

WOMEN 2 WOMEN MICHIGAN MAGAZINE

# W2W

The Transformative  
Power of Gratitude  
*Lynn Turner*

A Ripple  
of Kindness  
*Colleen Kilpatrick*

Pathways to  
Prosperity  
*Kristin Prieur*

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**Tonya Henderson**

*99 Ways to Market & Make a Living as a Full-Time Artist*



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# note from our publisher & editor



Debra K. Collins  
Publisher



Mimi Matthews  
Editor



Lesley Howe  
Executive Assistance/  
Marketing



Jennifer Gardner  
Creative Director

## holiday theme

# Gratitude & Giving Back

Hello dear friends of Women2Women! Happy Celebration Season.

Many of us have mixed emotions during this time of year. While we enjoy so many things about this season, we know the world is not at peace and feel the weight of that deeply. We miss our loved ones who are no longer with us. We get overwhelmed trying to do all the things. We allow ourselves to get run down and defeated, often because of comparison, not using our words, and forgetting to give ourselves grace. The article "Unwrapping Joy: How to Create a Calm, Bright Holiday Amidst the Cheerful Chaos" by Jennifer Beard has detailed instructions for ways to make this season more enjoyable.

As Deb and I were talking about the season and the holidays coming up, we discussed how important it is to find joy in small details, for example, taking out ornaments you use every year and recalling their "story" and significance. Or even making a certain dish that has become your family's favorite. Finding the joy in "being". Relishing time with the people in your life. Disregarding distractions and being present with them. There are so many chances for small celebrations of life and joy. And Deb St. Hilaire actually speaks to this in her article, as well as helps us navigate the changes that always happen as the years go by.

Our writers have so much to offer us for this season. As usual, they write from different viewpoints, and this issue came together in a wonderful mix of suggestions, knowledge, human interest stories, and experiences, and focuses on a mixture of celebrations, gratitude, and pathways we take.

Our cover girl, Tonya, has a very interesting story and creative business. We hope you will take a minute to check out her websites. We also welcome two new writers this issue. Kelly Stonerock and Jennifer Beard welcome to W2W!!

Lastly, we want you to realize that You, our readers and supporters, are a beautiful GIFT to us at W2W! Our wish is that you have a wonderful and blessed holiday. See you in the new year!

## Mimi & Deb



Would you be interested in being an Ambassador for Women2Women?

*We are looking for women interested in collaborating with us on a variety of different projects throughout the year. If you support what W2W stands for and like to be out in the community, this could be you! Please email our publisher, Debra, at [deb@w2wmichigan.com](mailto:deb@w2wmichigan.com) if this sounds like something you would be interested in.*

## contributing writers

Tonya Henderson • Lynn Turner • Deborah St. Hilaire • Suzanne Young • Mimi Matthews  
Kristen Prieur • Amaya Johnson • Stacy Kimbrell • Arlene Crane-Curns • Jennifer Gardner  
Debra Loader • Colleen Kilpatrick • Joy Dettling • Jennifer Beard • Kelly Haskins

# 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 to various locations throughout the area including restaurants, hospitals, retail locations and medical offices in southeastern Michigan. Interested in hosting a distribution location? Email us at [office@w2wmichigan.com](mailto:office@w2wmichigan.com).

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# 10 Holiday questions



**1**

**Search.**  
Do you truly love yourself? No really, how do you know?



**2**

**Practice.**  
What new easy thing can you do every morning to make a meaningful change in your life?



**3**

**Cut Back.**  
What one indulgence do you need to be aware of during this season?



**4**

**Perspective.**  
Are you living your life's current highest and best purpose?

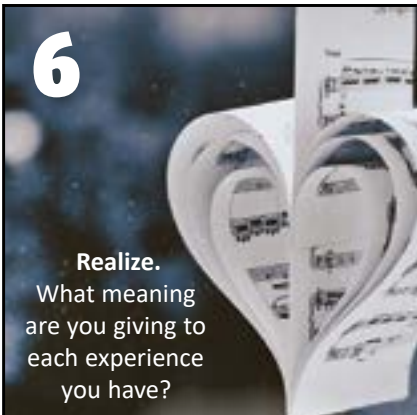


**“The best and most beautiful things in the world cannot be seen or even touched. They must be felt with the heart.”**  
—Helen Keller



