

Thriving WOMEN

BUSINESS, MONEY, MIND, BODY, SPIRIT
NOVEMBER 2020

Keeping
Calm
Amid
the
Crazy

14
Money
Mindset
tips for
more
wealth

**THE REAL
REASON
YOUR
MARKETING
DOESN'T
WORK**

**Social Media
Harassment
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Time to Prepare
Year-End Government
Requirements

Turn Every
Word You
Speak Into
Explosive
Business
Growth

Welcome

LETTER FROM THE EDITOR

Welcome to fourth edition of **Thriving Women Magazine!**

As 2021 is just around the corner, we hope the articles will continue to encourage you to start planning for a brilliant new year!

On our cover, we have featured our **Woman of Influence, Precious Williams**. As a 13-time national business elevator pitch champion, Precious is affectionately known as the #KillerPitchMaster. She has been featured in Shark Tank, Forbes Magazine, CNN, ABC, MSNBC, and The Wall Street Journal. See what the hype is about and check out her article, "Turn Every Word You Speak Into Explosive Business Growth."

Our regular magazine sections include astrology, book spotlight, and recipes. We have just added a new feature called Mindset Tips. This month we are featuring **money mindset tips** from amazing women in our sapphire club and network! The mindset focus may change each month, as they align to our five business pillars

We wanted to remind you about an exciting event that we have coming up for coaches, consultants, healers, spiritual mentors, and any other business in the transformation industry who are ready to make substantive money breakthrough and take their business to the next level. If YOU are ready to uplevel YOUR business – and YOUR life – you must attend our RISE LIVE 3-day Virtual Retreat on December 11-13, 2020 (new dates).

So that you don't miss out:

Contact Serena@amazingwomenmedia.ca to get on the notification list.

The third book in the Hope Book Series, You Can Have It All, and the first edition of Amazing Women of Influence Book is so, very close to being released. I can almost smell the ink and hear the print press from here! So stay tuned for it, they are jam-packed with incredibly inspiring and uplifting stories. they will be released in December maybe sooner, so stay tuned!

Our sincere hope is that you will continue to enjoy our digital magazine as much as we enjoy creating it.

Our magazine will continue to be organized into sections aligned to our five pillars of business, money, mind, body, and spirit. And to optimize your viewing experience, we have created live hyperlinks throughout the magazine so that you can access the accompanying audio and video files. It's best to access the magazine from a computer and download the issue for future reading.

I hope you enjoy reading the November 2020 issue of **Thriving Women Magazine**. Please drop us a line and share what you love about our magazine. With your voice, it will only get better!

As always, thanks to the incredibly hardworking and talented individuals who contributed to the Magazine. To the writers, editors, collaborators, advertisers – thank you! You all know who you are. xoxo

We continue to look for writers, sponsors, and advertisers to contribute to future issues of Thriving Women Magazine.

Please share this magazine with your entrepreneur friends that will benefit from the learning and inspiration. Send them to www.thrivingwomenmag.com

Love,
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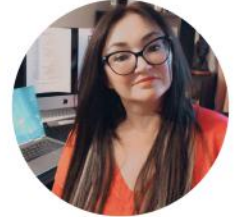
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Sara Glazer is a social media strategist specializing in helping female service-based entrepreneurs to cut through the noise on Facebook & Instagram and attract their ideal clients to them with their authentic voice and without chasing or being salesy

Isa Martinez | Marketing Mentor
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Isa Martinez is a marketing strategist that helps online stores, coaches and service providers to thrive in the online world creating specific, hassle-free systems to sell their products online consistently.

Serena Carcasole | Amazing Women Media

Business Growth Strategist and Money
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www.visibilitymaven.com



Serena Carcasole



Christine Morrell

“There is nothing more beautiful than someone who goes out of their way to make life beautiful for others.”

- Mandy Hale



Sara Glazer



Isa Martinez

AMAZING WOMAN OF INFLUENCE

PRECIOUS L. WILLIAMS

Precious L. Williams is a 13-time national elevator pitch champion. She has also been featured on "Shark Tank," CNN, WSJ, Forbes Magazine, Black Enterprise Magazine, Essence Magazine, the movie "LEAP." Her current clients include Microsoft, LinkedIn, Google, eBay, and more!

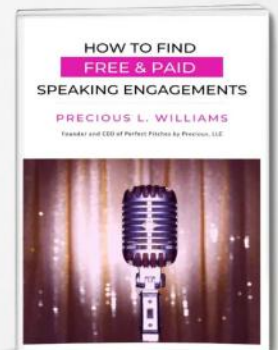
*#1 Bestselling Author
Bad Bitches and Power Pitches*

Precious is the author of the #1 Best Seller *Bad Bitches and Power Pitches: For Women Entrepreneurs and Speakers Only*.

Bad Bitches and Power Pitches provides the tools of success that will have prospects seeking you out, event planners booking you for speaking engagements, and the media clamoring to get the inside scoop on you.

Wherever you are in your entrepreneurial journey, this no-holds-barred, no-nonsense book will show you how to utilize your bad-bitch mentality to achieve your dreams. Dare greatly!

GET HER FREE GUIDE HOW TO FIND FREE & PAID SPEAKING ENGAGEMENTS AT
www.perfectpitchesbyprecious.com



Photography by:
Erin Michelle Silber

Business



TURN EVERY WORD YOU SPEAK INTO EXPLOSIVE BUSINESS GROWTH

By Precious Williams

When you create a weekly, monthly, or yearly plan for growing your business, what are the top strategies you focus on?

Print and digital ad campaigns? Search engine optimization? Sales funnels? Email marketing?

From experience, I can tell you that all of these strategies are essential in helping your brand soar to success. However, what I have also found through my experiences is that many business owners underestimate the power of one business growth tool that they already have: their spoken words.

Whether you are a trained public speaker or have no experience whatsoever in pitching your ideas to others, you can turn your words into real profits.

Check out four of my top recommendations for turning every word you speak into measurable business growth:

CREATE BUZZ AROUND YOUR BRAND

While the actual number varies from study to study, researchers have proven that people need to see, hear about, and read about your brand many times over before they will even consider making a purchase.

Why? According to multiple sources, we now experience around 5,000 ads per day.

Not 50, not 500, but 5,000! It is a challenge for even the most well-funded and desirable brands to get noticed in such a competitive environment.

If you have been brainstorming ways to get your business noticed in the middle of all of this noise, one strategy is to create buzz around your brand.

One of the best ways to do this is through the words you speak.

Generating buzz for your brand can be achieved in several ways. Perfect your elevator pitch.

Start talking to people about what makes your business unique at in-person and online networking groups. Discuss your brand in one-on-one situations.

Rather than relying solely on written ads, promotions, and the like, be sure that you are always speaking about the amazing characteristics that your brand brings to the table.

GET HIRED FOR PAID SPEAKING ENGAGEMENTS

As a business owner, you are a subject matter expert in your industry. Whether you are a life coach, nutritionist, graphic designer, or boutique owner, you have knowledge that is valuable to others.

In addition to the revenue you generate from your business, start getting hired for paid speaking engagements.

Although there are not as many events as there were before COVID-19, there are still plenty of in-person and online opportunities available.

CREATE INFORMATIVE + ENGAGING ONLINE VIDEOS

If you aren't using video to engage your audience on social media or your website, don't wait a moment longer!

Marketing research continues to show the value and importance that live streams and recorded videos have on sales, brand loyalty, and brand perception.

Smartphone apps have made it easier than ever before to produce professional-quality videos in minutes.

By scheduling regular times to educate your audience about a specific product, service, industry topic, or personal experience, your words can encourage your audience to do business with you.

AUTHENTICALLY CONNECT WITH YOUR TARGET AUDIENCE

Being authentic plays a significant role in building trust. While your authenticity can be shared through written words, it is enhanced when you speak words directly to your target audience.

When people see you speak, they are able to experience what makes your message unique, including your tone of voice. In certain situations, they may even be given the opportunity to ask you questions.

When you authentically connect with your audience using your wonderful, one-of-a-kind voice, you give them an even deeper reason to trust you and purchase services and products from you alone.

Precious L. Williams, affectionately known as the #KillerPitchMaster, is a 13-time national business elevator pitch champion.

She has been featured on Shark Tank, Forbes Magazine, CNN, ABC, MSNBC, and The Wall Street Journal.

To learn more about Perfect Pitches by Precious, LLC, please visit:

<https://www.perfectpitchesbyprecious.com>



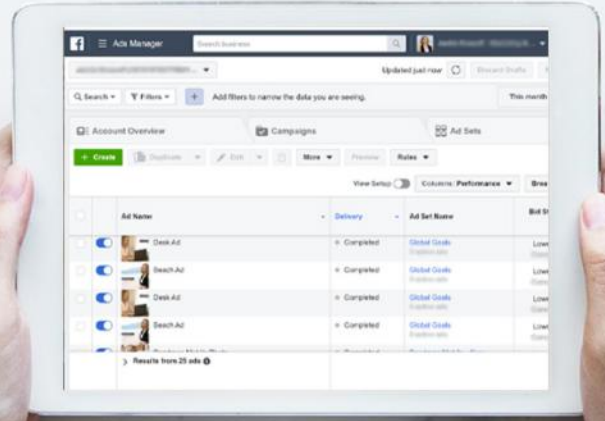
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Mini-Course!

Four Steps to Profitable Facebook Ads

ENROLL: jackiekossoff.com/facebook-ads



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Let's STOP sugarcoating the Entrepreneurial Experience! **Millennial Success Stories** is a podcast dedicated to sharing the REAL, RAW, and HONEST stories of young entrepreneurs who are building businesses and lives that reflect their own versions of success. Always remember, success has no age requirement!



ECOMMERCE FOR SERVICE
BASED BUSINESSES

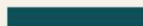
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OUT OF CONTROL

Social Media Harassment Is Real

By Emily Cross, Ph.D.

