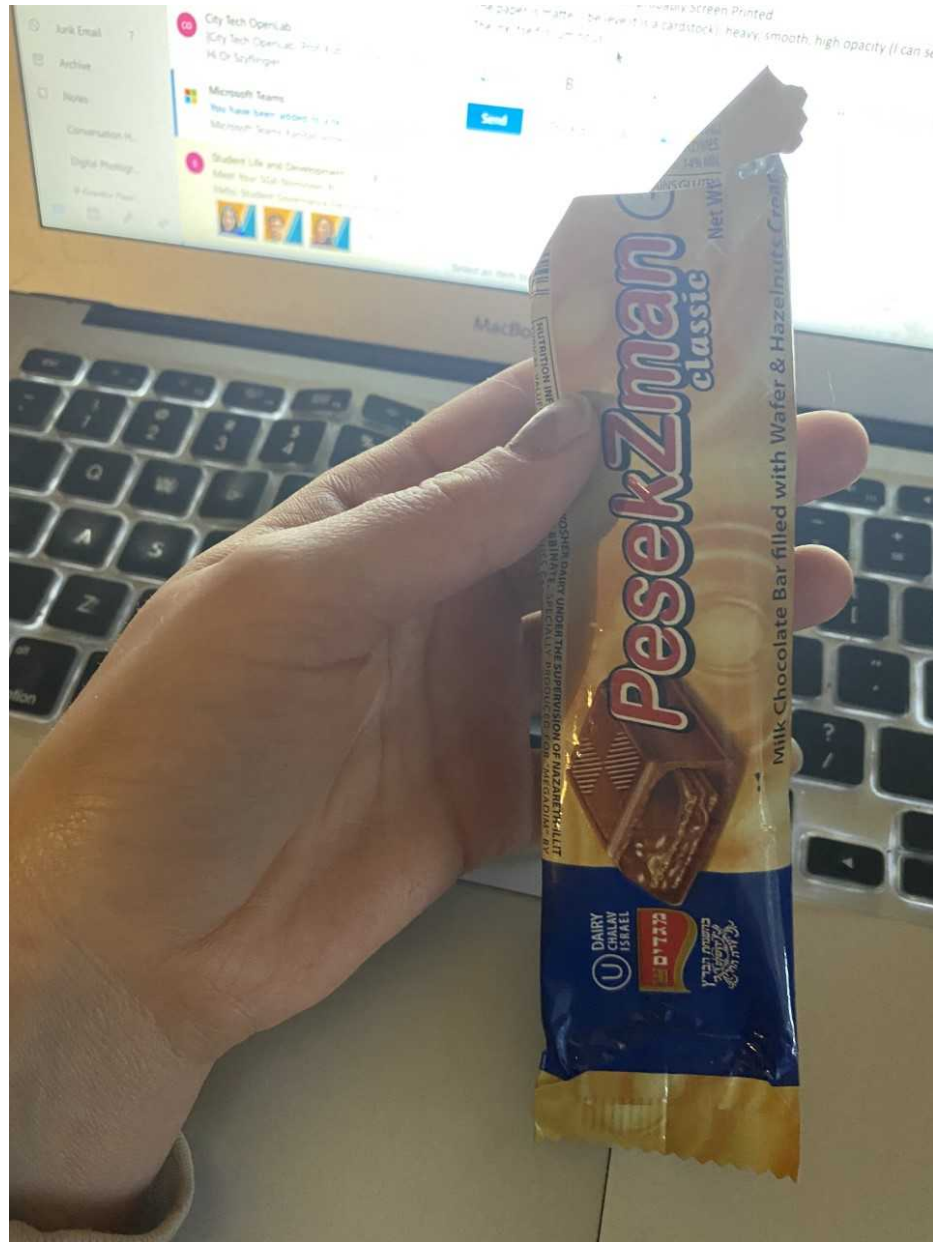
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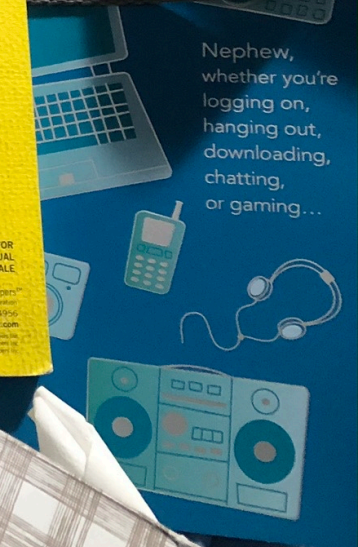