**5**

**New Year Goals.**  
What are the three most meaningful goals you want to accomplish in 2024?



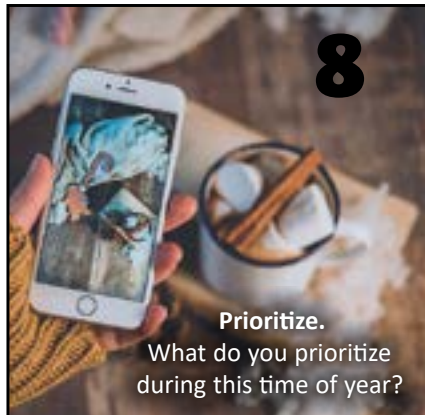
**6**

**Realize.**  
What meaning are you giving to each experience you have?



**7**

**Self-care.**  
Are you making sure you have what you need to get through the season?



**8**

**Prioritize.**  
What do you prioritize during this time of year?



**9**

**Sensations.**  
How do you keep yourself grounded through any stress you are experiencing?



**10**

**Release.**  
What or who are you letting go of that doesn't serve you anymore?



*Jennifer Gardner is a wife and mother of two girls. She loves being creative with the ladies of Women2Women Michigan Magazine.*

Could you turn away

# The next in line?

A photograph of a woman with long brown hair and a child in front of a building. The building has a blue sign that says "FOR HOPE". The woman is wearing a dark jacket and has a backpack. The child is wearing a grey jacket. The text "Neither can we." is overlaid on the bottom of the image.

# Neither can we.

Last winter, we saw unprecedented numbers of overnight guests in our Warming Center, where women and children had to sleep next to men. In 2023 we have served more people in our Soup Kitchens than ever before, and we anticipate a difficult Warming Center season. When people come to us for a safe place to sleep, it's because the shelters are already full.

We have made a commitment to open a second Warming Center, called the **Women and Children Safe Haven**, located at Catholic Charities' North End Soup Kitchen, to increase safety and security, but we need your help!

***With your help and the grace of God, we will never have to turn someone away in their time of need. Please visit our website or scan the QR code to donate today!***

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







# Tonya Henderson



I'm a visionary artist, writer, teacher, spiritual mentor and coach. I help women artists learn to lean into what makes them different and express their creativity in a unique, authentic way to achieve artistic and business success.

I enjoy coaching other artists on how to price their paintings, how to think outside the box when marketing their work, and how to maintain a mindset of success. I've been told that my ability to express simple solutions to seemingly complex personal problems is valuable to my clients.

I try to always speak from a heart-centered, inspired, sacred space, allowing others to feel more confident in themselves and the art they create. I feel it's important to point out what's good in their art, help them see their strengths, and find their way to serving the world with the art they create. I believe our gifts must be shared in some way to help us feel completeness in our life.

I've always been creative and grew up in a creative family. My mother was a quilter and enjoyed tole painting while my father enjoyed woodworking. I had a grandmother who was a seamstress and a grandfather who restored oil lamps and turned them into electrical ones. My family includes an author, a fiber artist, seamstresses, woodworkers, crafts people, photographers, and artists.

After attending the Colorado Institute of Art in Denver I began working at WJRT-TV 12 in Flint as a graphic artist. I also worked with area graphic design studios and advertising agencies until moving full time into freelance design. I lived this life for about ten years.

I became a single mom and when my children entered elementary school there weren't any art-related educational programs in the district, so I began an after-school community education art program. This way I could be with my children while I was working.

This program led to additional school districts and eventually, opportunities with art guilds and galleries. Which then led me to my current position as a contracted instructor for the Flint Institute of Art Museum Art School teaching acrylic painting and marketing for artists.

For the past decade I've been creating and selling what I call "Personal Energy Portraits." These paintings are based on the visions I see while sitting with a client. I utilize my knowledge of color and symbols to discern the messages within the artwork and offer these explanations

to my clients. Offering these images at Mind, Body, & Spirit Expos has been my main source of income.

I recently launched a Patreon site to share my mindset teachings, acrylic painting classes, and pricing, selling, marketing, and business coaching. It's my desire to serve artists at all stages of their development, helping them shorten their journey to success with easy-to-implement strategies.

I've also been writing for many years and have the makings of at least a dozen or so books tucked away in my computer. The idea for my new book, "99 Ways to Market & Make a Living as a Full-Time Artist", came just about a year ago. I made it my mission to get it published this year and now I'm very excited to be able to call myself an artist *and* an author.

My plan is to take each of those books I mentioned to full completion, get them published, and enjoy this new title, because life is short, and as Wayne Dyer always said, "Don't die with your music still in you". I have had a compulsion to throw back the curtain of fear, step forward in authenticity, live my dreams, and lead the way for others to do the same.

A deep desire to understand the truth about life, love, and God has always been the greatest motivation in my life. What I had learned from my parents, school, and the church had always left me

feeling like we are all seeing this world like a big puzzle with too many missing pieces, without ever really having a clear vision of the big picture.