As adults, we like to think that the devastation from social media harassment is only in teens. Sadly, many professionals are devastated by social media trolls and digital defamation. As a communication consultant, there are a few key ideas all entrepreneurs should be aware of before showing up online.

What Is Social Media Harassment?

According to the Online Harassment Field Manual, social media harassment refers to hostile behaviors toward an individual through digital platforms, also known as "Cyberbullying."

Online harassment creates a disconnect between the victim and the harasser. People are bolder behind a computer screen and are more likely to be vicious and insulting than in a face-to-face conversation. In fact, much online defamation would never exist if it were not for the internet's anonymity.

Why Are Small Businesses Vulnerable?

Small businesses are vulnerable to digital harassment because having a digital presence and using social media for marketing is imperative. It is necessary to interact on Facebook, Instagram, or other social media platforms to build relationships and showcase our brands.

However, unlike an individual who can just shut down a social media account, small businesses often depend on social media to attract and maintain clients. Without a social media presence, many companies would lose business and necessary income to survive.

Small businesses that do shut down their social media sites risk allowing the harasser to take control of the brand reputation. Shutting down altogether means relinquishing complete control of your digital footprint online.

How Can You Protect Yourself Online?

If you find yourself the victim of online bullying, keep in mind a few things. First, the chances are good that the profile that is slandering you is fake. Fake profiles often use stolen images, addresses and even business licenses and non-profit exempt documentation. Second, follow these tips:

1. Save screenshots of everything as evidence.
2. Notify media outlets someone is misusing your name.
3. File a police report with the district where your home and business are located and include all online harassment documentation.
4. File a restraining order if you have any idea of who it is, as you never know when they might take the harassment offline.
5. File a case with the FBI.

Closing Thoughts

You cannot be in complete control of what is published online about you. You can be mindful of what you post, what you say, and how you represent yourself. However, you cannot fully control what other vengeful people will do with your likeness, images, and even written words to manipulate your character, brand, and business.

Learn more about how to build a powerful online presence; reach out to Dr. Cross at the Wordwell Group.



Gift: 5-Point Guide To Video Content Creation:

<https://bit.ly/3bP6NHw> Dr. Cross is an inspiring speaker, author, and coach igniting creative communication.

www.wordwellgroup.com





KEEPING YOUR WEBSITE UP TO DATE IS CRITICAL TO
SMALL BUSINESS SUCCESS

BY KATRINA SAWA

I'm in the process of designing a new website for my business. This is not something that I want to spend my time working on right now. Nor do I want to spend money. However, it's a must for me because my current theme, website, and functionality is getting outdated – even though it's not even that old (2-3 years).

If you haven't touched your website in a year or maybe two years, you're probably in need of a revamp as well. I teach new clients these days because they need to put into their money goals funds for investing back into their website or their techy team.

These are "the costs of doing business."

You're going to incur website costs for your business – now and moving forward in the future. There's no way around it. Just as you have to pay bills for your phone, Internet, and electricity, you have to put this into your budget and your goals so that you can make more money to pay for it all.

How will your website be the Hub of your business?

It is determined to some extent by the type of business that you run. However, don't be fooled by what your parent company may say about this if you work for someone else or run a network marketing business. EVERYONE needs their own website that you control. You need to build a platform with your mission, vision, offerings, and contact information at the very least, so people get to know, like and trust YOU.

If designed correctly, the following are a few things your website, as the HUB of your business, can do for you with the correct functionality and built on the right platform are:

- Consistent lead generation from your online marketing efforts such as social media, Facebook ads, video marketing, texting, speaking, podcasting, online networking, Zoom calls, webinars and other speaking or exposure opportunities such as summits and giveaways.
- Better conversion rates with visitors who land on your site, especially for the first time, want to get more information about what you do, a resource you have (and that they wish to), or a product that they can buy right on the spot. This means having better and more descriptive wording, copy, headlines, and call to action.
- Client and prospect education using tools like video tutorials, screencasts, testimonials, online e-learning opportunities, fill in forms, registrations, documentation, and surveys.

These are just a few things that, if you put in place correctly (and soon), can save you hours and hours that you would spend at the back end of your business yourself managing leads and client "stuff." It also helps to sort your prospects, pre-qualify people, so you're not wasting time with the wrong people, and it can leverage your time by giving lots of people certain information that you would otherwise have to provide them manually, one by one.

Want to find out more about what your website should have ON it or DO FOR you? Get access to a Free Audio Training: Secrets to Success with Your Website at www.JumpstartYourWebsite.net.

Katrina Sawa is known as The JumpStart Your Biz Coach because she literally kicks her clients and their businesses into high gear. Katrina is the CEO of JumpstartYourBizNow.com and the Jumpstart Your Biz School. She works with motivated entrepreneurs who want to start, grow and market your business the right way from the start. Katrina helps you move faster and more affordably towards your ultimate revenue and professional goals using online and offline marketing strategies, plus she kicks you in the butt to implement it all too! Katrina is a 7x Int'l Best Selling Author and Int'l Speaker who has been featured on the Oprah and Friends XMRadioNetwork, ABC and TheCW.



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DR. EMILY CROSS

“Little dove, tread carefully in your dreams. You are not alone in them. Others seek them too.”

— *H.S. Crow*



THE REAL REASON YOUR MARKETING DOESN'T WORK

BY SERENA CARCASOLE

So many entrepreneurs, especially in the service sector, struggle to market effectively. They spend hours of their time, and expend so much energy, trying different tactics and strategies, only to see little or no return in terms of getting new clients or earning a better income.

It's so frustrating—and costly!

These brilliant entrepreneurs all have one thing in common: they're making a specific mistake when it comes to how they're talking about what they offer.

If you've ever read, watched, or listened to marketing materials, then you've heard all the catchphrases: "Live the dream!" "Build financial freedom!" "Have the life you've always dreamed of!"

Here's the truth:

People do not buy "the dream life" or "financial freedom" or "the life they've always dreamed of."

Yet, entrepreneurs and companies continue marketing those ideas ... and that's why their marketing does not work.

So what do people buy? They buy solutions to specific problems. They want relief from the problems that keep them up at night.

Nobody lays awake at night because they want a dream life. They lay awake at night because they work too many hours or because they can't pay their bills or because they're in more debt than they want to be.

Get to the core of the precise problems your ideal clients struggle with—and use your messaging to position your offer as the solution. Use the words they would use, not catchy catchphrases all of us see and hear daily.

Here are some tips for getting to the core of what keeps your ideal clients up at night:

- Send a survey to your community and ask members to describe their biggest and most urgent problems (this is why it's so important to build an email list and a community).
- Look up keywords on social media. Search for single words and phrases that describe the problems you help people solve. Then, read through comments to see how people are talking about these problems.
- Research books on the topics in your industry. Find the ones with great reviews and read through those reviews to mine the words and phrases your potential ideal clients might use.
- Post in groups online, asking people to report on what keeps them up at night. Use the comments as research!

Listening to people who could be your ideal clients, and getting to the core of what's keeping them up at night, will give you deep insight into what they want—and what they'll buy. It's critical when it comes to creating your marketing message because it ensures your ideal clients will feel like you understand them and are speaking to them directly.

This is how you create marketing that works!

Business Growth Strategist and Visibility Expert Serena Carcasole is deeply passionate about empowering women to thrive personally and professionally. A best-selling author and renowned podcast host, she has helped hundreds of service-based women entrepreneurs become influencers and scale their businesses. Through her Amazing Women Entrepreneurs Network, Serena offers income-accelerating resources and tools entrepreneurs can use to make an impact while getting the exposure necessary to bring in leads, consistently. She's known for her unique ability to empower women to live their dream lives while achieving financial independence.

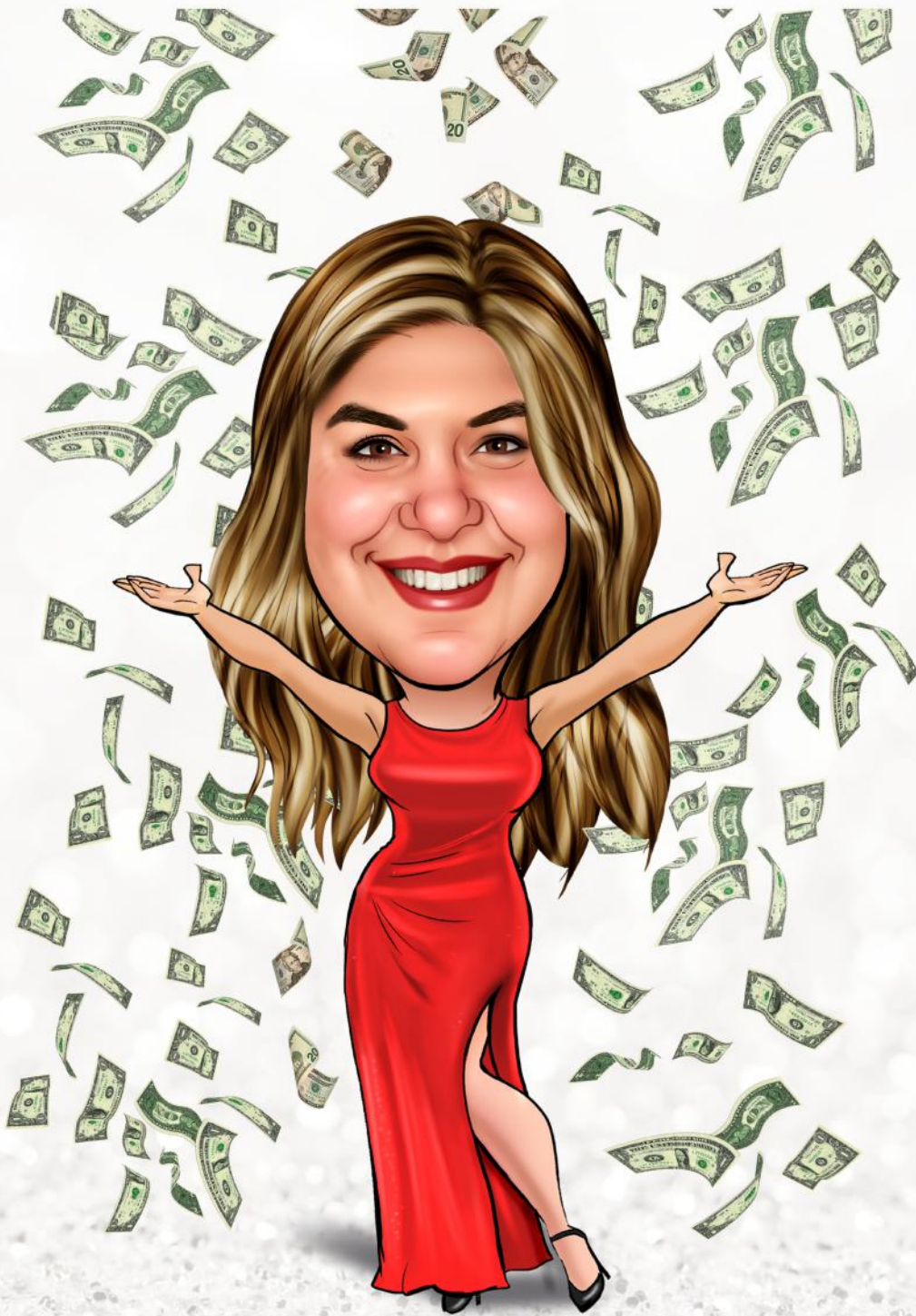
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Amazing Women

