

WOMEN INSPIRING WOMEN FOR GOOD!

# W2W

WOMEN 2 WOMEN  
MICHIGAN MAGAZINE

Love Is All The Matters

COMPLIMENTARY

## Mary Ting

LEAVE NO  
PAGE BLANK

---

**How to  
Establish  
Healthy  
Boundaries?**

SHUNTAI WALKER

---

**Self Care Is  
Self Award**

TAMERA KLATY

---

**Train Travel**

ALEXANDRIA NOLAN



white  
raspberry  
mocha



happy  
FOREVER

*Stop in Today!*

Genesse Valley Center

Baker College

Mott Community College

Debra K. Collins  
Publisher/Managing Editor



Susan Lamphier  
Editor

Dear Friends,

As we embark on a new year full of promise and inspiration, we walk with heavy hearts. We have had to say goodbye to our dear friend and co-worker. Heidi Zoltak left us with so many beautiful memories and an inspiration for living life to the fullest. She will forever be our light.

Cover feature, Mary Ting, wrote her book based on dreams she had as a young girl. Make sure to check out Shuntai Walker's article on establishing healthy boundaries and don't forget to submit your hair and beauty questions to Tami Sackett for a chance to see your question answered in the magazine!

We hope that no matter what life throws your way, you find the courage and fire to live your life as you dream.

Cheers!  
Deb & Susan

Contact information correction from our Holiday Gift Guide. Check out Wildtree at the Flint Farmers Market.

**Wildtree**  
simple. healthy. natural.  
Quick & Easy Healthy Meals

- USDA Certified Organic
- TASTING PARTIES
- FREEZER MEAL WORKSHOPS
- COOKING DEMOS
- **INCOME OPPORTUNITY**
- No GMOs, MSG or Food Dyes
- 100% PEANUT FREE
- KOSHER Approved Options
- **CERTIFIED Gluten-Free**

**Lori Fleischer - Wildtree Director**  
Call/Text: (586)709-8089  
Lori-Wildtree@Fit4Lifeusa.org  
www.MyWildtree.com/LoriFleischer

USDA ORGANIC NON GMO Project VERIFIED

Make Ahead - Make Fresh - Make Fast

Scan for website

Follow Us • Like Us • Join Us  
We are now on Facebook, Twitter and Instagram



# W2W

## Women Inspiring Women for Good!

### Our Mission:

Women2Women Michigan was created to connect women with women for good to encourage, support, have fun, do business and provide links for women's resources.

### DO YOU KNOW A MICHIGAN WOMAN WE SHOULD FEATURE?

Submit your stories online at [w2wmichigan.com](http://w2wmichigan.com). Article guidelines are under the magazine tab.

### WHY ADVERTISE WITH US?

Women make the majority of purchasing decisions. They buy goods and services for their homes, gardens, businesses, entertainment, health and nutrition, the list is endless. They want to be informed and connected in their communities. Event-driven marketing makes education fun and rewarding. You can reach these women in a heartwarming environment at Women2Women Michigan events and through our magazine.

### READERSHIP & DISTRIBUTION

Women2Women Michigan magazine is distributed to subscribers via US mail. It is also available at every Women2Women Michigan event, chamber events, and women's organizations. It is professionally delivered by to over 400 locations with 25 outside vendor racks throughout the area including restaurants, hospitals, retail locations and medical offices in southeastern Michigan. Interested in hosting a distribution location? Call 810.694.2326 or email at [info@w2wmichigan.com](mailto:info@w2wmichigan.com) Would you like to subscribe? Subscribe online or email us at [info@W2Wmichigan.com](mailto:info@W2Wmichigan.com).

Women2Women Michigan magazine is published bimonthly. All rights reserved. No part of this publication may be reproduced whole or in part without the express written consent of the publisher. Interested in a franchise? Contact our office at 810.694.2326  
12745 S. Saginaw Street • Ste.806-344 • Grand Blanc, MI 48439  
[info@w2wmichigan.com](mailto:info@w2wmichigan.com) • [w2wmichigan.com](http://w2wmichigan.com).

The advertisements and articles included in this publication are independently developed by our customers and writers to inform others about their business, expertise and related activities. Women2Women Michigan is not aware of, and makes no representation as to, the truth or accuracy of such information and, therefore, makes no warranties of any kind, express or implied, with respect to the same. Accordingly, the respective advertisers and writers are solely responsible for the accuracy and contents of their own advertisements and for all claims, losses, costs, expenses or damages whatsoever, directly or indirectly, that may emanate there from.

# Contents



Cover >>>

## 8 Leave No Page Blank

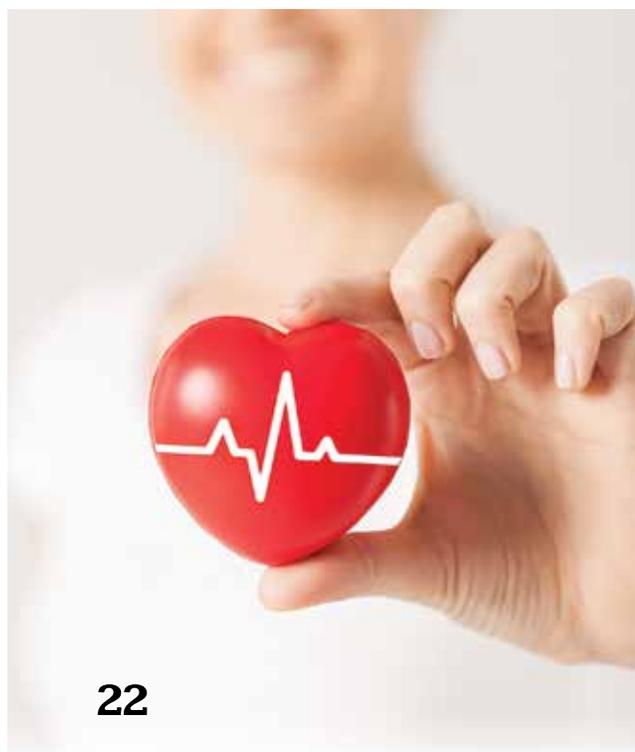
Mary Ting describes herself as a wife, a mother of two high school teens and two dogs—Mochi and Mocha. However, there is much more to this California resident than meets the eye. Although shy at first, once you start speaking with Ting you feel you have gained a friend for life. She is full of depth and soul and speaks to your heart. She enjoys oil painting and making jewelry, however, she is known for other talents. Mary Ting is an international bestselling, award-winning author.

## Features >>>

Go Red for Women's Heart Health	26
Resolve to Improve Your Financial Life	28
4 Bedroom Upgrades that Won't Break the Bank	32

## Departments >>>

From Our Publisher & Editor	3
Shades of Faith Earth Angles	10
Love Your Life or Live Trying ... with Shuntai How to Establish Healthy Boundaries?	11
Mind Body & Soul Self Care is Self Aware	12
Diary Confessions of Women Walking in Faith The Against All Odds Strategist	16
Recipe Better, Healthier Baking	14
Living Balanced Set the Mood Naturally	20
Diva Dialogue Take Care of Your Heart...It's The Only One You Have	22
Beauty by Design A New Year With Beauty By Design	24
Sparkle & Shine Sharing Your Knowledge Is An Act Of Love	30
Travel Train Travel	34



22

*We're not just looking for a few good women.*

# **We're looking for a lot of GREAT women!**



Catholic Charities is a champion for working families. We mobilize volunteers, community organizations and local leaders to find lasting solutions to the challenges in our region.

## **Why Choose Catholic Charities?**

When you give to Catholic Charities you support partnerships and programs that improve the lives of children and families. Your gifts will:

- Fund counseling programs which help pregnant women, women with dependent children and women who are sole care givers.
- Provide individuals and families with immediate emergency assistance such as food, water, shelter and basic health services.
- Help us supply women and their families with personal needs items such as toothpaste, shampoo, diapers, formula, and toilet paper, as well as clothing and household goods.
- Connect individuals with job-seeking resources such as resume-building and work apparel strengthening their potential to find employment opportunities.

# **Hope. Help. Healing.**

## ***Women Providing Hope***

brings like minded women together who have the power to improve lives and address the critical needs in our community.

We recognize the strength of women as philanthropists and volunteers and their unique position to influence future generations. We invite you to step forward and use your heart, head and hands to drive positive change. We act locally, but we are part of a growing global movement of caring women who bring real change which ripples out into the communities we serve.



Making opportunities possible for women, children and families across Shiawassee and Genesee Counties.