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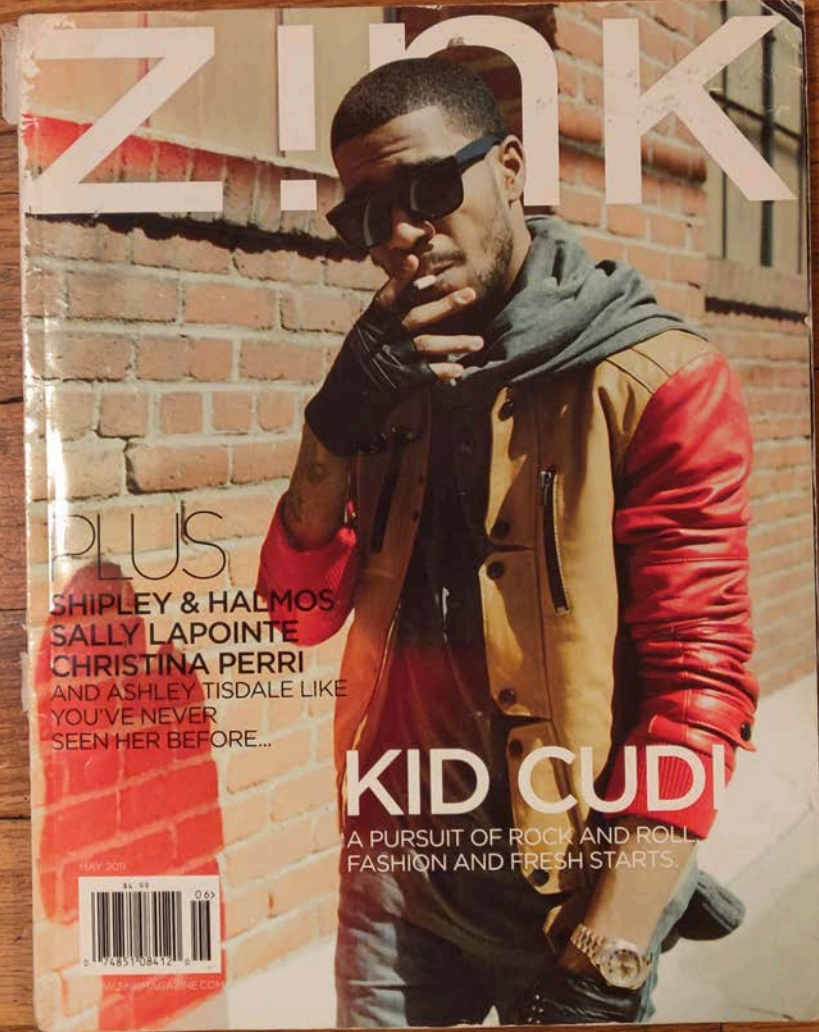
文 李阳