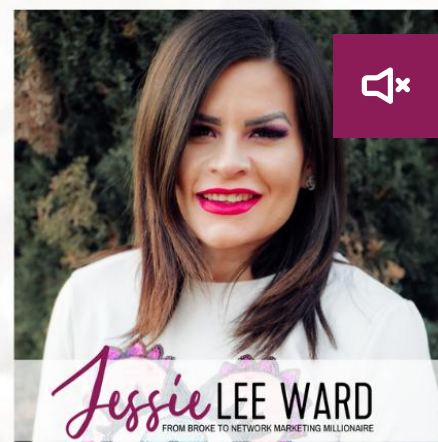
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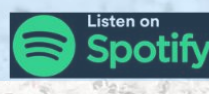
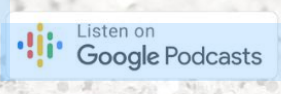
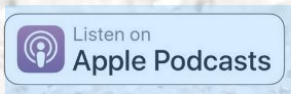
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Real Stories, tools, and strategic tips for your life and business. Hosted by Business Growth Specialist Serena Carcasole, join us for courageous conversations with fellow women of influence that share their journey into entrepreneurship, the ups and downs, and provide the listener with valuable tips and takeaways to create the business and life of their dreams.

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Money

TO ATTRACT MONEY YOU MUST FOCUS
ON WEALTH. - RHONDA BYRNE



REMINDER: TIME TO PREPARE YEAR-END GOVERNMENT REQUIREMENTS

BY: JUDY JARVIS

Here comes the year-end!

Most everyone will be excited to start the new year. However, for entrepreneurs and business owners, it means getting prepared to close your accounting system. Whether you are a year-end calendar business or a fiscal year-end business, all government filings for payroll and independent contractors must be filed for calendar year-end.

If you follow these guidelines in your business and IC agreement, you should not have any issues. Most import is to make sure the independent contractor (IC) has passed the test to qualify:

1. Use a written IC agreement containing language that establishes the classification as an IC.
2. Ask the IC to indemnify your business for any losses resulting from their errors – this should be part of the agreement.
3. Adopt a formal policy concerning the use of IC for your business.
4. Use a checklist to state requirements of management, duties, use of equipment, etc.
5. Do not treat an IC like a regular employee. Ensure that they understand and adhere to the organizations' policies and procedures.
6. Do not set the daily schedule for the IC yet deadlines for required production.

Anyone you hire as a non-employee must complete form W-9 for the USA, a form TD1 in Canada, and form W8 (two types based on the entity). This form provides the information your business needs to report the dollars paid to them during the calendar year.

- In the USA, by January 31, 2021, your independent contractor must receive from you a 1099-MISC if you have paid them \$600.00 or more. This includes partnerships, LLCs, rent, attorneys, and sellers of merchandise.
- The government must receive copies of the 1099's by the end of February 2021 with the transmittal form 1096.
- The penalty for missing these deadlines in the USA is \$30-\$100 per form and go up from there, so do not be late!
- Your bookkeeper should be very familiar with these forms and deadlines.
- Remember to include reimbursements to the IC in the amount paid, as they will be taking those deductions as expenses on their books, and it will balance to net \$0 for them.
- Each box on the 1099-MISC is very self-explanatory: Box 1 is Rents; Box 3 is what you have paid them for work; Box 8 is for attorneys.
- 1096 is just the summary of all boxes and 1099 count.

This article covers necessary information for all Independent Contractors you have hired and paid \$600.00 or more to during the year 2020 in the USA.

If you have any questions or concerns about the difference between an employee and an independent contractor, or if you need forms or have further questions, please contact admin@build4success.com. We have clear and concise articles that we can send you. Make sure you include your city, state, or country so you will receive the correct article.



Judy Jarvis is passionate to growing small businesses, the heart of our world. She provides accounting, bookkeeping, HR mindset services in a way that benefits small business.



14

Money MINDSET TIPS



Turn your scarcity into a wealth mindset by repeating a daily mantra. Write down your mantra on a sheet of paper, post-it note, or on your phone, keeping it where you will see it. It can be as simple as "I am a million-dollar coach." Say it out loud several times a day every day and watch the transformation unfold.

Serena Carcasole

www.amazingwomenmedia.com

www.visibilitymaven.com

www.ultimatecoaching.club

In order for money to flow in your life always think of money from an abundance mindset and not from a scarcity mindset because you cannot expect anything to appear in your life if you believe it is scarce and difficult to obtain.

Suveena Malhotra

www.suveenamalhotra.com

Heal your financial traumas. Trauma's with your money will cause you to avoid focusing on keeping and growing your money. You can't build an effective affirmation around your money until you know what story needs to be healed. Find the spot that you avoid, and you'll find a trauma. By working with a money coach, EFT Tapping, or a therapist, you can reveal the real reason you're sabotaging your business growth or can't seem to stop experiencing overdrafts.

Charmaine Johnson-Fuller

Your relationship with money is a lot like having a relationship with a partner. Do you take care of her? Honor her? Are you kind and accepting of her? The energy you put in is exactly what you will get out of this relationship!

Casey Brielle Farmer, Tarot Reader & Teacher www.caseybrielle.com



It's never too late to start on a positive path toward financial health, and honestly, we are often our own worst enemy in just getting started! Get out of your head! It's not a sprint; it's a marathon with one step forward each day as you move toward a better financial future for yourself and your family.

The four basics steps are:

1. Uncover your current financial situation
2. Clarify your financial goals
3. Identify your motivation (your "WHY") for reaching your goals and act on It
4. Anchor your WHY Strongly within yourself so that it's full of life, passion, fire, and hustle

Kathleen Rumford www.katalytic.net

"Each person defines success differently. Only you can decide what financial success means to you. Perhaps you want financial freedom to spend more time with family? Maybe you want enough money to feel safe and secure? Decide first what value money can bring to you, how it will enrich your life, and what amount you want to feel successful. Then figure out what steps you'll have to take to achieve those goals."

Christina-Lauren Pollack, Digital Entrepreneur, Lifestyle Blogger, Influencer, Business Branding Educator
<https://inspiringbrandsacademy.net>

Money Mindset is an energy game. The energy you put out there is the energy you attract. If you have an abundant mindset you will attract more wealth. If you have a lack mindset, you will attract more lack in your life/business.

www.mariaconde.com

Money is energy in a physical form. When you feel good, you're open to receiving supportive energy - love, friendship, fun, health, and the financial abundance to live fully and expansively! The key is to feel good more often and more fully and to overturn whatever's in the way of that. ♥

Tatyana Krimgold
www.krimgoldcoaching.com

ABUNDANCE



Bless the money as it comes in AND as it goes out. Do not resent having to pay money out. Acknowledge that it is paying someone's wages, putting food on someone's table, and clothes on someone's back. Feel the universal benefit of all those touched by the money as it circulates.

www.happycoach.co.uk

I don't make money ...I attract it.

www.nicolewbeasley.com

"There is plenty more from where that came from...!!"

www.yellowbrickroads.co.uk

Don't obsess about the money...you will only push it further away. Remember you are your most valuable asset in your life and your business, so if you are coming from a lack mentality, hoarding your money, being a miser, afraid to spend it on self-care or better yet investing in yourself via a coach or course, then you deny the law of circulation. Money must go out and come back; like everything, it has an ebb and a flow. You need to trust in the Universe and, more importantly, trust in yourself. As they say, speculate to accumulate. It can't all be receiving, like yin and yang. There needs to be harmony, so give and spend to receive more. And so, allow the circle to keep flowing!

www.millionistamoms.com

We all make plans for any trip or vacation we take. Considering where we are going, how long till we arrive there, the costs of getting there, the pit stops along the way and just how much money we will need to enjoy the trip once we are there. Retirement is the biggest vacation of your life yet, many of us fail to plan for it. I show people just how to do that!

www.Primerica.com/vansickle

Don't connect to the energy of money from your current mindset. That mindset is impacted by your past and often limited. Connect from the mindset of the next level you that has called in the wealth that she desires. That way, you'll be making decisions from an expansive mindset that knows she already has it. Manifestation magic at its best.

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**YOUR MONEY MATTERS: CULTIVATING A BETTER
RELATIONSHIP WITH YOUR MONEY**

BY CARINA CASUÇA

Talking about money is a very personal and sensitive matter. Working as a Payroll Manager for over ten years, I see the struggles people have with money. I have seen my fair share of wage garnishment orders, a mandatory court order directing employers to take deductions off employees' pay as part of a settlement of debt (to a creditor).