**[www.ccsgc.org](http://www.ccsgc.org)**

901 Chippewa Street, Flint, MI 48503

[jclarke@ccsgc.org](mailto:jclarke@ccsgc.org) • 810.232.9950 ext. 710

***When women rally  
around an idea to change  
and save lives,  
anything is possible.***





# LADIES NIGHT

at Williams Gun Sight every  
Thursday between 5 - 8pm

**ALL LADIES**  
receive a **FREE Half Hour** in our  
**State-of-the-Art Indoor Range**



**New Extended Hours**  
**MON - SAT: 9am - 8pm**  
**SUN: 9am - 6pm**

**7389 Lapeer Rd Davison, MI 48423**  
**(800) 530-9028**

WOMEN2WOMEN MICHIGAN • www.w2wmichigan.com

# W2W



Debra K. Collins  
*Publisher/Managing Editor*



Susan Lamphier  
*Editor*



Mimi Matthews  
*Administrative Assistant*



Sheri Harvey  
*Creative Director*



Deirdres Jones  
*Production Coordinator*



Amber Gadany  
*Account Executive*



Suzanne Bowns  
*Promotional Support  
Distribution*

## Contributing Writers

Deborah St. Hilaire • Elaine Stenger • Stacey Kimbrell  
Ron Estrada • Shuntai Walker • Tamra Klaty • Lonnie Johnson  
Helen Hicks • Susan Lamphier • Tami Sackett • Erin Caudell  
Mary Ellen Jones • Alexandria Nolan • Tarnesa Martin  
Betty Houtari • Karen DeVault • Stacy Sawyer  
Charlene Kowalski • Tracy Fisher • Mimi Matthews

## Advisory Board

Carol VanBuren  
*Advisory Board Director*  
Teresa McClelland - Sargent • Charlene Kowalski  
Susan Rosenhauer • Christine Stephens • Jill Watson  
Theresa Yochim • Joy Martinbianco • Deb Campbell • Sue Slater

## Cover & Feature Photos

Holly Cheung



**w2wmichigan.com**



# In Loving Memory of Heidi Zoltak

January 28, 2018 ~ January 9, 2018

*(This is from one of Heidi's Instagram post)*

Dear Human:  
You've got it all wrong.

You didn't come here to master unconditional love. This is where you came from  
and where you'll return.

You came here to learn personal love.  
Universal love.  
Messy love.  
Sweaty Love.  
Crazy love.  
Broken love.  
Whole love.

Infused with divinity.

Lived through the grace of stumbling.

Demonstrated through the beauty of... messing up.

Often.



You will be missed more than you ever  
thought possible not just by us here at Wom-  
em2Women but by so many others whose  
life you have touched!



You didn't come here to be perfect, you  
already are.

You came here to be gorgeously human.  
Flawed and fabulous.

And rising again into remembering.

But unconditional love?  
Stop telling that story.

Love in truth doesn't need any adjectives.

It doesn't require modifiers.  
It doesn't require the condition of  
perfection.

It only asks you to show up.  
And do your best.

That you stay present and feel fully.  
That you shine and fly and laugh and cry  
and hurt and heal and fall and get back  
up and play and work and live and die  
as YOU.

Its enough.

It's Plenty.

*By Courtney A. Walsh*



# LEAVE NO PAGE BLANK

*Mary Ting describes herself as a wife, a mother of two high school teens and two dogs—Mochi and Mocha. However, there is much more to this California resident than meets the eye. Although shy at first, once you start speaking with Ting you feel you have gained a friend for life. She is full of depth and soul and speaks to your heart. She enjoys oil painting and making jewelry, however, she is known for other talents. Mary Ting is an international bestselling, award-winning author.*

Ting had dedicated 19 years to teaching kindergarten when she states, “my passion shifted.” Most authors will tell you they dreamed of being an author but Ting says she never wanted to be one. In fact, it never crossed her mind. She confesses that she had a hard time saying she was an author when asked about her profession. For Ting, writing began as therapy. After losing her grandmother, Ting became compelled to write. “When I wrote, tears stopped,” she recalls. As she worked on healing from her grief over her beloved grandmother, her passion to write increased. When she read a post about Stephenie Meyer and how *Twilight* was based on her dream, Ting was inspired to write about her own dreams. Her first novel, *Crossroads*, grew from the breath of her high school dreams. The first two chapters are based on those very dreams. Ting admits that in the beginning, she never took her writing seriously. As her words poured onto the paper, she began to build her first novel. She figured she would write one book and that would be all. But it didn’t quite work out that way. She began receiving emails and Facebook messages telling her how much people loved the book. Fans went on to tell Ting how her book had helped them heal the loss of their loved ones. Many had fallen in love with Michael, one of the main characters. Inquiries started coming about the possibility of a second book. She remarks, “I was blown away. I had to continue.” And then she won Readers Favorite Gold Award Winner for Young Adult.

Ting takes her story weaving of soul capturing characters and creates stories that embed themselves into reader’s hearts around the world. Her writing covers a wide range of genres and her storytelling talents have earned her a devoted fan base, as well as accumulated critical acclaim and awards. Her reach is growing in the world as well as in her art.

Ting also writes under a pen name, M. Clarke. She started reading new adult novels and fell in love with the genre. She could feel a novel brewing inside her. Something Great was the first leap into the New Adult genre for Ting writing as M. Clarke. The pen name was the perfect bridge for her to embark into the Young Adult, New Adult line. She decided it was necessary to differentiate her work in her two chosen categories. M. Clarke became her new guise for all her adult romance novels. Her passion for writing could handle the additional genre. She carries a need for her outlets as her mind is ever generating ideas. Ting loves to create stories. She states she loves it more than reading. Ting reveals, “I become grouchy and irritable if I don’t write. I write whenever I get a chance.” Ting carries a busy schedule, with kids in tow that go to different schools in different areas. She ends up spending much of her time in the car. She is always looking for a second to jot down ideas. Because she has limited time to actually sit down and write, she types whenever she can. Even if it means she has to pause while cooking, she will steal any chance to write her stories.

Ting admits that being an author can be a lonely place. Oftentimes, developing a story keeps you inside your own head and you end up feeling like you only talk with yourself. Ting says what helps her with the feeling of being alone are the people she has around her, her support circle. It’s important to invest in people who understand you and uplift you. She declares, “I’ve been blessed to meet many authors and fans around the world. Surround yourself with good people. Share your knowledge. Help each other. Boost each other to be better. It makes the world a better place and the writing world less lonely.” Not only does Ting encourage others to make the world a better place, she actively seeks to do so herself. She has toured with the Magic Johnson Foundation to promote

---

# MARY TING



literacy along with her children's chapter book, *No Bullies Allowed*.

Ting isn't missing a beat as she sets on all of her crusades. When asked about her future goals, she responds, "I have accomplished one of my goals recently and that is to be published with a traditional publisher. *ISAN-International Sensory Assassin Network -YA Novel* (May 1, 2018) and *Jaclyn and the Beanstalk-YA novel* (Fall 2018) will be published with Vesuvian Books. Ting also signed a contract to have her *ISAN* novel optioned for a movie/TV series.

Not only is Ting's life inspiring but so are her words. She advises, "If you ever had an inkling to write, don't think about it. Just do it. Get in front of that computer and start typing. Don't worry about the grammar. Start from where you've

pictured the characters in your mind. Sometimes when you think too much, it becomes a road block. I do recommend having a sense of beginning, middle, and end, but those might change. Know your characters. Don't be afraid to add more characters. Always go back and re-read. Remember, it's only your first draft. Better to have something written than none. An author once quoted ... you can't add or fix a blank page." So do as Mary Ting and leave no page blank!

You can find Mary Ting/M. Clarke novels at Amazon and Barnes and Noble.

Instagram: <http://instagram.com/authormaryting>

Facebook: <https://www.facebook.com/AuthorMaryTing>

Twitter: @MaryTing <https://twitter.com/MaryTing>

Website: <http://www.authormaryting.com>



**I** have great respect and admiration for people who do things without making any fanfare. I watch from a distance as these folks do quiet little things for others, hoping that people like me won't notice.

But as a person who loves details and takes note of unusual behavior, I see the kind acts and give thanks for these earth angels.

Recently, a great deal of attention was given to a single mother of five who received help from the community in remodeling her home. Scores of individuals and company reps swooped into this woman's life and showered her with about \$60,000 worth of home construction products. She received new siding, windows, drywall, plumbing, electrical, a new kitchen, bathroom and many more items.