I always felt like there must somehow be more to life or what was the point of this life.

I had a turning point when I read "Conversations with God" by Neale Donald Walsch and realized that our greatest purpose is to serve the world with our gifts and talents. I hadn't yet figured out what that meant for me, but I knew there is a higher plan at work in the world and if we are brave enough to follow our inspiration, life will always lead us, and it did.

As I grew in my understanding of life, love, and spirituality I had a few defining moments that changed the course of my life and career.

The first change occurred after years of participation in gallery exhibitions and juried shows when I realized that this path was not only slow and costly but had not resulted in my ability to quit my day job. I remember

**"Failure doesn't exist if you can have the mindset that every experience is simply a stepping stone on your path toward success."**

## covergirl

declaring to myself that I would no longer pay membership fees and exhibition fees so others could enjoy my work. I said, “From now on, people will pay me to enjoy my work.” It shifted my energy and enthusiasm to create.

There were some wonderful opportunities that came along because of this shift but I was still in a position of needing a day job. One day when I was feeling like my efforts were still not resulting in an ability to live off the earnings of my art. I chose to give up. I had decided not to paint any longer. I took some time to do whatever I felt like doing, and I began to write. It was in that time of surrender that my path became clear. The marriage between my intuitive nature and my art collided into what I call “Personal Energy Portraits” and I officially quit my job.

This is when I had the realization of how important it is to bring your whole self to the table when it comes to serving others with your gifts and talents. I could no longer hide my ability to read the energy of others and I understood that all our gifts are needed and should find expression in the world.

I am so honored to be able to offer messages that inspire, encourage, and uplift those who receive them. These are my tools for coaching, teaching, and inspiring other artists to become more authentic, move past their fears, and utilize their gifts and talents to encourage and inspire others in their own unique way. I feel validated when I create a Personal Energy Portrait and deliver a message that brings the response, “thank you so much, that is exactly what I needed to hear today”, or when I teach acrylic painting or soul painting workshops and hear “this is the best class I’ve ever taken, I can’t believe how much I’ve learned” or when I’m coaching and hear, “the words you use made it so easy for me to understand”. This is true validation, and the only validation that matters to me.

When I am coaching, I often tell my clients that I used to feel like a failure much of the time. Fortunately, however, the universe has always been on my side (not always kind, but always on my side), and **I eventually learned that failure doesn’t exist if you can have the mindset that every experience is simply a stepping stone on your path toward success.** I no longer allow myself to feel like a failure because I remember that each step I take is a stepping stone, and that not everything I do in life is the thing I am meant to do for the rest of my life. Most of the time it’s just a training session for the next thing.

I feel like strength comes from a source within you. Sometimes it’s your thoughts about those in your life you don’t want to let down that keeps you going and sometimes it’s your anger towards those you think tried to hold you down that motivates you.

I believe there is a force within us that I like to call divine intelligence that urges us to push forward, just like the urge of the flower to bloom. The more we allow this urge

to guide our actions the fewer challenges arise, and the fewer struggles we experience. What I have found for myself is that this urge is a yearning of the soul to be fully expressed in the world. I like to believe that my faith in this allows me to move through all challenges with grace and ease.

My newest book, *99 ways to Market & Make a Living as a Full-Time Artist*,” is about thinking outside the box and trying things that take you outside of your comfort zone. It’s specifically geared toward artists, although many of the ideas presented could be utilized by anyone building a business.

By utilizing the ideas you’ll find within the list of “99 ways to market” you’ll be taking advantage of free or low investment opportunities to share your product or service with potential clients—something everyone could benefit from in any stage of building their art business. It also shares what I call “Pro Tips” by offering personal insights on how to level up your implementation of the ideas presented. You can find it on Amazon. It will be released as a Kindle version first and then be released in paperback.

I was asked to share with you what, from my life’s story, I want most for women to know and what are some key life lessons or tools I have gleaned along the way.

When I was young, I always felt like there was something wrong with me. I had anemia from the time I was two, repeated ear infections which left me with hearing loss, pneumonia that almost took my life, broken bones etc. I was a creative thinker and maker which made me “different”. I was sensitive and emotional. These things made me feel like I didn’t fit in, like I was doing everything wrong, and was never quite good enough. I allowed the criticisms of others to diminish my self-worth. I took things personally and built an image of myself based on short comings and differences. Those feelings of inadequacy followed me into every job and every relationship. They kept me playing very small.

I’ve since learned not to place my value in the hands of others, or to allow what others think I’m capable of to stop me from accomplishing anything I desire. I had to learn not to let others’ preconceived ideas about my worth or value interfere with what I choose to do next in my life. It took a hot minute, but it’s given me a sense of freedom and pride.