The COVID-19 pandemic has, without a doubt, had financial impacts worldwide, corporately, and personally. Financial news shows high unemployment rates, credit card deferrals, mortgage deferrals, and cash advances. As of October 4 th, the Government of Canada website indicated 8.9 million unique applications for Canada Emergency Response Benefits (CERB) Benefits.

According to an FP Canada survey, Canadians have ranked money as their most significant cause of stress in life. Generally, when you are stressed, you are not at your best, making it difficult to make sound choices, especially financial decisions.

My goal is to provide you with information that you can use to move forward and have a better relationship with your money.

Identify your current financial state

- o This is your starting point, gather all the relevant financial information and work the numbers objectively.
- o Determine how much you have (assets), expect to receive (receivables), owe (liabilities), and if you liquidated everything today, what is the monetary amount (your net worth).
- o List out payment due dates, amounts owed, interest rates and payment methods.

Identify Resources

- o Employed or self-employed, what can you do to ensure your resources keep flowing. Determine the value you add to your employer and align with the goals of the company.
- o Look into your company benefits; are you paying for benefits you are not using? Or are you and your spouse double paying for work benefits?
- o Get advice from financial professionals on debt consolidation, government benefits, tax credits, Tax-Free Savings Account (TFSA) etc.

Reduce Liabilities

- o Make sure you pay bills on time, set reminders on an electronic calendar two weeks before the due dates.
- o Determine where you can save money. Can you negotiate to reduce payments or interest rates? Are you carrying a balance on high-interest rate credit cards? Have you considered cancelling subscriptions?
- o Paying just \$1 more per day could save you future interest payments.

Protection

- o Are you saving or investing for a rainy day? The recommended minimum is 10% of your earnings.
- o Fraud Prevention – secure your passwords; learn how to protect yourself from scammers and thieves.
- o Consider insurance policies.

Next Steps

- o Plan your next steps, i.e. create a budget, top-up emergency savings, pay down debt etc.
- o Your financial literacy is key to your financial well-being.
- o Have the essential conversation with your spouse, children, parents, lenders, and financial professionals



I am passionate about helping professionals live an engaged and purposeful life by providing financial literacy, personal development coaching and a faith-based growth mindset. Check out my budget and bill payment template; on my website www.carinaspeaklife.com



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with Serena Carcasole

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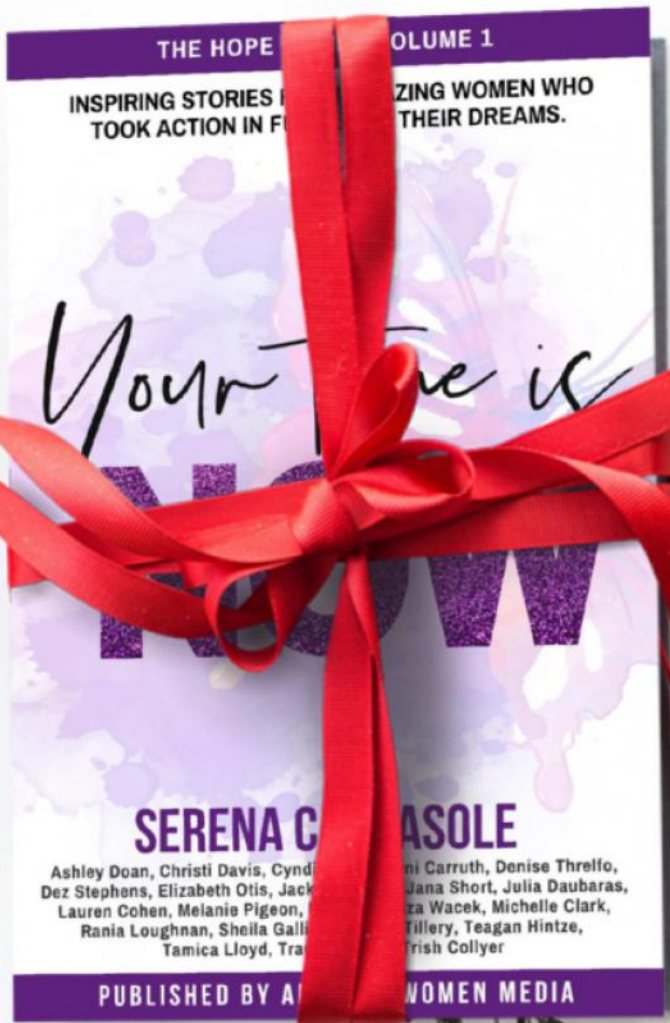


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Mindset



KEEPING CALM AMID THE CRAZY

BY LAURA STEWART SHORTRIDGE

The world seems a bit crazy right now, but you don't have to get sucked into it. No need to be blown away by the turbulent winds of change.

Change is often uncomfortable. It can be hard or downright painful. It's also inevitable.

Humankind is on the verge of major shift, an opportunity for transformation into something higher, grander, kinder. IF that is the direction we choose.

We can hide from change. We may attempt to ignore or even deny it, but change won't stop. It's the very nature of the world, of life itself: movement, flow, metamorphosis from caterpillar to butterfly, growth from infant to adult. Life is a process, a journey, not a destination.

That means as individuals and as business owners, we have to determine whether we resist the change or lean into it.

Ahhh, that's the million-dollar question. Will we cling to the past in an evolving world? Or will we cherish the changes and shape our lives and businesses into something more beautiful, more efficient, more expansive than we've ever known before?

It may seem like a no-brainer to embrace the higher-vibe transition to a better world, especially as Amazing Women Entrepreneurs, but that doesn't make it easy or painless. Sometimes it's hard to let go of the familiar even if it no longer serves us.

So how can we be calm in the crazy? Try these tips:

- Know who you are. What are your core values? Not your best friend's or your spouse's but YOURS. What fundamental beliefs guide your thoughts and actions? What characteristics do you hold so dear that there will be no compromise? Take time to list them, group them, and reduce to five words that symbolize them all. Examples may be adventure, compassion, determination, integrity, loyalty, responsibility, stability, wisdom... By knowing who you truly are, you will have an iron rod to steady you as the winds of change blow.
- Know what you can release. When you're clear on your core values, it also becomes clearer what you can let go of. Old habits or patterns that are shaken by the changes around you won't seem so important anymore. This can be as simple as de-cluttering your office (or your mind or your computer...) or as deep as forgiving someone for a heartbreaking wound. By releasing the old, it opens space for the new.
- Know what to embrace. Instead of putting energy into actual (or perceived) problems, pump energy into seeking solutions. Be open to options and alternatives. View the challenges from different perspectives and you may be surprised what ideas come to mind. Choose to turn the pain into possibility.

The bottom line? By knowing your core values and releasing what no longer serves you, you can embrace change with a smile. That will keep you calm amid the crazy.

Laura Shortridge is an author, creator, and coach who has a passion for helping others develop their unique, divine gifts that only they can offer the world. www.LauraStewartShortridge.com





Building Resilience

BY: CATHY MCKINNON

The year 2020 has been a test of resilience, even for the best of them!

How have you been weathering the storm?

Resilience means to keep going even when it is not smooth sailing. That does not mean that it won't be challenging or stress-free.

Resilience means that you keep going and moving in the direction of your vision.- even if it means you can only take baby steps.

Why does it seem that some people have more resilience than others?

Resilience is a muscle that must be built and conditioned. Resilience is not something you genetically have.

Resilience is tricky, knowing when to keep sailing through the storm and dock at the pier.

As women, we tend to have untapped resilience. We tend to show this genuinely gritty side of us only when faced with a significant event, cue the Covid pandemic and its downstream impacts.

While this time has brought us an immense amount of change in a short period, something none of us predicted in our lifetime; it is also a gift to think about how we want to show up for those around us.

This is a time for us to step up as leaders, show the resilience that we truly possess, and demonstrate that we can weather the storms life throws at us.

The incredible part about this historical time is that we are tapping into ways of leading that we did not entirely utilize before.

How amazing is it that we can transition to virtual platforms, we can use social media to keep in contact, and we are just merely a text message away from our clients?

Despite restrictions on public gatherings, we can continue creating and helping others grow their businesses and shift their lives.

This is an opportunity to flex that resilience muscle and think about the legacy you want to leave behind for your business, family, and yourself.

Step back and ask yourself simple questions:

- What positive things has this time brought into my life?
- How do I want to describe this time to future generations?
- What actions did I implement or change?
- How will people describe how I handled this time?
- Am I creating or consuming?

While it can be stressful and challenging, this time allows you to flex that resiliency muscle and demonstrate your leadership!

Cathy McKinnon is a Transformation Coach and Founder of Wellness Warrior Coaching.

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WE ARE GOOD ENOUGH

BY DACIANA CRABBE

Are you willing to change and transform your life?

Do you fight with resentment, childhood pains? Are you confident about yourself and life in general? Do you love yourself enough?

I am addressing women from everywhere because women represent empathy, love, tenderness. However, they also struggle with hectic lives and problems that need to be solved.

Women are sensitive and understanding, as we can easily recognize the pain and suffering in others. We are emphatic about other people's problems, and we help when we can. But we are blind towards our troubles; we find it difficult to have sympathy for ourselves.

We think it is normal, that life is a dark path, full of pain and suffering.

What can we do differently? I'm sure you are eager to know. It is all about our thinking. We are told by our families that life is dreary, we need to fight a lot, and everyone creates their own life experience. They tell us to be good at school and to get an excellent job in the future. Furthermore, we need a prominent social position and self-esteem to give us satisfaction.

Society and the media tell us body image is vital because we need to show up on a cloud of perfection. We are told that fear, comparison, and conflict (in both the workplace and family) are a normal part of our path in life. We start our lives knowing it will be tough.