Meanwhile, the elderly poverty-stricken woman who lived next door, would often peek through her blinds and occasionally come into her yard to watch the activities as they unfolded. She would rummage through the scraps after the volunteers would leave, hoping to find something to salvage or sell. Her golden

moment was when she scooped up the old stove that was not going to be used once the new one arrived!

On the final day of work, when everyone was putting finishing touches on the beds and hanging pictures on the walls, all eyes were on the single mom and her kids. The news stations arrived as did a reporter from the local paper.

But one very humble man, thinking that no one was looking, tiptoed over to the neighbor's mailbox with a card and a little gift. He knew that this senior needed a little bit of attention too, and without telling anyone, - he became an angel for that neighbor.

At the end of the day, there were four eyes shining on the neighbor. Mine and Gods'. And this true story should be a simple reminder that in the midst of big moments of happiness, there will always be someone - even the person next door, who has fallen through the cracks, needs a little love, and could always use a gentle touch from an earth angel...like you!



◀ *Helen Hicks is an award-winning administrator and motivational speaker living in the Detroit area. You can reach her at [helenk7306@hotmail.com](mailto:helenk7306@hotmail.com).*

# HOW TO ESTABLISH HEALTHY BOUNDARIES?

*"The first thing you need to learn is that the person who is angry at you for setting boundaries is the one with the problem."*

Drs. Cloud and Townsend

Setting healthy boundaries in your life can be difficult. However, if you are consistent with practicing the art of setting healthy boundaries; you will gain more control of your life. The Oxford dictionary defines Boundary as a line that marks the limits of an area; dividing line. In relationships it is important to mark limits on how you allow others to interact with you in your life. Boundaries are the lines that we use to protect ourselves. According to

Linda Curran, Author of 101 Trauma Informed Interventions "We are constantly setting, shifting, negotiating and renegotiating our personal boundaries with regards to people, proximity, and personal information. boundaries monitor and regulate the degree of personal space within relationship."

In your case, it is important for you

to establish some healthy boundaries with the people in your life to keep your sanity. People who have healthy boundaries:

- Know what they will and will not allow others to do
- Can set limits and still love.
- Frequently get what they want in relationships.
- Do not take on the responsibilities of others.
- Know what they will and will not do.
- Can be responsible to others without feeling responsible for them
- Feel safe and secure
- Interact with people effectively

I hope that you're able to practice healthy boundaries in your personal and professional relationships.

Good luck

▶ *Shuntai Walker, MA, LLPC*  
 Mental Health Clinical Therapist & Life Coach, Re-Connect My Life  
 1121 Villa Linde Court Flint, MI  
 Office: 810.515.1931  
 Email: [info@re-connectmylife.com](mailto:info@re-connectmylife.com) [www.re-connectmylife.com](http://www.re-connectmylife.com)



**5 Years**  
NO INTEREST!

**50% OFF**  
INSTALLATION

**HOMEZONE**  
IMPROVEMENTS

IMPROVING THE PLANET ONE HOME AT A TIME

Specializing in Windows, Siding, Roofing, Bath Makeover & More!

**Call today: 810-344-9500**

8200 Embury Rd. \* Grand Blanc, MI 48439 \* (810)-344-9500  
[www.gethomezone.com](http://www.gethomezone.com)

**WE MATCH YOU TO YOUR IDEAL BUSINESS OPPORTUNITY AT NO COST.**

**OPEN**

Linda M. Belford | FranNet of Michigan  
 810.423.3956 | [Lbelford@frannet.com](mailto:Lbelford@frannet.com)  
[frannet.com/Lbelford](http://frannet.com/Lbelford)

**Italia Gardens SPAGHETTI HOUSE**  
 Est. 1931

**Nightly Specials**

MONDAY KIDS EAT FREE  
 TWO FOR TUESDAY  
 WEDNESDAY IS 35¢ PASTA NIGHT  
 THURSDAY IS RIB FEST

**Catering for Any Occasion! Pasta Pans to Go!**

**Davison | Flint | Oxford**  
**Italiagardens.com**

# SELF CARE IS SELF AWARE

It's fascinating to me what women- especially moms- struggle with the most when they begin a healthier routine.

It's not time or money or willpower.

You know what comes up time and time again?

Guilt. Shame. Doubt.

Guilty that we're being "selfish" for insisting on one hour each day to exercise. ONE hour.

Shame from a culture that tells us it's cooler to eat garbage, neglect ourselves and label it body acceptance.

Doubt that it's worth the effort anyway since we'll never look the way we want. Especially if we're over a certain age... Those days are over, hon. Why can't you just accept it?

Having kids means you only have all those feelings magnified since good moms are supposed to get frumpy and dumpy because their focus is on their kids. Who are you to take time for yourself? There are pills for those insecurities, you know. Throw it back with a glass of wine and shut up.

Most of us as women have forgotten how to personally practice self care. And when I say self care, I'm talking about the kind that nourishes our body, mind and spirit.

Eating well. Moving our bodies. Getting enough sleep. Drinking water. Stretching. Reading.

It's learning to listen to what our body is saying it needs.

As women, and even more so as moms, it's simply learning to respond to cues that most of us have spent too much of our lives ignoring.



◀ *Tamra Klaty is a health and fitness coach and certified instructor for CIZE Live classes. You can learn more about what she does at her facebook page at [www.facebook.com/DesignedHealth](http://www.facebook.com/DesignedHealth)*

# 30 Day SELF-CARE CHALLENGE

MIND	BODY	SOUL
01 WATCH A TEDX TALK AND BE INSPIRED	02 DRINK AT LEAST 2 L/70 OZ OF WATER	03 CREATE A NEW MORNING ROUTINE
04 CLEAN UP YOUR SOCIAL MEDIA FEEDS	05 STRETCH ALL YOUR MUSCLES	06 DO SOMETHING CREATIVE
07 RESEARCH AN UNFAMILIAR TOPIC	08 COOK A HEALTHY MEAL	09 PRACTICE MEDITATION
10 DE-CLUTTER A ROOM OR WORKSPACE	11 PRACTICE YOGA	12 DEFINE WHAT GIVES YOU STRESS
13 WATCH A DOCUMENTARY	14 GROOM YOURSELF	15 MAKE A GRATITUDE LIST
16 CLEAN OUT YOUR E-MAIL INBOX	17 BE VEGAN/VEGETARIAN FOR A DAY	18 CREATE A NEW EVENING ROUTINE
19 TRY SOMETHING NEW	20 GO FOR A WALK	21 WRITE DOWN WHO YOU NEED TO FORGIVE
22 GET RID OF 3 THINGS YOU DON'T USE	23 HAVE A LONG SHOWER OR BUBBLE BATH	24 WRITE A LOVE LETTER TO YOURSELF
25 HAVE A SOCIAL MEDIA FREE DAY	26 DRINK AT LEAST 5 CUPS OF GREEN TEA	27 SAY POSITIVE AFFIRMATIONS
28 DO ONE THING YOU'VE BEEN PUTTING OFF	29 TRY A NEW PHYSICAL EXERCISE	30 DEFINE SOME SHORT-TERM GOALS

WANTFORWELLNESS.COM

## The Divalution Show

a talk show for women with Deborah St.Hilaire

**Tuesdays at 7:00 on W4DIVAS.com**

*Law Of Attraction*  
a five week class  
learn share grow

W4DIVAS.COM  
-we're all talk

facebook.com/deborah.sthilaire.3  
facebook.com/TheDivalutionShow  
facebook.com/Divalution/

STRENGTH FROM WITHIN TRAINING

facebook.com/coach-debst.hilaire/

419.366.8091 • 1017 Washington Ave., Bay City

**Transforming Transportation**  
through Alternative Fuels, Non-Emergency Medical, Rides to Groceries, and more!

**MTA**  
MASS TRANSPORTATION AUTHORITY

(810) 767-0100 • www.mtaflint.org



(Family Features) Olive oil is a flavorful and versatile cooking oil that is often trusted in popular cooking methods such as sauteing, stir-frying, dressing, marinating and grilling. It can also earn your trust when it comes to baking.

With seven olive oil varieties to fit almost any need, each Filippo Berio olive oil has its own distinct color, aroma and flavor characteristics. Among those seven, the Extra Light Olive Oil offers a delicate aroma and subtle flavor that can complement your favorite baked goods. Its high smoke point helps keep those goodies moist, and with strong flavors like chocolate, it also lets the sweetness come through.

Additionally, it provides high levels of mono-unsaturated fat (“good” fat) and low levels of saturated fat (“bad” fat), making it a more nutritional choice when compared to butter or margarine. Because you need less olive oil than butter in baking, you’ll save calories as well.