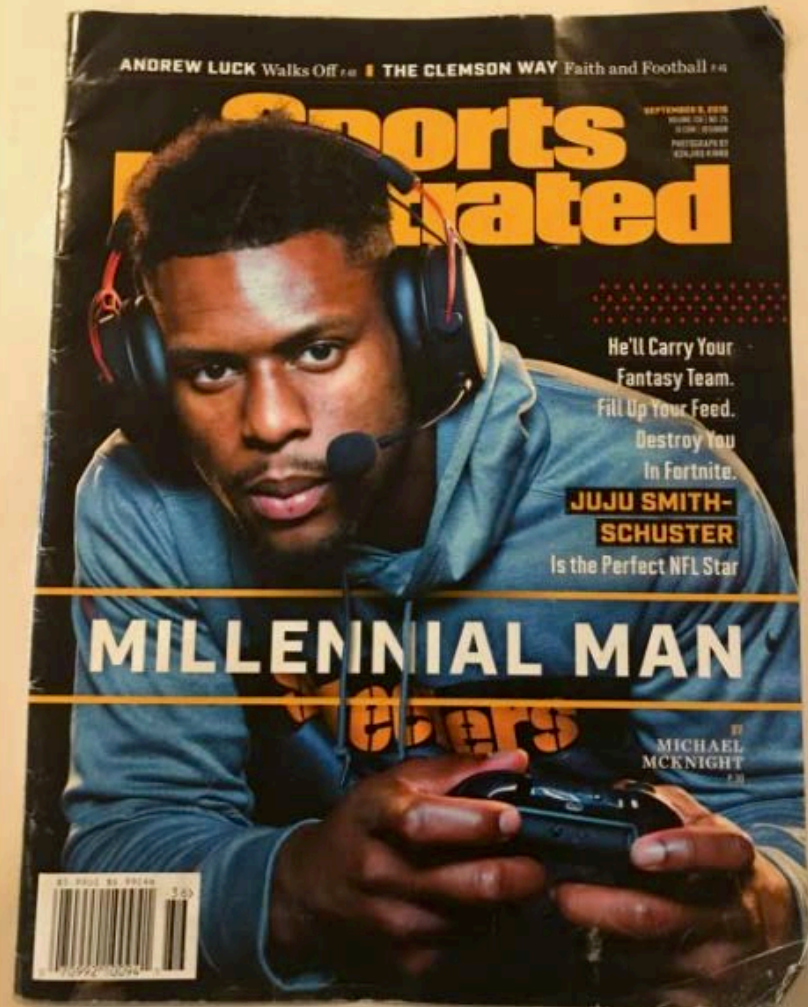
家庭向来被认为是人生中的第一所学校。明朝思想家方孝孺先生曾言：“爱子而不教，犹为不慈也；教而不以善，犹为不教也。”

中国古人十分重视家教，并认为“天下之本在于家”。家庭给予的价值感，建构起孩子生命成长的意识与状态，它根本地影响着孩子一生做事的态度与行为，往往成为决定孩子将来能否顺利进入并适应社会的关键因素。在中国悠久文化的滋养下，家庭教育得以传承与发扬的智慧有哪些呢？









LINEUP

SEPTEMBER 9, 2018 • VOLUME 130 | NO. 25

HADDER OF HONOR?
With four touchdowns in the season opener, Taylor began his Heisman Trophy campaign with a bang.

PHOTOGRAPH BY
LAURA HELCO

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JUJU SMITH-SCHUSTER

The many reasons for the Steeler's stunning popularity
BY MICHAEL MCKENIGHT

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ANDREW LUCK

Painting a fuller picture of a star QB whose retirement stunned the football world
BY CHRIS BIRN

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CLEMSON

Coach Dabo Swinney's faith is the foundation of his program. Has he gone too far?
BY TIM GORAN

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COLLEGE FOOTBALL
JONATHAN TAYLOR

Wisconsin's star running back is powered by his insatiable curiosity
BY JOAN NESEK

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PETE ALONSO

Is the big bat of the rookie first baseman enough to give the Mets a new main?
BY STEPHAN LEPSTEIN

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TICKET: TO HEAVEN

Feeling nostalgic about the imminent demise of the paper ticket? Or not alone?
BY STEVE RUBIN

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BOOK EXCERPT

BILLION DOLLAR FANTASY

How an entrepreneur went all in on a new business
BY ALBERT CHEN



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Medical 'Diversity' program on the brink of ending

FEATURE BY [Name]



Sebastian Placide, a fourth-year medical student at Albany State University, is a member of the program.

BY ALEXANDRA O'DONNELL
 ALBANY STATE UNIVERSITY

...ive Medical Education and Doctors Across NY. Not only is the program important because of how it helps aspiring physicians but having a more diverse hospital helps, with patient care, said Wiederhorn. Something that fourth-year medical student Sebastian Placide and alum from the AMSNY's post-baccalaureate program at the University of Buffalo has witnessed first-hand.