We grow up as warriors, fighting the entire world to achieve happiness and to be seen.

If you don't do what others want you to do, you'll be in trouble. It seems that everyone has a different measuring stick about perfection, friendship, school, and life, in general. Yet, there is a gigantic script to follow, the modern society script, full of indications about what is expected from us if we want to belong to the elite.

But is it essential to be perfect?

Louis Kahn, an American architect, once said, "Even a brick wants to be something."

Buddha said, "All that we are is the result of what we have thought." I wasn't like Kahn's brick, wanting to be something. I thought I was not good enough for this or that.

The good news is that we can change our lives! We deserve happiness and prosperity, self-esteem, and love!

Women are amazing, strong and resourceful creatures. You can find more about the topic by reading *Life, Hope, and Forgiveness* by DG Crabbe. She tells her life story, including the struggle with alcoholism in her family, low self-esteem, and her attraction for needy men. The author explains how she worked through her own process of forgiveness without forgetting to win in life. By telling her story, she creates a model for healing the mind and heart.

This book can be an ideal opportunity to think long and hard about anything you wish to change in your life for the long term.



Daciana Crabbe is an author helping other dreamers to give a voice to their story.

<https://www.facebook.com/dgcrabbe.author>





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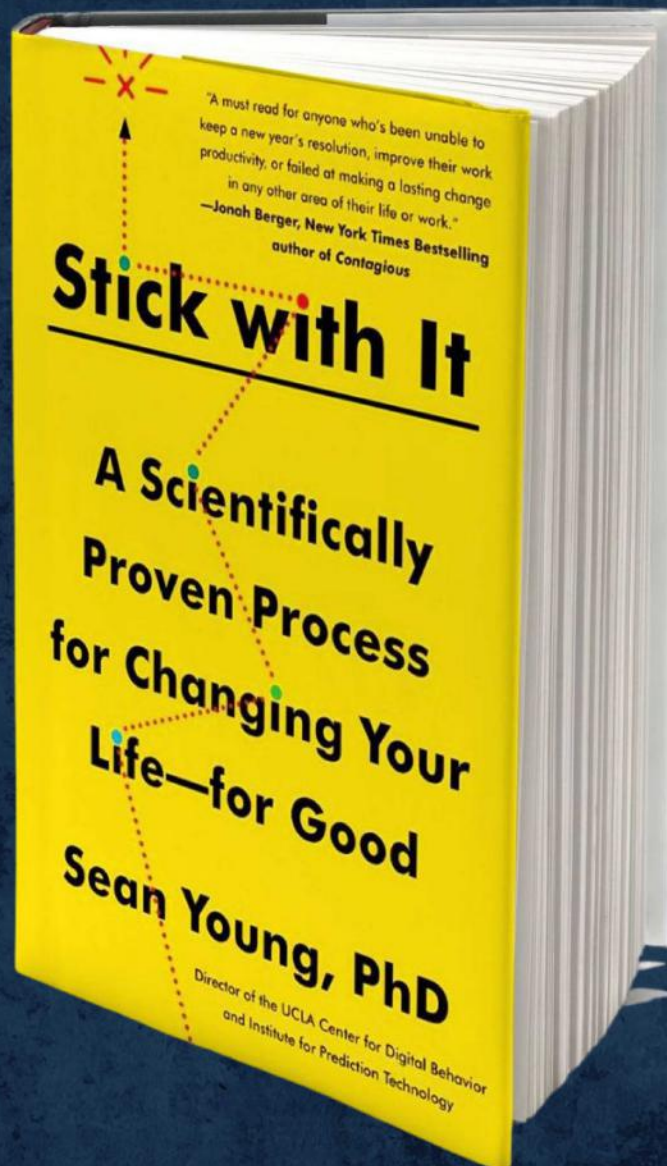
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BOOK SPOTLIGHT

By Christine Morrell

Stick with It: A Scientifically Proven Process for Changing Your Life - for Good

by Sean D. Young



If 2020 has been challenging for you to stay on track of your goals, there is no time like the present to get back on track. That is why I chose Sean D. Young's book, *Stick with It*, as it provides us with strategies to achieve our goals and develop long-lasting changes in our lives.

Undoubtedly, my favorite day of the year is New Year's. Setting resolutions and goals for the year to come has become an annual ritual for me. I buy a pretty new journal, pens, candles, and essential oils to cherish the experience. With my phone ringer turned off, I meditate and then spend time reflecting on the year, taking an honest account of my successes and improvement areas. Then I do a guided visualization to clarify what my new priorities will be for the coming year and set my goals.

As exciting and productive as my New Year's date with myself is, there have been years where my goals and resolutions have fallen flat. It wasn't for the lack of motivation or alignment. It was because I didn't execute a plan and stick to it.

Use Science to Make your Goals Stick.

Whether it's health, business, finances, or relationships, we all have habits and negative tendencies that take over, despite our best intentions. However, there is hope, as science has made significant progress in understanding how our brain works. By using powerful neurohacks, we can trick the brain into realizing that lasting change is possible - no matter how insurmountable it may seem.

Use Stepladders to Break Down your Dreams and Goals into Manageable Chunks.

Our minds respond better to smaller steps because there is no sense of urgency, as our goals are too far away, and the pleasure we receive from experiencing our rewards is delayed. As we anticipate the achievement of our daily goals, our brain releases dopamine, making us feel fantastic and motivated to continue. .

That is why Young breaks down the goal-setting process into three smaller categories: ***steps, goals, and dreams.***

- **Steps** - Contain small tasks that take two days or less to complete. For example, if your goal is to learn to play the guitar, your steps (actions) might include researching teachers, researching costs (e.g. guitar, case, strings), and booking an introduction class.
- **Goals** - Should contain both the short-term and long-term objectives.
 - Short-term goals – are approximately one week to complete.
 - Long-term goals – are approximately one month to complete.
- **Dreams** - Ultimate goals will take three months or longer to complete.

It Takes a Village or Community.

Being part of a community is vital for our development and happiness, as engaging in social interaction is a basic human need. For this reason, finding a community of like-minded individuals with whom you can share your goals and progress can provide accountability and support that you need to keep pushing forward.

For whatever reason, it is sometimes difficult for the people in our lives to support us. That is why you must seek a group, inner circle, mastermind, club, community organization, or online network to support your journey.

And, if you are super serious about reaching your goals, hire a coach for accountability. If you choose correctly, the benefits should outweigh the costs. Consider it an investment in YOU.

Make it Easy to Succeed by Changing your Environment to Support your Vision.

Henry David Thoreau wrote, “The path of least resistance leads to crooked rivers and crooked men.” While Thoreau advises us not to choose the easy way out, it does not mean we need to take the hard way.

Instead, we need to adapt our environment to set us up for success, removing obstacles or triggers. For example, if you are trying to lose weight, get rid of unhealthy snacks and cheat foods. It will make it harder for you to indulge when you have a moment of weakness at 1:00 am.

Review your road map to success (your dreams, goals, and steps) and be clear on your “why,” as they will help you stay on track.

Create a vision board and hang it in a place where you can see it each day to motivate you.

Be obsessed with small wins, as you are on the road to becoming your best self!

Change your Thoughts and Stay Motivated using Important Neurohacks.

To make any changes in your life, you need to have a growth mindset, which means you need to believe that your talents and abilities can be developed through training and implementation. You also need to ensure that your thoughts are aligned with your goals and dreams. And you absolutely must believe that you will achieve it, as there is no time for self-doubt!

If having a positive mindset does not come easy to you, no worries, as researchers have found ways that our behaviors can be hacked to create long-term change in our lives. Just as life hacks are quick-and-dirty ways to get things done, neurohacks are designed to improve and counteract the way you think and feel.

One neurohack to overcoming fears and anxiety is to confront them head-on. Performing the very thing that scares the bleep out of you will be empowering and motivating. In doing so, you will have achieved something you previously thought was impossible and you will prove to yourself that you are capable of getting past other self-limiting beliefs. The world is your oyster!

Another way is to choose your words carefully and use speech to reflect and shape your identity. For example, instead of telling people that you write (an action), tell them you are a writer (an identity). When we identify with our goals, we are more likely to behave accordingly, as the process of self-identity convinces our minds to see ourselves differently. We can use the new identity to motivate us to take the necessary steps to achieve our immediate and long-term goals.

Captivating Lasting Change using Reward-Based Motivation.

Similarly, we use positive reinforcement when training dogs (by using treats to reward good behavior). People respond much better to positive reinforcement than by using fear as a motivator.

Although fear-based lifestyle changes may work for a while, they often fizz out once the immediate fear is no longer top of mind. An example of this is a person who makes drastic lifestyle changes following a heart attack. Because the changes are so extreme, it's often challenging to sustain over a long period. The fear of having another heart attack is in the rearview mirror as time passes, and harmful habits tend to creep back into their lifestyle.

However, positive encouragement can be motivating and highly addicting because of the chemical reaction that occurs in our bodies. Therefore, celebrate and use rewards as you achieve steps and goals towards your dream.

Rewards can be as simple as doing a high five, clapping, cheering, or having fun with a spontaneous happy dance. Or you could use monetary rewards such as a spa treatment or a new piece of clothing.

To Engrain New Habits is to Replace them with Negative Habits.

Habits are formed through regular repetition, making them automatic. Therefore, when trying to lose a bad habit, the best way is to replace it with a positive habit.

Habits begin with the cue (or trigger), followed by the behavioral response (action), resulting in the reward (payoff). For example, say you decide that you want to wake up at 5:30 am to go to the gym on your way to work. The cue is when your alarm goes off. Your response is to hit the snooze button ten times, resulting in your reward of getting to stay snuggled up in bed longer. However, this doesn't help you with your fitness goals!

To swap out your bad habit of hitting the snooze button after hearing the cue (sound of the alarm), you will need to instead jump out of bed and turn the alarm off the second you hear your alarm (response). Do not hit snooze! Your immediate (new) reward will be the feeling of pride that washes over you as you make it to the gym. However, keeping your word with yourself and restoring trust in yourself is the ultimate (long-term) reward.