One easy way to incorporate olive oil in your baked goods is during the prep work: where recipes call for buttering or flouring pans, instead brush the pan with olive oil and dust with flour for the same effect as butter.

Explore more tips and recipes using olive oil at [filippoerio.com](http://filippoerio.com).

## DARK CHOCOLATE SOUFFLE

Prep time: 10 minutes

Cook time: 18 minutes

Servings: 2

- ½ tablespoon Filippo Berio Extra Light Olive Oil, plus additional for coating pan
- ¼ cup granulated sugar, plus additional for coating pan
- 4 ounces 70 percent cocoa dark chocolate
- 1 ounce 30 percent heavy cream
- 3 egg whites
- 2 egg yolks
- pinch of cream of tartar

Heat oven to 375 F. Grease two 6-ounce ramekins with olive oil and dust with sugar.

In double boiler, melt chocolate, 1/2 tablespoon olive oil and cream; let cool. Using electric mixer, beat egg whites until soft peaks form.

Whisk egg yolks into cooled chocolate mixture; fold in egg whites, 1/4 cup sugar and cream of tartar. Pour into prepared ramekins; bake 15 minutes.

**Tips: This recipe can be easily doubled. Garnish with fresh berries, if desired.**

# BETTER, HEALTHIER BAKING

## DOUBLE-CHOCOLATE OLIVE OIL CAKE WITH SALTED CHOCOLATE CARAMEL ICING

Recipe courtesy of Chef Sharon Sanders

Prep time: 15 minutes

Cook time: 35 minutes

Servings: 8-10

- ½ cup, plus 2 tablespoons, Filippo Berio Extra Light Olive Oil, divided, plus additional for coating pan
- 1 cup all-purpose flour
- 1 cup granulated sugar
- ¼ cup unsweetened cocoa
- ½ teaspoon baking powder
- ¼ teaspoon baking soda
- ¼ teaspoon table salt
- ½ cup half-and-half
- 1 teaspoon pure vanilla extract
- 1 large egg, lightly beaten
- ¼ cup, plus ⅓ cup, mini dark chocolate chips, divided
- 1 cup canned dulce de leche
- flaky sea salt (optional)

Position rack in center of oven and heat to 350 F. Lightly coat 9-inch round cake pan with olive oil and line bottom with parchment paper. Lightly coat parchment with olive oil.

In large mixing bowl, combine flour, sugar, cocoa, baking powder, baking soda and salt. Stir in half-and-half, 1/2 cup olive oil and vanilla. With electric mixer, beat in egg until well blended. Scrape batter into prepared cake pan and sprinkle top with 1/4 cup mini chips.

Bake cake 25-30 minutes, or until toothpick inserted into center comes out clean. Place cake on cooling rack 10 minutes then turn cake out onto rack and let cool completely.

In medium saucepan, heat dulce de leche over medium heat, stirring occasionally, until softened. Add remaining olive oil and chocolate chips and stir until chocolate has melted and mixture is smooth. Remove pan from heat.

Transfer cake to serving plate. Pour icing over cooled cake, sprinkle with flaky salt, if desired, and serve.

### AVOID OLIVE OIL ENEMIES

Maintain olive oil's flavor and quality by avoiding exposure to heat, light and air. Be sure to store olive oil in a cool, dark place and not over or near the oven.



# THE AGAINST ALL ODDS STRATEGIST



**H**ave you ever thought about changing your name to a phrase or statement that defines you and gives you the strength to love yourself, kick up your heels and say job well done.

This year instead of writing a New Year's resolution to loose weight, pay off some bills and join a gym.

How about we write a "Diary Confession Name Change" that will inspire us to be confident and courageous women in 2018. With much thought and excitement, I said out loud to myself that if I could change my name it would be "The Against All Odds Strategist".

I know it sounds a little different but it speaks to my soul and reminds me of what I've been able to overcome through the years. I don't know about you but the last couple of years or so, I thought God was picking on me and intentionally placing me in difficult or challenging situations. I was often questioning him and asking him, "WHY?" Then I realized God was placing me in these difficult situations because he needed somebody he could trust to overcome against all odds. He needed me to recognize that although I may have failed in some areas of my life, I was not being defined as a failure in his eyes.

I know many of you can relate to feeling picked on and upset because you were experiencing adversity in many areas of your life. But who would have thought God was using these trials, tribulations and setbacks to perfect the women in you. He had a plan and purpose for your life that was far greater than your problems. I want to be the first to tell you, I'm proud of you for persevering and becoming

a woman that can walk in faith with confidence and consistency.

I'm hoping after reading this article you will be inspired to change your name and hold true to the power of love and freedom that it represents for you, your family and the community you serve. I pray this article has inspired you to live the life you love, love the life you live and walk in faith. "The Against All Odds Strategist"

If you decide to take on this Diary Confessions Name Change, remember it has to be a name, phrase, title or statement that's unique to you and empowers you to feel valued, confident and successful.

If you want to share or have questions about the Diary Confessions Name Change please contact me at [Martin2477@comcast.net](mailto:Martin2477@comcast.net)

► *Min. Tarnesa Martin, Writer, Motivational Speaker & Life on Purpose Coach is the founder of Women of Radical Praise & Life On Purpose – "Finding Yourself"*

*Life coaching, Self-Development & Empowerment services, which focus on connecting, supporting and strengthening women through life challenges that impact them personally, professionally, physically and spiritually.*

*Contact info: Phone 810-624-1613 Email: [martin2477@comcas.net](mailto:martin2477@comcas.net)*



# Work Related Transportation



**Ride the MTA to work inside and outside of Genesee County.**

Think of Regional Transportation as your direct round-trip connection to places outside Genesee County. Rely on the MTA's comfortable vehicles and friendly professionals to get you where you need to go, including; Saginaw, Lapeer, Ingham, Livingston and Oakland Counties.



**MASS TRANSPORTATION AUTHORITY**

*Where public transportation goes, community grows!*

**(810) 767-0100 • [www.mtaflint.org](http://www.mtaflint.org)**

## **COSMIC COMBO** January 20-May 13, 2018

**SLOAN MUSEUM**  
**BE THE ASTRONAUT**  
BLAST OFF IN  
**STARSHIP SLOAN**



Sponsored by: 

**Museum Hours: Monday-Saturday  
10:00 am-5:00 pm & Sunday 12:00-5:00 pm**  
Be The Astronaut is a traveling exhibit from Eureka Exhibits.  
810-237-3450 | [SloanMuseum.org](http://SloanMuseum.org)

**LONGWAY PLANETARIUM**  
**SPACE SCHOOL**  
**UNDER THE DOME...  
UNDER WATER**



Sponsored by: 

**Shows daily at 4:00 pm and Thursday,  
Friday & Saturday at 7:00 pm**  
810-237-3400 | [Longway.org](http://Longway.org)

Vol. 9 Issue 1 • WOMEN2WOMEN MICHIGAN

# W2W



Speakers Kevin & Suzanne Young introduced the concept of the Law of Attraction.



The Fourth Thursday of every month W2W is hosting a "Pick Your Passion" Speaker Series.

This was our first on Feb.22, and it was a blast!



Mark your calendar and save the dates of March 22, April 26, May 24 and June 28.

*Limited Seating by ticket only.*



# Speaker Series



Curly Girl Cakes supplied us with dessert!





# SET THE MOOD

## *Naturally*

*If* your idea of a hot Friday night is slipping into your PJ's and falling asleep in front of the TV, we need to talk. Your jobs, family, daily stressors and our never-ending TO-DO LIST, might have you thinking, you don't have the time... But, we always have time for what "WE WANT," don't we? When there's a problem with sexual desire or arousal, it's a physical or emotional issues. Essential oils can support and enhance both.

Essential Oils have been used for centuries in many ways, even just the fragrance of an "additive free" essential oil can directly affect your emotional state, energy levels, maintain hormones and stimulate sex drive.

Let's bring a little more love, beauty, and sensuality your way. So, don't miss out on one of life's greatest pleasures.

### WOMEN'S FAVORITE APHRODISIACS:

Ylang Ylang- A floral scent, it increases sexual desire, encourages attraction, supports the circulatory system.

Cinnamon Bark- Hot oil\*, this scent is sweet and spicy. It improves circulation and blood flow. Put a drop on your tongue for kissing. \*(Always dilute when using topically)

Sandalwood- Promotes emotional openness. It's an exotic scent.

Orange- a sweet, clean, and refreshing aroma with a sense of peace and harmony.