I no longer wait for the opinion of others to make choices for myself. When I want something done, I say I’m doing it and see who shows up to help. I’ve stopped waiting for help. If I don’t know how to move forward on my own, I research how, or hire someone. I’ve stopped asking for permission and started granting it to myself. To me, these are examples of what it means to be an empowered woman. These are examples of how to become less “stuck” and forge a life worthy of the divinity that lies within each of us.





When working with students and clients I like to share that everything you needed to know about life was gifted to you as a child in just a few short phrases. It goes like this: Row, row, row your boat, gently down the stream. Merrily, merrily, merrily, merrily, life is but a dream.

**1** Row, row, row YOUR boat = Row your own boat. Not your friend's boat, not your spouse's boat, not your children's boat, but *your* boat. If we all spent a little more time paying attention to our own life and less time with what others were doing with theirs, we would be a whole lot happier and so would they.

**2** Gently DOWN the stream = Life was not meant to be a struggle. Paddling upstream is hard, it wears you down and eventually you will give up and end up heading downstream anyway. If you want to go slowly, put the paddles in the boat. If you want to go faster, use your energy to help you paddle downstream. It's less work, more fun, and you accomplish so much more.

**3** Merrily, merrily, merrily = Your life was meant to be fun and lived with joy. Find the joy in your life and

follow it. Following inspired thought always leads to more joy and more inspiration.

**4** Life is but a DREAM = This life is a dream and you are making it all up as you go. I've realized that our entire experience of life is being created inside our own mind. With our thoughts we decide what we will do, how we will respond, who we will love, and who loves us. These are **our** thoughts alone and we alone oversee them. **You have the power to think better thoughts.** So why not dream BIG?

Links:

[www.Tonya-Henderson.com](http://www.Tonya-Henderson.com)

[PaintingPoet.Etsy.com](https://www.PaintingPoet.Etsy.com)

[www.patreon.com/creativespiritstudios](https://www.patreon.com/creativespiritstudios)

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[creative-spirit-studios.mailchimpsites.com](mailto:creative-spirit-studios.mailchimpsites.com)

**Book: 99 ways to Market & Make a Living as a Full-Time Artist** by Tonya Henderson. Kindle Version released November 22, 2023, found on Amazon: [www.amazon.com/dp/BOCNL7QHBH](https://www.amazon.com/dp/BOCNL7QHBH).



# The Gift of Yourself

**D**uring this, the “gift-giving” season, have you ever thought that YOU could be the gift—and all year long?

Now before you start to argue that there is no way that you feel at *all* like a gift, especially right now when you are harried and bedraggled trying to keep all the details of this busy season straight, just read on.

It is my firm belief that each one of us is a valuable light in this world. There is no one else like you, who can do what you do, in the way you do it. (Profound, huh?)

So, how can YOU be a gift? Well, every day our actions affect the people we come in contact with—either positively or negatively. With *intentional* choices, we can add value to their lives. That’s a gift!

#### HERE ARE SOME SUGGESTIONS:

- Hug, hold, or touch someone who is alone and hasn’t felt human warmth in many weeks.
- Visit the one who is physically trapped inside a home, longing to see the sunshine and feel the breeze, and to hear another person’s voice.
- Sit, in the moment, with grief and pain, and breathe alongside another to divide the burden.
- Join in celebration of another’s blessing without asking “why not me, when’s my turn”.
- Listen with stillness, full intention, and focus as someone, with stuttering breath, reveals their story of need.
- Care for the child of a friend who needs to “not-be-a-mommy” for a bit.
- Take the time to write and mail a note expressing gratitude toward someone who has given their time and heart. There are many, many unsung heroes in our lives.

When I am feeling especially stressed, which often leads to self-criticism, I find that directing my focus away from myself to help someone else renews my own spirit.

Yes, you are busy. But taking a few extra minutes to really connect with another person will brighten your day while enabling you to shine your unique light.

That’s how YOU become the gift that keeps on giving—all year long. Won’t you join me?



*Mimi Matthews is in the “encouragement business” as the owner of Empowrdment Cards by Mimi, which features greeting cards that inspire and encourage. She is also a speaker, workshop leader, writer, and our editor. Visit her shop at [www.etsy.com/shop/EmpOWordmentCards](http://www.etsy.com/shop/EmpOWordmentCards), her blog at [www.particularpassions.me](http://www.particularpassions.me).*



# Sweeten the Holiday Season

Once the table is cleared and gifts are put away, it's often time for one of the favorite moments of holiday gatherings. The taste (and smell) of those divine desserts you may only make once a year is enough to keep guests hungry even after the main course.