Christine Morrell

Christine Morrell is a ghostwriter, copywriter, and editor with 18 years of content creation and professional communications experience working in the corporate, public, and non-profit sectors. Christine is passionate about writing, as she believes in the power of words. She has her Bachelor of Arts degree in Professional Communications.

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Wellbeing

"THE HUMAN BODY IS THE BEST PIECE OF ART."

- Jess C. Scott





SKIN.....BECAUSE WHAT GOES ON GOES IN!

BY: JULIE MANN

We all know the importance of being healthy during pregnancy. Women often avoid cigarettes, shellfish, essential oils, sunshine, alcohol, and even specific pressure points used during massage, but something many don't do is check the ingredients in personal care products.

Why is it important to read your labels?

Much of what we put on our skin gets absorbed into our bloodstream.

Some chemicals are too big to be absorbed, but others are small enough to penetrate (think of nicotine or birth control patches!). Anything you put ON your body that goes IN your body affects your baby too.

“In 2005, the Environmental Working Group published a combination of two studies that found toxic chemicals in the umbilical cord blood of newborn babies born in the U.S. in the fall of 2004. They screened for more than 400 chemicals, and an astounding 287 toxins were detected within the umbilical cord blood of these newborns.” – HuffPost

Maybe you don't use many products, but when you count up the 'basics,' you might be surprised at the number you consume.

Think about the products most people use daily....

- Shower gel
- Shampoo
- Conditioner
- Deodorant
- Toothpaste
- Soap
- Cosmetics
- Shave Gel
- Perfume
- Hand cream
- Sunscreen
- Using a variety of products - we can be consuming a veritable cocktail of chemicals!

When it comes to our health and wellbeing, and that of our babies, it's essential to educate ourselves on the basics - forewarned is forearmed!



So what are some of the chemicals present in most products on the market?

- **Parabens.** Because products can be on the shelf for up to nine years, they need preservatives called 'parabens.' Evidence suggests that parabens can negatively affect our health. Here is an article on the potential link between parabens and breast cancer.
- **SLS (Sodium Lauryl Sulphate).** A cheap foaming agent and mineral oil (think baby oil) is a distillation product of petroleum, especially one used as a lubricant, moisturizer, or laxatives.
- **Mineral Oil.** Used as a cheap filler, mineral oils bulk up products, so you think you're getting more for your money.

I take me, and my family's health seriously and always buy products that are not only safe but truly nourish my loved ones and me inside and out.

Is it time to become more conscious of what you are using? Is it time to check your labels?

Here's to healthy mums and babies everywhere!!



Julie Mann is an EFT Practitioner and Life Coach with nine years' experience in skincare, cosmetics, and nutrition. www.juliemann1.arbonne.com



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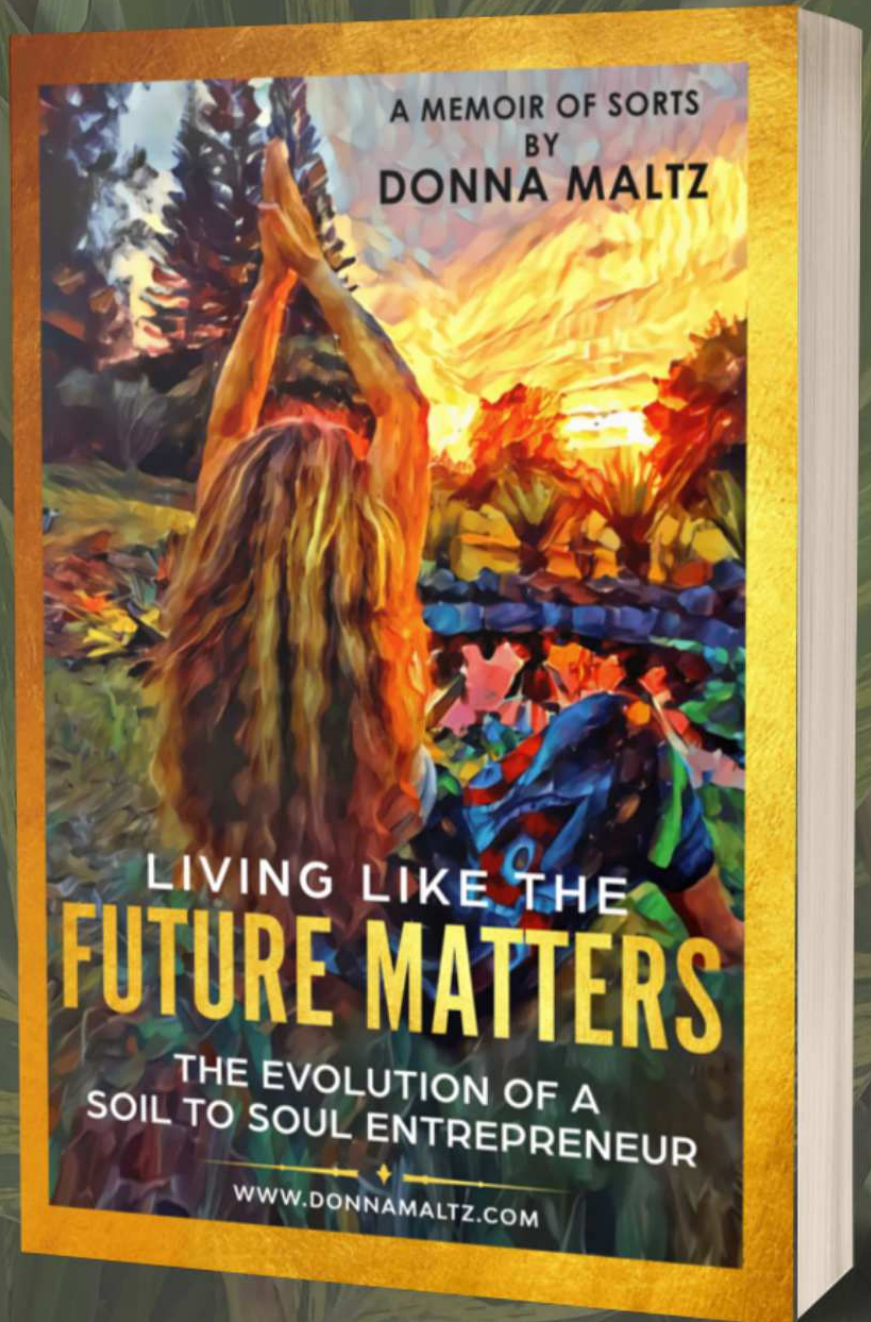


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HOLIDAY OVERWHELM

By Charmaine Johnson-Fuller



I love the holidays. The parties, food, gifts, and laughter are all part of a celebration for making it to the end of a crazy year.

Although holiday gatherings are fun, I often find myself starting the New Year off starved for sleep, money, and time. I often extended myself beyond my normal limits because “it’s the holidays,” of course, and this is generally the time of the year where excess is accepted.

While everywhere around me partakes in the holiday activities, I had difficulty enjoying the holidays, not to mention looking forward to it! I discovered two primary reasons for my stress, which got in the way of celebrating.

Not leaving space

You don’t have to attend every event you’re invited to. You don’t have to feel bad about taking time to rest, breathe, and reset your life. I found that I was saying “yes” to multiple events in a night because I didn’t want to hurt anyone’s feelings. Be sure to consider your energy level this holiday season.

Don’t just think about the amount of time you have but how much energy it will take to attend this event.

Create a calendar for holiday prep and parties, and make sure it merges with your traditional calendar so you can see what precisely is going on.

Not using your boundaries

You allow people to break your boundaries because it’s the holiday, and you don’t see them all the time. This leaves you feeling taken advantage of, depleted, and resentful. Don’t be afraid of being the “mean” one if it means you get to maintain your alignment. I allowed people to use me or my personal belongings in a way that I wouldn’t have generally accepted because it was the holiday, and I only saw them a few times a year. This left me resentful, angry, and drained. I had to work with a therapist to discuss why I allowed people to break my boundaries. I learned to use my voice and stand up for myself even when it wasn’t comfortable or fun.

If you are engaging in either of these habits, this is the time to shift them. Get clear on how you want your holiday season to flow by creating a calendar to support you. Get clear on what is acceptable and what isn’t for you so that you leave the holiday season with more joy instead of stress. Be sure to get support to help you navigate either of those areas to help you create a joyful and stress-free holiday season.

HOW TO GET TO KNOW YOUR CAR

BY CINDY CALDERON



Before I met my husband, I knew how to do precisely two things in my car: turn it on and turn off. I was always busy, and I was not interested in learning more about cars. Let's be honest, who has time for all that.

But then I married my husband, a mechanic. He refused to let me drive without some basic knowledge of how a car works. He told me I needed to know my car as much as I knew my best friend. He taught me the essential details of my car, and you know what? I felt so empowered knowing that if I get into an emergency, I know what to do and how to handle it myself.

I feel that every woman should know about their car, not just for convenience but also for safety. That's why today I want to share with you how to turn your car into your new best friend.

What do you know about your car? Every car owner needs to know what type of car they have, which means the year, brand, and model. All this information you should be kept in one place.



It will make calls and conversations with your mechanic much easier, as it will affect what types of fluids, parts, and accessories your mechanic needs to use. Just a little detail can mess things up.

So, where's the best place to find this information?

- Owner Manual
- Registration Card
- Insurance Card

Here are the ten most important details you need to know about your car:

1. Year
2. Make
3. Model
4. Trim Level
5. Front Wheel Drive, Rear Wheel Drive, All Wheel Drive
6. Engine Type
7. Engine Size
8. Fuel Type (Gasoline, Diesel, Electric)
9. Your Operation Tire Pressure.
10. Your next Maintenance Schedule.

It's good to keep a printout of this information and store it in your glove box compartment or keep it on your phone.