A program meant to help struggling prospective medical students of color could end this year, worsening the disparity between white doctors and doctors of color practicing in New York state. Since 2001, the Associated Medical Students of New York's Diversity in Medicine program has verified the state's pool of physicians, which is only 12 percent Black and Hispanic, according to data from AMSNY, by serving as a pipeline for students of color trying to get into medical school.

Under the program, students of color who had to get into medical school in New York are referred to the Diversity in Medicine program which then sends students into either a post-baccalaureate master's degree program. After students complete their work, they are typically admitted to one of 16 participating medical schools. The program has been successful in getting students into medical school and has cost less than \$1 million over the years.

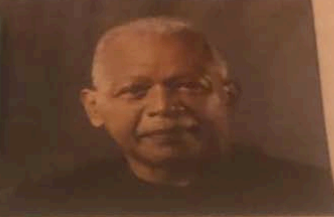
When asked about the proposed removal of the program, a DOH spokesperson said that it would be reviewed through the budget process "to ensure the State's health care system is sustainable and continues to provide high quality care for the long-term."

sickle cell disease, Placide recalled that their complaints about pain turned into "background noise" for some of his colleagues. "I often had to be the one to step in and say, this patient wouldn't be here if they weren't experience pain."

About 94% of students who go through the program graduate from medical school, according to Jo Wiederhorn, president and CEO of AMSNY. "The program is very successful, very effective and they are not very expensive," said Wiederhorn. "For the return we get off these programs they are an excellent return on investment."

When asked about the proposed removal of the program, a DOH spokesperson said that it would be reviewed through the budget process "to ensure the State's health care system is sustainable and continues to provide high quality care for the long-term."

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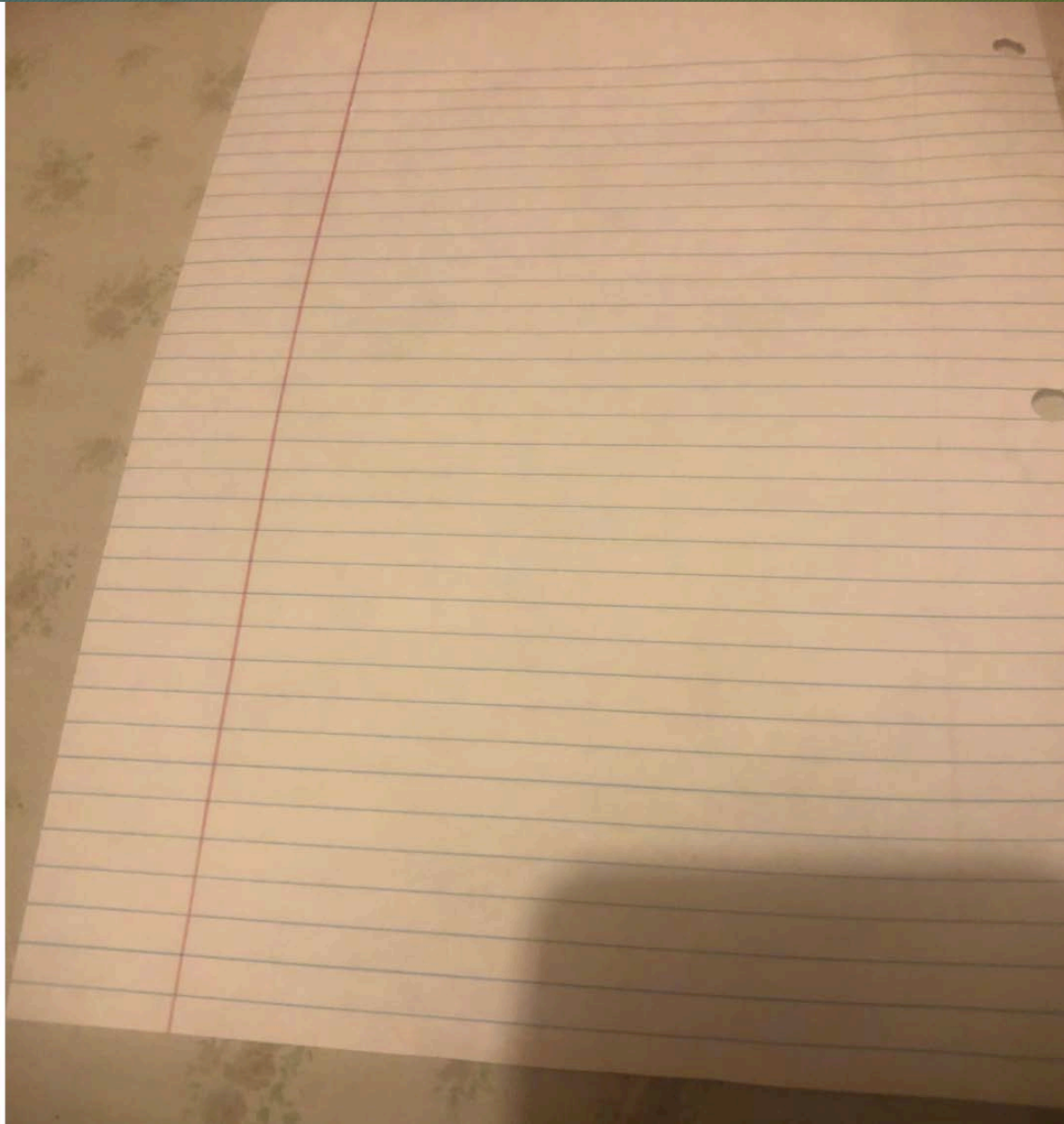