Put a new staple on holiday menus for years to come with this Cran-Raspberry Quinoa Pudding Trifle that combines fresh raspberries, vibrant cranberry sauce, orange juice and orange zest for a unique dessert. Ready in 30 minutes, it can be an easy way to impress everyone at the table with a creamy pudding base inspired by favorite winter flavors.

As a tasty treat that's ideal for just about any occasion, this take on rice pudding is made using Success Boil-in-Bag Tri-Color Quinoa, which offers a heat-safe, BPA-free and FDA-approved bag and is easily prepared in just 10 minutes. Its light, nutty flavor and versatility creates a pudding that's perfect for a wide range of pairings, from satisfying chocoholics or pumpkin-spice fanatics to whipping up a sweet, simple dessert.

Find more sweet holiday recipe inspiration at [SuccessRice.com](http://SuccessRice.com).

## CRAN-RASPBERRY QUINOA PUDDING TRUFFLE

Prep time: 25 minutes Cook time: 5 minutes Servings: 6

### Quinoa Pudding

- 2 bags Success Tri-Color Quinoa
- 4 cups almond milk
- 3 tablespoons honey
- 1 teaspoon vanilla extract
- 1/2 teaspoon ground cinnamon

### Creamy Yogurt Layer

- 2 cups plain Greek yogurt
- 3 tablespoons honey
- 1 teaspoon vanilla extract
- 1/2 cup heavy cream

### Cran-Raspberry Layer

- 1/2 cup cranberry sauce
- 1/4 cup orange juice
- 1 teaspoon orange zest
- 2 cups fresh raspberries
- 1/2 cup sliced almonds, toasted
- 2 cups gluten-free vanilla cookies, chopped
- 1/2 cup fresh raspberries

(Family Features)



**To make quinoa pudding:** Prepare quinoa according to package directions, substituting almond milk for water. Drain, reserving almond milk.

Remove quinoa from bags and stir into almond milk in saucepan over medium heat. Stir in honey, vanilla and cinnamon. Bring to simmer. Cook, stirring constantly, 5-8 minutes, or until thickened slightly. Refrigerate 45-60 minutes, or until well chilled.

**To make creamy yogurt layer:** In large bowl, stir yogurt, honey and vanilla. In separate bowl, beat cream until stiff peaks form. Stir whipped cream into yogurt mixture until blended. Refrigerate until ready to use.

**To make cran-raspberry layer:** In medium bowl, stir cranberry sauce, orange juice and orange zest. Gently fold in raspberries.

**To assemble:** In 10-cup trifle dish, layer 1/3 quinoa mixture, 2 tablespoons almonds, 1/3 cran-raspberry mixture, 1/3 vanilla cookies and 1/3 yogurt mixture. Repeat layers twice. Garnish with remaining raspberries and almonds.







# A Ripple of Kindness

Sometimes, most times, life's lessons are given to us in the tiny, seemingly inconsequential, moments in life. Going about our day, something happens and we are forever changed. It was on a train from Portugal to Spain one such lesson was given to me.

At the time, I was a Corporate Travel Director overseeing travel programs in various destinations around the world. This trip, Lisbon. This client, a financial company out of New York City. In the end, it would go down as the most challenging program on record for me and my colleagues, but the one thing that kept me going through the long hours, daily calamities and countless stressors was the anticipation of a train trip through Spain I had planned for myself. I could not wait for it to begin.

Finally, the last day of the program arrived. After all the guests had departed and the paperwork had been filed, I was free to begin my vacation. As planned, I packed all my business clothes and supplies in one suitcase and sent them home with a colleague. Dressed in well-worn jeans, a t-shirt and tennis shoes, I walked out of that fancy hotel with a backpack on my back and a baseball cap on my head. Ninety minutes later, I was boarding a train to my first destination, Caceres, Spain.

Settling into a window seat with a table, I noticed that my water bottle was nearly empty. As the train began to roll, I gathered-up the last of my Escudos (Portuguese currency, pre-euro) and headed to the dining car to spend them on a bottle of water and, perhaps, a treat.

After surveying all the delectable, hand-made desserts on display in the refreshment counter, I ordered a bottle of water and my favorite French pastry - a multi-layered, cream-filled delicacy known as a Napoleon. I asked the attendant for the total cost of both the water and the dessert. As it turned out, my remaining Escudos would not cover both items plus a tip for him, so I purchased only the water and placed the rest of my Escudos on his tip plate. Returning to my seat three cars back, I took a big swig of water, opened my journal and began to write.