Now you know much more about your car, and you can speak with knowledge and authority if and when you need to call to schedule service or maintenance.

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Tarology

by Suzie Kerr Wright,
Astrologer/Psychic Medium

NOVEMBER 2020

November brings a multitude of planetary events, not the least of which is Mercury and Mars retrograde and square to each other through Election Day. It is as crazy as it sounds. The last time Mercury was retrograde on an Election Day was in 2000, and if you remember, we learned all about what hanging chads were during that intense and highly contested election. Expect a lot of fireworks, technical glitches, and confusion around that time.

As the month progresses, though, we begin to find our way again as Mercury enters Scorpio and, Mars and Neptune all come out of their retrogrades, and we are better able to make decisions. After months of feeling stuck, we feel a surge of energy and inspiration to break through tough blocks. Time to go big or go home with the Jupiter/Pluto conjunction of November 12th.

A powerful Scorpio New Moon on the 14th sextile Jupiter gives us the opportunity to take a path in a totally different direction with more optimism and hope, releasing jealousy and resentments. Venus enters passionate, determined and mysterious Scorpio on November 21st, and you'll get to the bottom of any negative patterns with love and money. This is really a powerful month for everyone, which ends with an incredible Full Moon/Eclipse in Gemini! If the eclipse hits close to your Sun, or if you were born November 29 - December 1, this could be a huge turning point in your life where you set off on a course you were always destined to follow.

And finally, around the Thanksgiving holiday this year, we'll have a lovely Mercury/Neptune trine, an aspect of ease and flow and a lot of imagination, so be playful and grateful and enjoy time with family and friends - especially children who can help you connect with your creativity and gratitude. Have a lovely month, and Happy Thanksgiving!





Aries (March 21-April 20) The Chariot: What an appropriate card for Aries as your ruling planet begins to move forward mid-month after so many delays and much frustration. But what also came about during the slowdown was incredible spiritual growth, and now with a clarity and purpose, you're once more in the driver's seat and reap the rewards of your determination.



Scorpio (October 23-November 21) Page of Swords: The logjam breaks and communication at work and "out there" in the world picks up at a rapid pace, and contracts get finalized. You set out to study something new and exciting that can help you achieve next-level career growth. Stay connected to whatever brings you spiritual comfort and expand your beliefs.



Taurus (April 21-May 20) Knight of Cups: Synchronicity leads you into an entirely new experience of the heart. Whether it's a new romance or a reawakening of love for your partner, you find it so much easier to win over others with your spectacular charm and grace. Understand this didn't happen accidentally-it is coming from your soul.



Sagittarius (November 22-December 21) King of Swords: As you typically like, you'll get the last word when it comes to a romance, but if you take a minute to listen, you'll also gain some deep insight into a pattern you've been trying to overcome in your life. Carefully weigh the options before you consider taking on an adventure in romance or creativity that piques your interest in spite of the fact that you said you'd never, ever do something like that!



Gemini (May 21-June 20) Five of Cups: What's gone is gone, and there's no use staying in the past. If you find you're being hard on yourself, do your best to focus on all you've learned rather than all you think you missed. Just put one foot in front of the other, and your heart will once again be full of Thanksgiving gratitude!



Capricorn (December 22-January 19) Queen of Swords: You'll have to go it alone until mid-month until your goal becomes clearer. But once you cut through the fluff and distractions and also remove anyone or anything that's been an obstacle, everything falls into place. Your words can be harsh, so pause before speaking.



Cancer (June 21-July 22) Queen of Pentacles: Your intuition and logic are in harmony now as you take charge at work and at home. You've reached a place of respect and confidence. Look for opportunities to teach meaningful and practical lessons to your children and empower co-workers or employees by sharing what you know.



Aquarius (January 20-February 18) Ten of Pentacles: Your base of operations gets a little smaller as you focus on all the blessings that exist right in your neighborhood. Local events give you an opportunity to find a new job, meet potential business partners and discover new friends who can support your goals. Abundance is yours.



Leo (July 23-August 22) Four of Wands: You've got a lot to celebrate as you've earned some r&R. Travel for pleasure and adventures with family give you the warm fuzzies - even if it's close to home. Make time to enjoy what you've earned. Leos love gift-giving, so shopping for Christmas presents really lifts your spirits. There's also potential for single Leos to be looking at making the big relationship commitment and looking out for a new home.



Pisces (February 19-March 20) Seven of Swords: Finances are a bit tricky, so keep an eye out for any "gotchas" in contracts or negotiations. Transactions may be fraught with surprises like hidden fees or if you're signing up for a class or trip, read the fine print carefully. In other business deals, keep your plans quiet until the other side has shown their hand. By the third week of the month, you should be good to go!



Virgo (August 23-September 22) Ten of Wands: Investments call for attention now as you reevaluate what's working and what's not in your path to your goals. Virgo entrepreneurs can find simpler ways to handle bookkeeping and accounting. Always the perfectionist, you may not want to trust someone else to help with planning your financial future, but if you use your natural investigative instincts to suss one out you can work with, you'll free up more time for more leisurely pursuits.

Note from Suzie: *The meanings of the cards are infused with my own unique blend of Tarot and real Astrology. Tarot aficionados may find these are not literal interpretations. Do no use these guides as tools to learn Tarot.*



Libra (September 23-October 22) Wheel of Fortune: Expect the unexpected for most of November. Relationships prove to be surprising. Whether single or partnered, taking risks pays off in a big way. Time to revise much of what has been the same ol' same ol' in your life and strike out in a new direction.

Suzie Kerr Wright is an Astrologer, Psychic Medium, Tarot reader, Reiki Master-Teacher and Certified Life Coach. She is available for private sessions, parties and corporate events! <https://astrogirl12.com>

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ARE MOBILE APPS THE NEW WEBSITE?

THE FACTS:

The marketing tools entrepreneurs & organizations use are outdated.

- It's getting harder and harder by the minute to reach people organically on Facebook & Instagram. WHY? Because Facebook is an Advertisement Agency. Facebook makes money off of it's customers running ads. Sadly, that's left us business owners with less than 1% of our audience seeing our stuff. (Which ultimately means: No engagement; No sales.)
- Then we have email marketing which isn't that much better; especially when 50% of emails go straight to spam and another 40% don't even get opened! :(
- It's no wonder entrepreneurs are fed up, frustrated, and (often) ready to give up!



>1%



CAN YOU RELATE?

So often these problems with social media & email marketing cause us to turn to: Podcasting, Ads, LinkedIn, Blogging, Messenger Bots, Texting, YouTube, Etc...

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- While users spend 3-4h per day on their phones, **90% of that time is consumed INSIDE mobile apps** (whereas only 10% of that time is spent on the mobile web). This means most marketers are missing out on 90% of total traffic by users! (More mobile attention = More sales)
- This happens because mobile apps take up what's called "**Physical Screen Real-Estate**" on a phone. In other words, it's there. In front of them. WITH your branding 24/7 (Where they can easily tap to see whats new/what they can learn, and ultimately choose to work with you!)
- In addition, even if people forgot to open the app daily / weekly to engage in your message & brand... You have the power of sending **Push Notifications** to all users with the click of a button to say "New video available now!" or "Opening up 5 spots for calls this week!" or anything else to draw in + engage + create sales!

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Roasted Vegetable Salad for a Fall Day

BY: DONNA MALTZ

www.DonnaMaltz.com



ROASTED VEGETABLE SALAD FOR A FALL DAY

BY: DONNA MALTZ

Organic Ingredients

- 1 cup squash
- 1 cup sweet potatoes
- 1 cup carrots
- 1 sweet onion or 1 cup of peppers, or both
- (Or choose 4 cups of any roasted vegetables you love to eat)
- 1 cup hot quinoa (or any grain)
- 1/3 cup pecans or other nuts (optional)
- 1/3 cup goat cheese (optional)
- 4 cups tender young kale (or lettuce if you are not a kale freak)
- 2 cups arugula
- extra virgin olive oil
- sea salt and pepper

Dressing Ingredients

- 4 tsp Dijon mustard
- 1/2 cup olive oil
- 1/4 cup apple cider vinegar
- 1/4 cup balsamic vinegar
- 1/2 lemon or lime
- salt and pepper

Directions

- Preheat oven to 350 F. Cut veggies into approximately 1-inch cubes or slices. Toss in a bowl with 1-2 tablespoons of the dressing, coating all the veggies lightly. Roast 30-40 minutes (depending on your oven) until done.
- You can also use leftover roasted vegetables. Just sauté the leftovers with butter or coconut oil and add to the salad, offering warmth, texture, color, and nourishment.
- Cook quinoa or grain according to directions.
- Toss the greens in a big bowl and add the quinoa and roasted vegetables. Toss lightly. Top with pecans and goat cheese (optional).

Dressing Directions:

- Mix dressing ingredients in a quart-sized canning jar. This way, you can shake it well, and store the leftover dressing in the jar. I usually double the recipe. Add as much dressing to the salad as you'd like.
- *Be creative! Add roasted chickpeas and/or chicken, tofu... etc., to this salad. In addition, you can also do a quinoa/brown rice mix to add an interesting texture. A variety of nuts and seeds will also make a unique flavor and texture. Put in what YOU like... When preparing for more than one person, offer the ingredients a la carte. That way, everyone can build their own salad. It's more fun that way.
- Don't forget to visit www.DonnaMaltz.com for more recipes and tips.

Donna Mattz





Nutty Maple Stuffed Baked Apples:

By: Donna Maltz

Gluten-Free and a healthy decadence. Yummy for a fall morning!

