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## Introduction

A lifelong resident of South Carolina, our speaker today earned his undergraduate degree in Finance and a Masters in Public Health at the University of South Carolina. He is a former Dale Carnegie Course Instructor. Russ is a member of the Columbia Rotary Club and also serves as Chairman of the Meals on Wheels Community Council for Sr. Resources.

Russ's career has spanned retail and commercial banking and the senior housing industry. During this time, he has observed and studied the traits and habits of successful customers, managers and leaders. The common denominator is a Positive Attitude.

You most probably know some positive people personally. Maybe you are one yourself. Relax, enjoy (it is ok to laugh) and take away lessons from those around us who are living life positively.

Help me welcome, Russ Bell