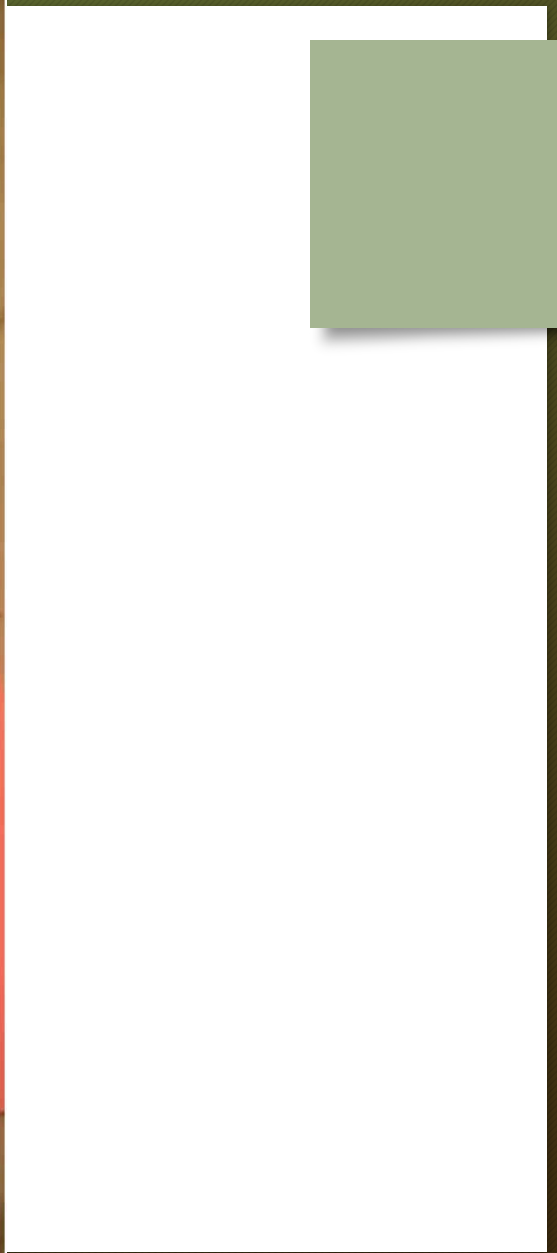
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