Ten or so minutes later, I sensed the presence of people approaching. Looking up, I saw two elderly women, both dressed in the black of mourning, walking directly towards me. I had noticed them in the dining car and figured I must have left something behind and they were returning it to me. But that was not the case. They were holding something. A plate. On it, the elegant Napoleon I had selected, but declined.

There are all sorts of circumstances in life that can trigger tears in a human being, but a display of kindness and compassion gets me every time. As soon as I realized what the two women must have perceived in my interaction with the dining room attendant, and what they had decided to do about it, tears welled-up in my eyes. With weathered hands and sweet little smiles on their lined faces, the two elderly women carefully set the plated dessert, a napkin and a fork on the table in front of me.

Without a common language between us, I couldn't explain the reality of my situation - that I was simply clearing my wallet of Portuguese currency on my way out of the country - nor would it have been appropriate to do so. So, through my tears, I simply repeated one of the few Portuguese words I knew. "Obrigado, obrigado, obrigado." "Thank you, thank you, thank you."

Recently, I came upon a passage by Jonathan Fields from his book *How To Live A Good Life*, that reminded of my two benefactors on the train. "We are all capable of contributing to the world in a way that makes a profound difference. A rare few go big...most of us, myself included, take a different yet equally valid path. It's the path of the ripple. Simple actions, moments, and experiences. Created, offered, and delivered with such a purity of intention and depth of integrity and clarity that they set in motion a ripple that, quietly, in its own

eyes been on my screen. Sometimes I notice people who need a hand with an over-sized load or a heavy door. I regularly see people in the grocery store who could benefit from my long arms to reach a desired item on a high shelf. Other times what I see is a neighbor's pet who has strayed from home or a turtle who needs a quick lift across a fast-moving road. Always, I see people who could simply use a smile or a kind word to lift their spirits and bless their day. The need is always there. Our task is to respond.

**"Each of us feels some aspect of the world's suffering acutely. And we must pay attention. We must act. This little corner of the world is ours to transform. This little corner of the world is ours to save."**

—Stephen Cope,  
*The Great Work of Your Life*

way, in its own time, expands outward. Interacting with, touching, mattering to people we've never met in ways we never conceived."

My encounter on the train happened nearly 30 years ago and lasted less than one minute and, yet, it continues to influence me. Today, when my phone tempts me out of the present moment and distracts me from my surroundings, I think of my two Portuguese benefactors

Awareness of our surroundings allows us to see needs in other beings we are uniquely qualified to fulfill. By acting on what we see, we change our little corner of the world. And like my two benefactors on the train, we will never fully know the ripple of goodness that our small acts of kindness and compassion set into motion. May the ripple those two beautiful women set in motion 30 years ago continue to expand outward from each of us.

**"Never worry about numbers. Help one person at a time, and always start with the person nearest you."**

— Mother Teresa

Those two women have undoubtedly left the earth, but the lesson in awareness, compassion, generosity and action they so beautifully demonstrated lives on.

and make a conscious effort to put down my phone and tune back into the moment. When I do, I see opportunities to reach out in kindness to other beings that would have gone unnoticed had my



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*and liberate your energy for the more important things in life." She inspires people to bring their best gifts to the world.*

# Gift Guide

## The Tyrone White Collection is available at the following locations:

Passion Boutique in Flint, Forever Bella Boutique in Burton, Purple Door Store Boutique in Auburn Hills & Merle Norman Cosmetics Stores.