Fennel- it is energizing, vitalizing and stimulating to the circulatory, glandular, and respiratory systems.

## 5 WAYS TO USE ESSENTIAL OILS FOR ROMANCE

Aromatic, using a diffuser.

Topical, as a therapeutic massage. Remember dilute the essential oils with a carrier oil such as sweet almond or coconut oil. Do not use any petroleum-based products with Young Living Essential Oils such as baby or mineral oil or regular lotions.

Spritzer, on linen, around the room and yourself.

Bath, adding a few drops to help create a relaxed and romantic atmosphere. Don't use Black Pepper, Cinnamon or Ginger as they're warming oils.

The body, add a few drops of real vanilla extract, orange, lemon, tangerine or peppermint Oil (that is for Internal Use). Use anywhere on body you want to nibble or naw at.

For more reference on this topic See Living Balanced Book pg. 131, 145 & 158.

### MEN'S FAVORITE APHRODISIACS:

Goldenrod- is relaxing and calming and supports the circulatory system, urinary tract, and liver function.

Idaho Blue Spruce- with a pleasing evergreen aroma that relaxes both mind and body. Great for muscle tension and emotional release.

Cedarwood- woody and warm aroma. Its powerful scent creates a relaxing, calming, and comforting atmosphere.



► *Stacey Kimbrell is a Natural Health Professional, Chemical Awareness & Essential Oil Advocate, International Speaker and Author of Living Balanced. Stacey's desire for you is to "Live with Hope & Zeal in all things." To schedule an appointment or educational workshop 810.423.5721 Stacey@staceykimbrell.com LivingAnointed.com LivingChemicalFree.com OurDailyDrop.com*

A large advertisement for 'pop mod photo' featuring a wedding photo of a bride and groom. The bride is wearing a white lace dress and a long veil, holding a large bouquet of white flowers. The groom is in a dark suit. They are standing outdoors in a grassy area with a wooden fence and trees in the background. The text 'pop mod photo' is overlaid in the top left. In the bottom right, there is a dark box containing the website 'popmodphoto.org', the phone number '810-234-8125', the text 'Photographing Michigan & Beyond', and social media icons for Instagram, Facebook, Pinterest, and Twitter.

pop mod photo

popmodphoto.org  
810-234-8125  
Photographing Michigan & Beyond

# TAKE CARE OF YOUR HEART... IT'S THE ONLY ONE YOU HAVE



As I was preparing to write this article, I did a little research on the American Heart Association's website. Here is what I discovered:

- What was once a disease associated with males, heart disease and heart attacks are now the leading cause of death among women.
- Heart disease, among women, has doubled since 1997, while the statistics show that obesity and type 2 diabetes remain pretty much unchanged.
- A female doctor announced that the rise in female heart attacks MAY be due to added stress...

Ya think??

Who, besides me could have published that little tid bit of information, without a PHD?

We keep adding to what is required of us. We make ourselves indispensable at work, just like we do at home...we go above and beyond for everyone. We do our best to get recognized for a job well done, often spending too many hours and letting our home life suffer. This adds additional stress on already over taxed nervous and cardiovascular systems. As nurturers, our hearts are designed to gather herbs and berries, to calmly remain at home as we cook and tend to our young while the men were out and about, hunting and exploring, getting fight or flight adrenalin rushes. This is no longer the case...we're not only fulfilling our mom/wife/house responsibilities,

we're also out there, right next to them, fighting those saber tooth tigers raising our blood pressure and stressing our nervous and cardiovascular systems.

What are we going to do about it? Well, we could delegate some of the chores at home. Everyone likes to help mom (and dad), things are much happier when there is less stress and more together fun time. We can hire someone to do the things we don't like doing. We can learn how to stay calm...and on and on...it's really not a matter of wanting to try, we have to do it in order to stay healthy, for those we love, and more importantly, for the sake of leading our own joyous lives. It is up to each of us to take time for replenishment and relaxation. It is our obligation to learn how to calm and sooth ourselves. We are responsible for our health, happiness and wellbeing.

*You have the  
power to  
change your  
lifestyle to  
a more user  
friendly one*

This reminds me of a picture I came across, not too long ago, of a female body builder contrasted with an elderly woman gazing, expressionless, out of a window. The caption read, "Both of these women are 70 years old". That was powerful. It really made me stop and think about my lifestyle choices. This was the perfect example, of a woman, who put herself, her heart health and her physicality first. I thought about how much better she lived and loved because she replenished. She was vital, strong and exuberant. She LIVED. That picture did more for me than any other form of media could have. It spoke to me.

Now I'm going to speak to you.

Unfortunately, we don't get any younger. Right now is the youngest your body will ever be again. Your brain joins in on the aging process, much to our dismay. Your heart, as well, will never be the same age, as it is, right now. There is nothing you can do about time's march. **However, your heart, mind and body can be stronger. Did you hear me?** There is something you can do to strengthen your body, mind and heart...and you can begin this very second. Quick, take a deep breath, in through your nose and out through your mouth. Relax.

Your heart is benefited by the same things as your body and mind. Consistent use. Your heart is a muscle. You live with it. You love with it. You put the whole of it into projects and dreams. It is precious. Keep it out of danger.

Here are a few ways:

- Breathe deeply, often. This morning, I lowered my heart rate 10 BPM simply by taking three deep breaths. Taking deep, slow breaths allows more oxygen to be sent to our heart, which in turn, delivers it to our cells. Practicing deep breathing can lower your blood pressure, especially during those "fight or flight" moments that we have wayyyyyy too much of. It helps us to relax, releasing endorphins that calm us down and help us re-center.
- Release anger and/or resentment...but not on anyone. Find a way to re-focus feelings that make you red-in-the-face. This leads to heart disease as well heartache and heart break. Find an activity that engages your whole self, allows you to get lost, helping you release the bad feelings instead of holding onto them. This accomplishes many things. You will be re-directing your anger outwardly, thus preventing bad feelings, you will be exercising your body and strengthening your heart. Wow!!! It can be as simple as a walk, a swim, a trip to the gym or a game of \_\_\_\_\_ with your friends. Pick an activity that you enjoy and stick to it. Use it as a venting tool as well. Your body and heart will thank you for it. There is nothing as beneficial to your heart as regular aerobic exercise.
- Meditate. Quiet your mind, go within. Focus on your breathing. What a huge difference meditation will make. It has been found to reduce blood pressure, the "fight or flight" hormone of cortisol and even



alter your brain's activity. Fifteen to twenty minutes per day will do. Set it aside as "Me" time.

- Move around, stretch, dance. Movement, as opposed to sitting, will not only burn more calories, it will also contribute greatly to your heart health and muscular/skeletal systems. Treat your heart as a muscle, every time a muscle is used we are effecting our heart. Encourage those around you to do the same. Have an after dinner family dancing party. Again, nothing is as heart benefiting as aerobic movement.
- Make your diet a heart healthy one. Eat more fruits and grains, less meat, more fish and chicken. Focus on portion control. Make your food at home. You can do this. Your heart depends on it.
- Don't smoke.
- Love unconditionally.

You have the power to change your lifestyle to a more user friendly one. Take better care of yourself. You matter. You make a difference in people's lives. Make a difference in your own. Be the woman at the gym, not staring out of the window.

So, as you dawn your red, on Friday, February 2<sup>nd</sup> or for the whole month, stand a little straighter, knowing that you are getting to the heart of the matter by making smarter choices. Wear it in honor of the women who fight this battle of heart disease and are winning. Reach out to others to explain how they too can make a difference. We lose 500,000 sisters each year. Don't be one of them. Wear your red proudly. It unites us. We can make a difference. Love.

► *Deborah St.Hilaire has been a women's empowerment/life coach since 2010. She can be reached for personal and group coaching, speaking engagements and retreats. [thedivalution@gmail.com](mailto:thedivalution@gmail.com) or 419.366.8091*



# A NEW YEAR WITH BEAUTY BY DESIGN



Happy New Year one and all, I hope you enjoyed your holidays and are already working on your New Year's resolutions. One of my resolutions for 2018 is to be able to share as much of my beauty experience and knowledge with all of you, the readers. With the help of the staff at W2W we have decided to make "Beauty by Design" more interactive.

With all the beauty products and services out there today, it can become quite confusing. As I do with my clients, I will attempt to answer your questions based on the knowledge and experience I have gained in the industry. For example: "Why doesn't my hair look the same when I style it as opposed to my hair stylist"? "How come my hair color fades so much after only a few shampoos"? "What products can I use to keep my make-up from fading into my smile lines"?