Ingredients~ All organic, of course

- 4 large crisp, firm cooking apples (I use Granny Smith)
- 3/4 cup chopped nuts of your choice
- 1/2 tsp cinnamon
- 1/2 tsp nutmeg
- 1/2 cup plus 2 tbsp maple syrup
- 1 tbsp butter or coconut oil
- 1/2 cup apple juice or better yet, fresh apple cider

Directions:

1. Preheat the oven to 375 F. Wash, dry, and then core the apples about 1" across and 1 1/2" deep. The bigger the apple, the bigger the core. Be sure to leave the bottom intact to hold in the ingredients. Prick the apple's skin with a fork. This helps the apple keep its shape while baking.
2. In a small bowl, mix the apple juice and 2 tbsp of the maple syrup. Set aside.
3. Toast the nuts for about 5 minutes in a pan over medium heat, stirring often to ensure they don't burn. Let them cool.
4. In a medium bowl, mix the remaining maple syrup, chopped nuts, and spices. Place 1/4 tsp butter or coconut oil at the bottom of the hollow in each apple. Fill each apple to the top with nuts and maple syrup mixture. Place the apples in a small, lidded, oven-proof baking pan or Dutch Oven. Pour the apple juice and syrup mixture around the apples to pool at the bottom of the pan. Put a lid on the pan and bake in a 375 F oven for about 30 to 40 minutes or until the apples are tender. Be sure not to over bake them. They may lose their shape and fall apart. Still delicious, but not the best presentation.
5. Serve hot or cold, with vanilla ice cream, whipped cream, thick yogurt, or a dairy-free option.
6. Don't forget to visit www.DonnaMaltz.com for more recipes and tips.



Oven-Roasted Sweet Potatoes and Onions

- 4 medium peeled sweet potatoes, cut into 2-inch pieces
- 2 medium Sweet Onions (Vidalia) cut into 1-inch pieces
- 2 tablespoons extra-virgin olive oil
- 2-3 Cloves of garlic chopped into small diced pieces or whole larger if you love eating roasted garlic
- Dash of Black Pepper
- Optional 1 teaspoon of Sweet Paprika
- Optional: Dry or Fresh Parsley
- 1/2 teaspoon pink himalayan salt
- 1/2 teaspoon of white or black pepper

Step 1
Preheat oven to 425°.

Step 2
Combine all ingredients in a 13 x 9-inch baking dish, tossing to coat.

Step 3
Bake at 425° for 35 minutes or until tender, stirring occasionally.

THE BEST VEGETARIAN FRIENDLY STUFFING

Ingredients:

- 8 oz mushrooms
- 4 stalks celery
- 3 carrots
- 1 yellow onion
- 4 cloves garlic chopped
- 1/4 bunch parsley
- 6 Tbsp unsalted butter
- 1 tsp dried sage
- 1 tsp dried thyme
- 1/2 tsp sweet paprika
- Freshly cracked pepper
- 1/2 tsp salt (or to taste)
- 1 large loaf French bread a day or two old and diced into large crouton pieces
- 1.5 cups vegetable broth (add more if it looks to dry)



INSTRUCTIONS

- Begin by preparing the vegetables. Wash and slice the mushrooms, wash and dice the celery, peel and shred the carrots (use a large-holed cheese grater), dice the onion, mince the garlic, and chop the parsley.
- Add 3 Tbsp of the butter to a large pot along with the sliced mushrooms. Sauté the mushrooms over medium heat until they have released all of their moisture and have begun to caramelize and brown on the edges (about 5-7 minutes).
- Add the garlic, onion, sage, thyme, some freshly cracked pepper, sweet paprika, and salt to the pot. Continue to sauté the onions are soft and transparent (about 3-5 minutes), add the celery and continue to sauté for a few minutes more. Finally, add the shredded carrots and continue to sauté for a couple more minutes, or just until the carrots begin to soften.
- Finally, add the remaining 3 Tbsp butter, and a handful of fresh parsley to the pot. Stir until the butter has fully melted. Taste the vegetable mixture and add a touch more salt if needed. It should be well seasoned.
- Preheat the oven to 350°F. Cut the stale bread into 1/2-inch cubes. Add the cubes to the pot with the sautéed vegetables and herbs. Stir well to coat the bread in the butter. Finally, pour in the vegetable broth, 1/2 cup at a time, stirring well each time before adding more. The bread will not be completely saturated, but will absorb more moisture as the stuffing bakes.
- Coat the inside of a 3-quart casserole dish with non-stick spray. Add the stuffing mixture to the casserole dish, spread it out evenly, and compress it down slightly. Cover the dish with foil. Bake the stuffing in the preheated oven for 30 minutes, then remove the foil and bake for an additional 15 minutes, or until the top is golden brown and crispy. Garnish with any remaining chopped parsley just before serving.



5-Ingredient Apple Dump Cake

Ingredients:

- 2 cans of apple pie filling (or any other pie filling)
- Caramel Sauce (Drizzle over apples)
- chopped pecans or walnuts (optional)
- 1 box Spice Cake Mix or Yellow Cake Mix
- 1 1/2 sticks of butter, cut into squares

Directions:

- Heat oven to 350°F. Spray 13x9-inch (3-quarts) glass baking dish with cooking spray.
- In baking dish, add 2 cans of apple pie filling. Spread evenly in pan.
- Drizzle Caramel sauce over apples
- Spread chopped pecans or walnuts over apples (optional)
- Top with dry cake mix; (don't mix it)
- Add squares of butter on top of cake mix but do not mix it, leave it as is, cover as much of the top with butter as possible.
- Sprinkle more pecans or walnuts on top (optional)
- Bake 45 to 50 minutes or until top is light golden brown, mostly dry on top and bubbly around edges.
- Cool 15 minutes before serving.

Notes: Make sure to spread out the cake mix so there are not large mounds on top of the cake.

Serve with sweetened whipped cream or vanilla ice cream to put this dessert over the top.



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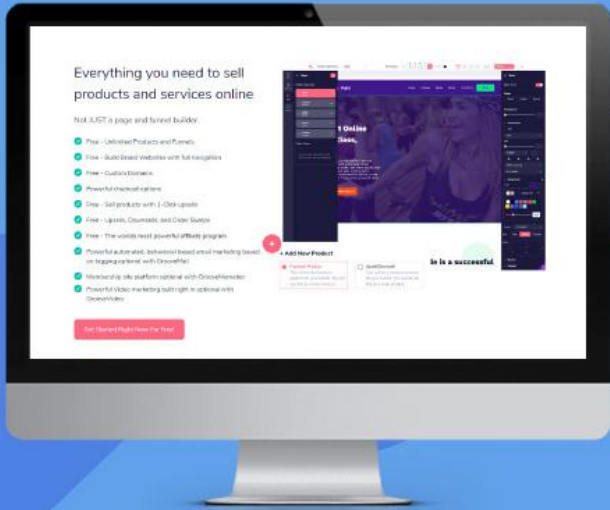


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A sunset over a rocky beach. The sun is low on the horizon, casting a golden glow over the water and sky. The sky is filled with soft, pink and purple clouds. The water is dark, with white foam from the waves crashing against the rocks. The rocks are large and dark, scattered across the beach. In the background, there are mountains and hills under the sunset sky.

“Never give up, for that is just the place and
time that the tide will turn.”

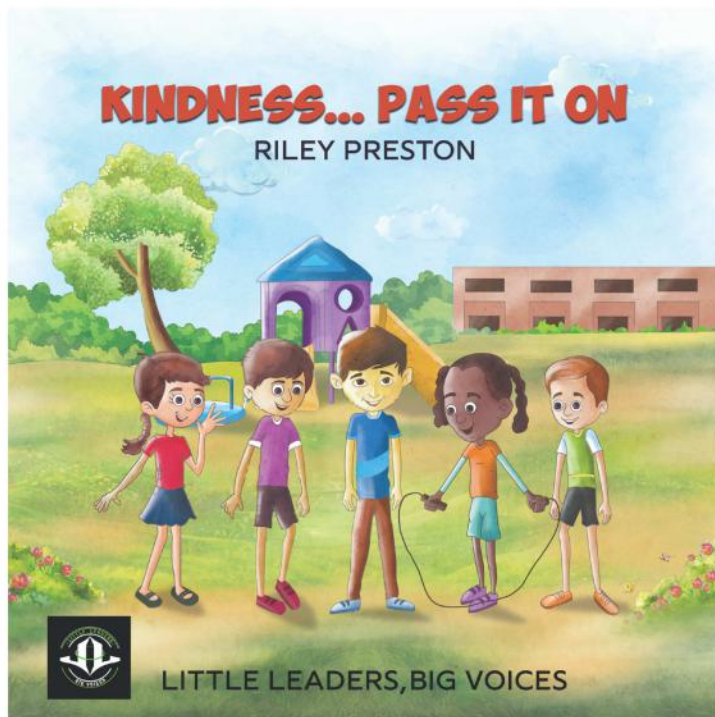
— *Harriet Beecher Stowe*



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In this inspirational new picture book, the author Riley Preston, age 9, explores the many ways one person can make a huge difference. Starting at a new school, Riley finds it difficult to make friends until he discovers that one small act of kindness can have a ripple effect and impact the lives of many. Everyday, we all have the opportunity to make good choices. When we choose to show kindness to others, above all else, we will quickly learn that we are capable of making the world a better place... one random act of kindness at a time. There's never been a better time to be kind to others, to have a voice, and to be a leader. You can make a huge difference.

Help us spread kindness EVERYWHERE!
Kindness... Pass It On!



"Kindness...pass it on! is a thoughtful yet simple story about a young boy who discovered that kindness can be a great way to make friends and cope with loneliness. As a therapist, I always suggest young people should do random acts of kindness because it's a great way to build friendships. I can't wait to share this story with my clients!"

- Audrey Grunst
Therapist and Owner of Simply Bee

Kindness... Pass it on! is a beautiful story that shows the ripple effect of kindness that children can relate to. From the moment that Riley picks up Bella's fallen book at the bus stop, I could visualize the children moving through their day. As we see, each interaction provides us an opportunity to make a difference. A quick and inspiring read to spark discussion and renew hope.

Colette McGuire
Yoga, instructor, meditation guide, wellness coach

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