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810.877.5132

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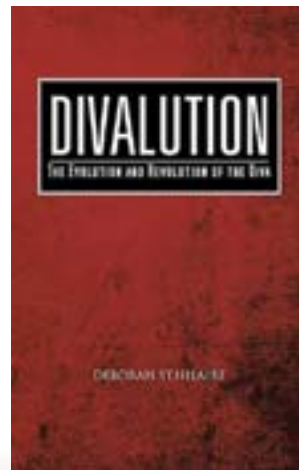
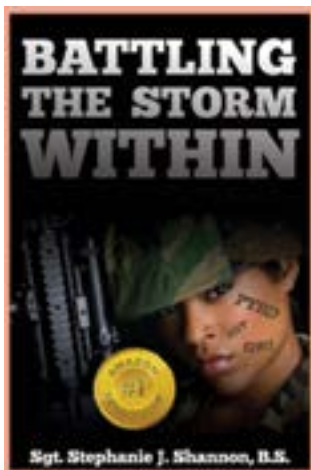
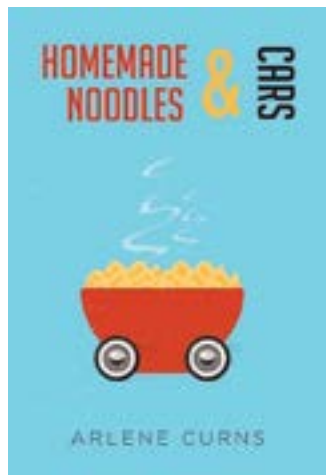
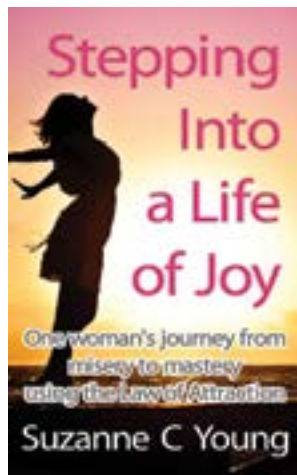
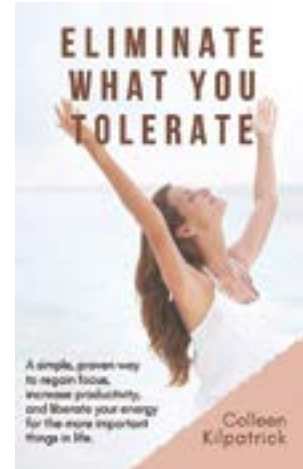
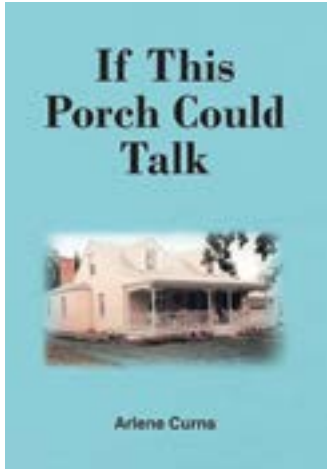
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# Believe in Abundance

How this simple mindset shift will change your reality.

**D**o you ever notice how some people always have it bad? They always have endless complaints and can never get out of their plight. Alternatively, we probably all know someone who has it so good! They are living the dream and have great relationships, fun hobbies and endless opportunities. Some would say that these two individuals have bad luck or good luck. However, I would say it's their mindset that has led them down these two different paths.

Mindset makes the difference of seeing a glass half empty or half full. It's the exact same event, however we either see what is there or what is gone. The person who sees the glass half empty is an example of scarcity mindset. They worry about how they do not have enough ultimately leading to pessimism and disappointment. The person who sees the glass half full has an abundance mindset. They take pleasure in what they have and realize that it is enough for them. This view leads to satisfaction and happiness in daily life.

To further expand on traits of these two mindsets:

**Abundance:** *expansive, limitless, joyful, grateful, inviting, communal, growth...*

**Scarcity:** *limited, contracted, closed off, fearful, selfish, stuck...*

## The Power of Belief

Our brain's natural tendency is to look for proof for our beliefs. We will seek information, relationships, environments and scenarios that align with our underlying and often subconscious beliefs. Because of this, our beliefs are a prophecy for our lives. If we believe that we do not have enough or we are not enough, our brain looks for proof of that in our lives and we make choices that line up with this belief. However, if we are grateful for what we have and excited about everything that comes our way our world will look very different. If we believe our lives are abundant we make choices that prove this and we see the manifestation of abundance in every aspect of our lives.

Abundance isn't just about money!

One of the most common misconceptions about scarcity vs. abundance is that someone's mindset is all about how much money they have. We can see examples on both ends of the spectrum that disprove this. There are extremely wealthy people who live in a scarcity mindset. They cling to their money are greedy and thankless for what they have. They ignore the bounty they live in and this leads to unhappiness in their life.

Alternately the poorest people can live in full abundance. Instead of focusing on what they do not have, they focus on what they do have. This focus on the positive propels them to make decisions that will lead to better opportunities, relationships and greater happiness.

This concept can be applied to much more than money! In fact, if you can recognize the scarcity mindset and start replacing it with an abundant mindset you will see big impacts in all areas of your life.

What's the easiest way to habituate the ABUNDANT mindset?

## Gratitude

Make gratitude a regular habit. Multiple times per day think of three things that you are grateful for. Do more than just list them, make sure that you take a moment to appreciate and *feel* that gratitude in your body. Once we habitually observe all that we have to be grateful for, we are well on the way to an abundant mindset and an abundant life.



Joy Dettling of Ignite Life specializes in helping individuals release unseen stuck stress patterns and embody their true potential. To find out more, visit [ignitelife.net](http://ignitelife.net) or contact [joy@ignitelife.net](mailto:joy@ignitelife.net).



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# Healing With The Law of Attraction

I have a friend in Sweden who was diagnosed with breast cancer in March 2023. Since it had spread to one of her lymph nodes, chemotherapy was recommended. With this serious news she was inspired to reach out to my husband, Kevin, to receive support from his unique style of intuitive/spiritual coaching.