In an effort to help you address your beauty concerns and inquiries please email me at: [tamilyn66@yahoo.com](mailto:tamilyn66@yahoo.com). I will make every effort to answer your emails personally and look for upcoming issues to see if your question was published. Please don't forget to include your name, city or town you reside in and contact information.

To help launch this issue the wonderful staff at W2W have included some of their own questions and concerns in regards to hair and skin care.





**Q What can I do about aging hair? My hair is thinning as I get older and I would like to increase the volume and thickness.**

The staff @ W2W

Note: This was actually 2 separate questions; however aging hair, as well as thinning hair addresses similar needs so I combined both.

Dear Staff

As hair ages it begins to lose moisture and elasticity, resulting in dryer looking hair and sometimes hair loss as well. In order to increase the hair's strength and volume in one step you should use products (shampoo and conditioner are included in your product selection) that contain plant proteins, vitamins A, E and B, and argan oil to help replace the moisture aging hair loses. Products containing Rosemary oil can assist in stimulating the hair follicle and prevent further hair loss.

You may also want to make your own spray in, leave-in treatment by mixing the following in a clean spray bottle.

MIX:

2 cups of water

5 drops pure argan oil

5 drops pure rosemary oil

Apply to damp towel dried hair, comb thru with a wide tooth comb and proceed with drying and styling. Your diet can also affect the health and well-being of your hair so I recommend taking a daily supplement that includes vitamin C, E and B complex as well.

**Q. What are some make-up tips for aging skin?**

Debra C. - Staff member at W2W

Dear Debra-

Aging skin similar to aging hair will lose moisture and elasticity so your first step in your daily make up routine will be to use a daily moisturizer that will replace what it's missing, as well as giving your skin a perfect base before applying foundations. One of my faves is "Olay Regenerist Micro-Sculpting Cream" because it diminishes fine lines, contains B3, can be used day and night and is a great primer prior to foundation application. Foundations should be light weight. Look for one that floats over the skin rather than settling into fine lines and creases. I prefer "Cover Girl + Olay Simply Ageless". It is available in liquid or cream, depending on your preference. Lastly, avoid shadows and powders that may contain

high shimmer or frost since that will only accentuate lines and creases. Keep make up simple and muted and choose powders that are translucent or matte.

**Q What can you recommend for dry skin?**

Mimi M. - Staff member at W2W

Dear Mimi-

First things first, if you have dry skin all year long, try to avoid really hot showers and apply your moisturizer right after a shower. The product will absorb better, since the pores are more open at that time. Make sure you are using a product that contains ceramides, plant extracts and antioxidants and avoid too much fragrance, acids and dyes. My personal pick is "Eucerin Advanced Repair". Moisturize at least twice a day, more if you have extremely dry skin. You may also want to use a humidifier at home and at work to keep skin from drying out.

**Q I have fine hair that gets frizzy. What products or treatments do you recommend to help keep my hair smooth but still touchable?**

Susan L. - Staff member at W2W

Dear Susan-

Most people with fine hair avoid conditioners. However, our hair just like our skin still requires moisture, as well as protection from the elements. Avoid those heavy conditioners and use a leave-in spray instead. To keep hair smooth and touchable avoid daily shampooing and try a Dry Shampoo spray on those days you skipped shampooing. Products that contain argan oil are perfect for your hair type because they smooth down the cuticle of the hair without weighing it down; resulting in smoother, fuller hair. My favorite product line to use for all your hair care needs is: "Moroccan Oil" or if you're on a budget, "OGX Renewing + Argan Oil of Morocco" makes a great substitute.

► *Tami Lyn Sackett is a free lance writer and beauty expert with over 30 years in the industry with a passion for making every woman look good and feel better about themselves through practicing good health and utilizing the right products. Contact Tami @ tamilyn66@yahoo.com*



# Go RED FOR WOMEN'S HEART HEALTH



**A**s women our hearts are big. Big enough to care for our children, our jobs, our aging parents, our spouses, our friends and so much more. But do you know many of us don't have healthy hearts. In fact, heart disease is the No. 1 killer of women, causing 1 in 3 deaths each year. That's approximately one woman every minute.

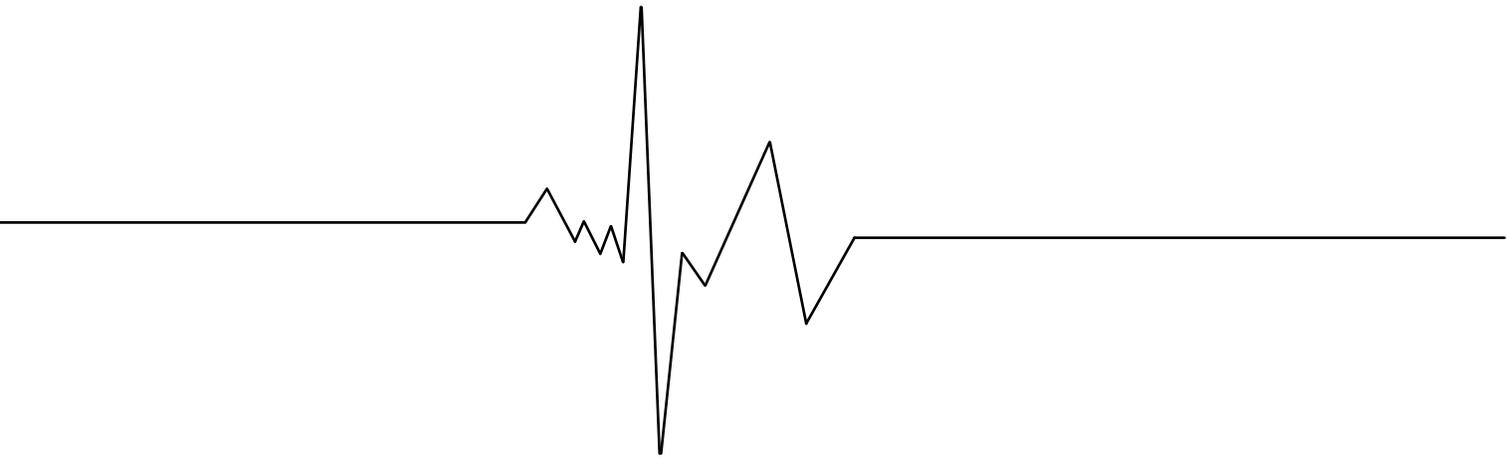
Heart disease doesn't affect all women alike, and the warning signs for women aren't the same as they are for men. There are many misconceptions about heart disease in women, and they could be putting you at risk.

A major misconception is that heart attacks look and act like they do in Hollywood. Well, not every heart attack causes extreme pain that makes the victim grab his chest and collapse. Many times, women have signs that are easily dismissed such as jaw or back pain, lightheadedness, upset stomach/nausea, or shortness of breath. These symptoms can come and go. Don't ignore them, call 911 immediately because time is critical in the event of a cardiac emergency.

**Want to prevent a cardiac emergency?** The good news is you can! You can reduce your risk for cardiovascular disease. In fact, eighty percent of heart disease is preventable by living a healthy lifestyle and knowing your family history and your 'numbers'. Believe it or not, some risk factors can be controlled, such as blood pressure, smoking, cholesterol and lack of regular physical activity. Unfortunately, we can't control factors such as age, gender and family history.

To take control of your numbers and the risk factors you can control, use the American Heart Association's Life's Simple 7, seven simple steps to living a longer, healthier life, will help reduce your risk for heart disease and develop long-lasting, healthy habits that you can teach to your family and friends as well.





# LIFE'S SIMPLE 7 STEPS:

## MANAGE BLOOD PRESSURE

New guidelines were just released by the American Heart Association. Healthy BP is now less than 120 /80.

## CONTROL CHOLESTEROL

By engaging in at least 150 minutes of moderate exercise a week, avoiding tobacco smoke and eating a heart-healthy diet, you can actually play an active role in lowering your cholesterol.

## REDUCE BLOOD SUGAR -

Work to get your weight into a healthy range by eating a heart-healthy diet. Start a food diary to get a clear picture of your eating habits and avoid eating sugary things such as soda, juice, candy or other desserts that can cause blood sugar to spike.

## GET ACTIVE

Getting regular physical activity is also important. Fitting in moderate exercise, such as brisk walking, for 30 minutes a day, 5 days a week can make a big impact on your health. If you're too busy to find a 30-minute block of time, try splitting into two 15-minute sessions or even three 10-minute sessions.

## EAT BETTER

the American Heart Association recommends the DASH style diet – high in fruits and vegetables, whole grains, legumes, nuts, seeds, poultry and fish.

