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MORE EXPENSIVE -
Proposed US tariffs on car imports will add an estimated \$5,800 to the price of an imported foreign vehicle (source: Alliance of Automobile Manufacturers).

HOW HIGH ARE YOURS? - 45 US states collect statewide sales taxes, i.e., 5 states (Alaska, Delaware, Montana, New Hampshire and Oregon) have no state sales tax. California has the highest state sales tax (7.25%) in the nation (source: Tax Foundation).

KIDS COST MONEY -
The annual household costs of a family with 2 adults and 2 children is 140% of the annual household costs of a family with 2 adults and no children (source: Organization for Economic Cooperation and Development).

On October 31, 2003, an aspiring professional surfer named Bethany Hamilton went onto the ocean near her home in Hawaii. As she had done many times before, she lay down on her board and trailed her left arm through the warm water, watching nearby sea turtles. That's when the shark came.

Within seconds, what started as an idyllic day turned into a nightmare. The shark attacked Bethany's arm. Some nearby friends pulled her from the water and fashioned a tourniquet before an ambulance arrived to rush her to the hospital. Bethany's father was already there, scheduled to have surgery that morning, but he promptly gave up his place in the operating room for his daughter. To save her life, doctors were forced to amputate.

Why am I sharing this harrowing story? That's what I wondered when someone first shared it with me. But the truth is, it's *not* harrowing, but *inspiring* – because of what came after.

Whenever disaster happens, it would be perfectly normal and understandable for someone to “cut their losses” and move on. But not Bethany. The incident may have taken her arm, but it could not take her love of surfing. She returned to the water less than a month later, surfing week after week on a modified board her father built.

Twenty months later, in June of 2005, she won her first national championship. Today, experts consider her one of the top surfers in the world.

Bethany not only fulfilled her dream of becoming a professional surfer, but began sharing her story and outlook on life as a writer and inspirational speaker. In interviews and her autobiography, *Soul Surfer*, her faith and can-do attitude inspired thousands.

Bethany's story highlights how it's possible to overcome almost any obstacle. The trauma and loss of limb she suffered did not stop her from pursuing her passion. If anything, it only drove her more. It is this attitude that has made Bethany such an inspiration to so many. Through determination and personal faith, Bethany achieved her dreams. She also used adversity as a platform to raise money for disabled children. Her foundation, Friends of Bethany, reaches out to amputees to provide the support they need to overcome adversity in their own lives.

As we travel on the road to our life goals, I hope we can remember Bethany's example whenever adversity rears its ugly head. I hope we can remember that on that road, adversity is a speed bump, not a stop sign. Most of us will never experience what she did, but we will *all* experience times that will test our resolve. When those times happen, remember Bethany – and get back in the water.

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