## LOSE WEIGHT

Losing weight means changing the balance of calories in to calories out. If we eat more calories than we need, we can gain weight. If we eat fewer calories than we use, we can lose weight.

## STOP (OR NEVER START) SMOKING

Cigarette smokers have a higher risk of developing cardiovascular disease. If you smoke, quitting is the best thing you can do for your health.

You can get your Life's Simple 7 suggestions and heart score by visiting [heart.org/mylifecheck](http://heart.org/mylifecheck) and see what numbers you should work on. Beating heart disease and stroke means more time for women to be change makers, business leaders and innovators, and more time to be moms, sisters, partners and friends. Beating cardiovascular diseases means more time to be here and be you.

The most Common Symptoms of a Heart Attack for both men and women:

- Uncomfortable pressure, squeezing, fullness or pain in the center of your chest that lasts more than a few minutes, or goes away and comes back.
- Pain or discomfort in one or both arms, the back, neck, jaw or stomach.
- Shortness of breath, with or without chest discomfort.
- Other signs such as breaking out in a cold sweat, nausea or lightheadedness.

▶ *Stacy Sawyer is the senior communications director for the American Heart Association in Michigan. A mom to two and husband to one, you may see her on television, hear her on the radio or pass her on the road as she taxis her kids to one activity to another. She is a heart health cheerleader.*



# RESOLVE TO IMPROVE YOUR FINANCIAL LIFE

## TIPS TO TAKE CONTROL OF YOUR MONEY IN 2018

Photo courtesy of Getty Images

*(Family Features)* Counting calories isn't the only way you can resolve to bring about positive change in your life during the new year. If you're like many Americans, it may be a good time to start counting your way toward better financial health.

The past year brought financial setbacks to nearly two-thirds of United States households, according to a survey by the National Endowment for Financial Education (NEFE). In fact, more than a quarter of U.S. adults say the current quality of their financial lives are worse than they hoped. Topping the list of setbacks in 2017 were transportation issues (23 percent), housing repairs or maintenance (20 percent), and the inability to keep up with debt and falling behind on bill payments (16 percent).

In an effort to reverse that trend, more than two-thirds of U.S. adults will make financial New Year's resolutions for 2018, according to the survey. Among those that plan to step up their financial game, top goals include setting and following a budget (40 percent), making a plan to get out of debt (39 percent), establishing savings (32 percent) and boosting retirement savings (31 percent).

"We continue to see a lot of anxiety about money," said Ted Beck, president and CEO of NEFE. "Three-quarters of Americans said something causes them financial stress, and it's most often not saving enough and debt that are to blame."

Reduce money stress and take control of your finances with these tips for financial success from the experts at NEFE:

**1** Get debt under control. Take a hard look at what you owe. If there's a clear warning sign of too much debt, take action. Set a goal to reduce your debt load next year by 5-10 percent. That might mean reducing impulse shopping. When you face temptation, delay the purchase and give yourself time to consider whether it's a wise move that fits within your budget.

**2** Save now and do so often. Preparing for unexpected events like medical emergencies can help reduce the financial impact of a life-changing event. Emergency savings can offset unexpected costs and help you get back on solid footing. A good rule of thumb is to have 6-9 months of income set aside. If that feels out of reach, start with a smaller goal, even as little as \$500. When it comes to saving, it's also a smart idea to think long term. Review your long-term savings and ensure they are on target for your retirement plans.

**3** Shop for better services. You may be surprised by how much you can save when you periodically shop for the most competitive rates on your recurring bills. Make a game out of shopping providers to find the best value on your insurance policies, cell phone plan, internet and utilities. Ask your providers about current rates and any promotions available to long-time, loyal customers. Then look at alternative providers to determine where you can trim some spending. Be sure to understand your current offering thoroughly so that you are comparing apples to apples.

**4** Understand what's behind your financial decisions. If you ever wonder why you feel good about spending money on vacations but avoid saving for retirement, the answer may lie in your unique values and how they influence your financial decision-making. Consider taking the LifeValues Quiz at [smartaboutmoney.org](http://smartaboutmoney.org), where you can also find help with setting goals and getting your finances in order.



## BUDGET BETTER

To take control of your money and your financial life, it's important to get organized. The most effective tool is a budget. Creating a budget can help you meet personal goals such as buying a house or car, or taking a vacation. It also can help you prepare for emergencies and manage debt.

**INCOME:** Start by listing all income sources, including wages, bonuses and tips, as well as non-employer income such as child support, alimony or Social Security. Generally, you'll want to look at your recurring income, but also include long-range, infrequent income that you anticipate, such as tax refunds.

**EXPENSES:** Next, take into account all of your recurring monthly bills. If you have major periodic expenses, such as a six-month auto insurance premium, account for it in monthly increments so you can save up and have the money ready when the payment comes due. Remember to account for the bills you pay (mortgage or rent, utilities, etc.), as well as unspecified items like lawn maintenance and personal hygiene purchases.

**CATEGORIZE SPENDING:** Some people find it helpful to break expenses into categories, such as housing, transportation, health, personal, entertainment and so on. The key is to capture every point where money is going out so you can get a thorough picture of your ongoing expenditures. It can take a couple months to get a true understanding of what your typical spending looks like.

**SAVINGS:** An effective budget doesn't just capture what's going out; it also reflects what you're able to keep. If you haven't already, outline a savings plan that allows for an emergency fund, regular savings, retirement and investments.

**DEBT:** Consistently paying down the accounts you owe with the maximum amount you can afford is the surest way to reduce your debt load. Account for each debt you owe in your budget, and establish a payment plan that shows how much you can allocate to each account each month.

# SHARING YOUR KNOWLEDGE IS AN ACT OF *Love*

---

*Have you ever read an article in a magazine and thought, “Oh, my daughter (sister, mom, friend) would love to know this!”?*

---

The Women2Women staff was discussing how important print magazines remain in our society’s lives. Many of our readers read this magazine in doctor’s offices, hair salons, and restaurants where they wait. Have you ever read an article in a magazine and thought, “Oh, my daughter (sister, mom, friend) would love to know this!”? I’ve had that thought many times, because I always pick up something to read, so I take a photo of the article as best I can. But because our W2W magazine is free for the taking it’s so easy to share! Just take it home with you!

I believe that sharing knowledge is an important act of love.

Those of us who read a lot gather information that we can share with others. For example, how many of us truly know the different kinds of insurance available, how to plan

a budget, plan for retirement, who can help us with our aging parent, or are knowledgeable about health issues? These things take education, and as we read more we gain more wisdom about them. Then we need to share. All of us are teachers!

As a school teacher, I know how important accurate information is—not just bits and pieces, or false facts. If you are one who gleans information, taking the time to share what you’ve learned shows you care.

The recipient may not always think so. Sometimes it’s hard information (like concern about drinking diet soft drinks with aspartame in them, or the effects of smoking) but my opinion is that we need to share—from our hearts, in loving ways.

Long before the internet, my mom would tear articles out of her many magazines, or run copies, and mail them to me. There was so much great information and I learned a lot. Yes, sometimes it felt like “preaching”. But, most importantly, I knew that she loved me.

Sir Frances Bacon (1581-1626) was the first documented writer to say that knowledge is power. Empower those you love and care about by teaching them what you know. It’s up to us. Because sharing what we know is one of the greatest acts of love.

I’m walking in this with you. Let’s shine our light in 2018!

► *Mimi Matthews believes in the power of words to change lives. You can read her life stories and uplifting posts on her blog <http://particularpassions.me/> and buy her encouraging and empowering words on unique cards and gifts on her Etsy shop here: [https://www.etsy.com/shop/EmPOWordmentCards?ref=hdr\\_shop\\_menu](https://www.etsy.com/shop/EmPOWordmentCards?ref=hdr_shop_menu)*





W2W  
MICHIGAN  
W2WMICHIGAN.COM

October 5 & 6, 2018  
Holiday Inn Gateway Center  
5353 Gateway Center, Flint, MI 48507

## Call for Vendors Limited Space Reserve Your Spot now!

October 5 & 6, 2018

Women's Summit Fri. 9:30 am - 2 pm

Vendor Show Sat. 9 am - 5 pm

**Holiday Inn Gateway Center  
5353 Gateway Center, Flint, MI 48507**

Women's Summit Friday 9:30 am - 2 pm,  
Vendor Show Saturday 9 am - 5 pm

**Experience the fun and excitement  
of the Women's Expo!**

This event is designed to entertain and inspire every guest with topics such as: health tips, fashion shows, educational speakers, workshops, shopping, dancing, exercising, pampering, decorating, home improvement and more.

Exhibitors will offer products and services including: clothing and accessories, jewelry, salon, health, home & decorating, financial, coaching/motivational, cosmetics, education and more.

Take advantage of this event to jump start your holiday sales. To insure your space, sign up today.

Media  
Group  
*She*

**She Means Business**

*Full Service Advertising Agency*

- Event Planning
- Custom One-Time Production
- Long Term Marketing Strategies
- Radio/Television Production
- Media Placement • Seminar Promotion
- Web Design • Graphic Design

**Cell: 810.444.6566**

**dkcstar@comcast.net**

*Cranberries'*  
*Cafe*

- Lunch • Dinner
- Catering • Events

10250 Hegel Road  
Goodrich, MI 48438



**Wednesdays**

Enjoy Half Off  
Bottles of Wine  
with Your Dinner

**ALL MICHIGAN BEERS ON DRAFT**

**(810) 636-3409**

facebook

[www.cranberriescafe.com](http://www.cranberriescafe.com)



**Did Marriage Ruin  
Your Dreams?**

**END THE  
NIGHTMARE!**

**DumpMySpouse.com®**  
**810-235-1970**

# 4 BEDROOM UPGRADES THAT WON'T BREAK THE BANK



Photo courtesy of Getty Images

*(Family Features)* Upgrading your bedroom might sound like a daunting task. You may assume it costs an arm and a leg, takes months and requires professionals to complete. However, upgrading your bedroom doesn't have to mean breaking the bank, or your back. Investing in a few quality upgrades to some bedroom essentials can make your life less stressful and more cost- and energy-effective.

Whether you've moved to a new space, or just want a fresh look and feel, these are four unique, functional additions you can make to your bedroom.

## SMART LIGHTING

Lighting makes the difference between a cozy, inviting escape and a cold, fluorescently lit room. You can upgrade your traditional bedroom with high-tech, smart lightbulbs, which can save you money in the long-run due to their energy efficiency. These lightbulbs are often dimmable, feature Wi-Fi capability and can be controlled from a central hub, like your phone, via manufacturer or third-party apps.

## ADJUSTABLE BASE

An adjustable base can help take your sleep to new heights. Today, adjustable bases come in a variety of designs and sizes, and are usually discrete and sturdy. If you suffer from neck pain or back pain, sleeping in a reclined position in an adjustable bed can help decrease the pressure on your spine by creating an angle between your thighs and trunk, according to Healthline. Bases are easily customizable, usually via

remote, so you can find your favorite bed position, whether you're sleeping, reading or lounging. Learn more about adjustable bases at [mattressfirm.com](http://mattressfirm.com).

## BLACKOUT CURTAINS

The right curtains can help pull together the look of a room, change the perceived size, impact the lighting, reduce noise and even help with temperature control, especially if you have older windows. There are a variety of size and color options to choose from at different price points, so you can spend less time adjusting your thermostat and more time enjoying your sleep space.

## SELF-ADHESIVE WALLPAPER

Self-adhesive wallpaper is one way to upgrade your entire bedroom. There are trendy, customizable options available that are easy to install. The right wall color can bring together the aesthetic of a room, and peel-and-stick wallpaper can provide it without the mess and fumes of traditional wall paint. Self-adhesive wallpaper can be applied to any flat surface, so you're not just limited to walls, and if you change your mind, it's removable and residue-free.

Remember, you don't have to rush and upgrade your entire bedroom all at one time. To ensure you're getting the best value, look for deals on specific items throughout the year and rely on retailers such as Mattress Firm that can help stretch your budget, offering you more for less.



Are you looking for the empowerment of putting extra money in your pocket?

A flexible schedule and a work environment that is both fulfilling and fun?

Join Women2Women Michigan Magazine Sales Team Today!!

***Excellent Commissions!***

Please submit resumes only to  
 Women2Women Michigan Magazine  
 12745 S. Saginaw Street • Ste.806-344  
 Grand Blanc, MI 48439

**W2W**

info@w2wmichigan.com  
 810.694.2326

*We're not just looking for a few good women...*

*Please Join Us!*

**Were looking for a lot of GREAT! Women**

**February 8, 2018**  
 5:00 pm to 7:00 pm  
**Wine and Appetizers**

Introduction by Co-Chair Karen Smith,  
 Membership Chair Kristen Wolosonowich,  
 Program Chair Joan Grebacke - Clarke  
 Core Group Challenge  
 Introduction to Women Providing Hope

**Signature Chophouse**  
 1537 E. Pierson Rd, Flushing, MI 48433  
 Telephone: (810) 867-4319



Your partnerships will improve the lives of women, children and families in the following ways:

- Provide women and families with immediate emergency assistance such as food, water, shelter and basic health services.
- Assist women's counseling programs, mentor pregnant women, support women with dependent children and women who are sole care givers.
- Supply women with personal needs items such as shampoo, diapers, formula, and toilet paper, blankets as well as clothing and household goods.
- Connect women with job-seeking resources such as resume-building, interview coaching strategies and work apparel make over to strengthen their potential to find opportunities for employment.

Thank you for your commitment!  
 ~Your partnership means so much to so many~



# TRAIN TRAVEL

**W**hen I was in college my mother took me from Flint to Chicago on the Amtrak train. I remember little to nothing about it, except the fact that we took the train instead of driving, and it stays in my memory as unremarkable, if nothing else.

I was excited for it, though. That I do remember. A journey on a train always seemed like something a little more romantic and elegant, and even if the reality of Amtrak dispels that notion stateside, train journeys in Europe are something else altogether. Something much closer to that romantic expectation.

Trains in Europe are very common. You can take a mostly ordinary train from Paris to Versailles, a quick 45 minute or so jaunt to the countryside. There is a spectacular high speed train from Madrid to Barcelona. There's a ponderous trip from Rome to Salerno, cramped and uncomfortable in cars that smell like salami and garlic and very loud talking for the entirety of the too-long trip.

We have taken trains in France, Spain, Belgium, the Netherlands, England, Italy and Denmark. Old trains, new trains, first class, second class, standard class, practically cattle car. And the aspect of train travel that still stuns me the most is how incredibly common it is. No one seems at all nervous, or excited, really. In Amsterdam or England, taking a train to work is de rigeur. To me this was always something out of a 19th century novel or exciting adventure tales of the American West, a bygone experience now lost to time.

But across the Atlantic, time has stayed still, at least when it comes to trains. There is something about

waiting for a train to arrive, about standing on a platform, searching for your car and settling into the seat that a plane can't compete with. Train travel offers a connection to the outside world in a way that we do not get the privilege of experiencing it anymore. A plane is too high, one feels that one is almost removed from the Earth entirely. When driving one is focused on the road ahead, the traffic and the directions.

No matter the luxury, or lack thereof on a trip on the rails, I find that a train never loses its excitement for me. It's coal and industry and black smoke and the chug of a choo-choo. It's childhood and adult adventures through new places, the tracks connecting cities and countries and one experience from the next.

I've come a long way from my Amtrak days, but trains, to me, still seem a very romantic way to travel.

▶ *Alexandria Nolan is a misplaced Michigander currently living in the wilds of the Houston urban jungle with her husband and two spoiled pets. She is a published novelist and contributor to various online and print publications, including a lifestyle blog, Greetings from Nolandia. When not writing, she can be found reading or traveling, or reading about traveling.*



# Protect your lake home with a company you can trust.

Whether it's your favorite lakeside vacation spot or your family home, the Auto-Owners Lakeside Living endorsement can give you peace of mind knowing you have the protection you need. With the Auto-Owners Lakeside Living endorsement, you can look forward to fun at the lake knowing your property is taken care of.

Contact your local independent agent:



## Hartland

INSURANCE AGENCY, INC.

810.632.5161

[hartlandinsurance.com](http://hartlandinsurance.com)

LIFE • HOME • CAR • BUSINESS

*Auto-Owners*  
INSURANCE



We sell “thin-line” and the heavy glass “Euro” enclosures. We offer free in-home design consultation and free estimates. We offer the most popular metal finishes and glass types. We do all of our own installations and we back our workmanship with a one year warranty.



**Flint Glass Service • 4047 Eagles Nest Ct • Flushing, MI 48433**  
Eagles Nest Ct runs north from Pierson Rd, one mile west of Linden Rd.

**810-234-4641 • [billjr@flintglassservice.com](mailto:billjr@flintglassservice.com)**

**Mon - Fri 8-5 • Sat by appointment**