He recorded a personalized healing meditation for her to listen to whenever she wanted to relax and receive support from the universe. She listens to it 3-4 days leading up to each chemo session and also throughout each treatment.

She knows in her heart that she will be fine, but as her chemotherapy approached, suddenly her biggest fear became losing her hair. Remembering the popular LoA phrase, what you focus on expands, she realized that her focus on, "I don't want to lose my hair!", was making her feel miserable and bringing her more of what she did not want. She consequently made the decision to call a friend to come over and help her shave her head. Voila! Once this was done the feelings of panic over losing her hair disappeared and an overwhelming feeling of freedom followed!

Another unique way she has been using the power of her thoughts is: before each treatment she visualizes her cells going with the flow of the experience. She also reminded her body to let the chemicals in the chemotherapy destroy all the cancerous cells and allow the thousands of remaining non-cancerous cells to continue to flourish and be healthy. She told me that during chemotherapy she felt all my "50 trillion cells coming online with me... and the last couple times they just took over and did their own thing: dancing and cheering!" Some people might look at a breast cancer diagnosis as something horrible, my friend feels this has been a positive experience. Some of the benefits she's experienced are:

- She has become more confident in speaking up for herself.
- She's developed a deeper understanding of the power of being in alignment with her inner knowing and listens very carefully to all the signals her body sends her.
- Deepening her meditation practice has led to better presence and peace of mind.
- She's noticed how easily things can work out for her when she lets go of control.

She has one more round of chemotherapy and is looking forward to spending the rest of her life healthy and happy. This is a perfect example of how we can help our bodies heal despite life's challenges, simply by changing the way we think about things. New perspectives bring new results.

**"We are never more than a belief away from our greatest love, deepest healing, and most profound miracles."**

*-Greg Braden*

October was a special month to me as Kevin and I celebrated our sixteenth wedding anniversary. In 2008 Kevin was diagnosed with a brain tumor. We had plenty of things to worry about. We'd only had the pleasure of being married one year. How many more years would we have together? The

fear of the unknown and what might happen before, during, and after surgery was huge. Would he be able to steadily earn money while waiting for surgery? Would he be capable of working after his surgery, or even worse, would he be able to live through the surgery?

New York Times bestselling author Greg Braden once said, "We are never more than a belief away from our greatest love, deepest healing, and most profound miracles." This quote really hit home when suddenly the Universe/God lined up a beautiful synchronicity. One week after his diagnosis a girlfriend called me (who had



previously received six weeks of LoA training from me) and wanted to get together for lunch. She was excited to tell me about a new CD that she had just bought called Money and the Law of Attraction by Esther and Jerry Hicks. Unbeknownst to her, I began to tell her about Kevin's brain tumor diagnosis and how we were worried about money. I asked her if I could borrow it and of course, she happily loaned it to me. This LoA moment (of her having just what we needed at this time) was a turning point for both Kevin and me in our understanding of how to effectively use the LoA to manifest the things we want (by letting go of fear and letting the Universe/ God bring us the solution). The CD was very inspiring, and we went on to spend endless hours during the many months leading up to his surgery, watching all the DVDs that Esther and Jerry Hicks had made about the LoA. This completely changed our perspective about life and helped us eliminate our fear of death. Despite the many ups and downs during this journey, we both continue to be very grateful for all that we learned and the many new doors that have opened for us ever since.

During Breast Cancer Awareness month, may we all choose to leave our old beliefs and habits behind and use the creative energy of the universe and choose new self-empowering thoughts to assist us in attracting an abundance of good health, wealth, and happiness.



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# Can You Be Grateful?

**M**any times it's easy to be grateful when you see a beautiful sunrise, enjoy a perfect cup of coffee, have a little quiet time to read a good book, or share a meal with friends and family.

With the holidays here we may be planning for time off, banquets of wonderful food, getting and giving gifts, maybe traveling to see family. Thankfulness and gratitude messages are everywhere! You can't look at Facebook or IG without seeing a post about how we should have an attitude of gratitude.

What about when things don't go as you want, as you expected, as you prayed for?

Can you still be grateful? Yes – you can, and I didn't say it was easy.

So how can you be grateful if you just lost your job, maybe you're experiencing a health issue, or you are in the middle of a breakup? When life has struggles, and it will, how can you feel Gratitude?

When I was going through a particularly rough season, as I was pouring out all my worries, anger, anxiety, and fear my coach asked me, "What's the gift here?"

Gift?! There's no gift here, there's nothing good in this situation. That was what came pouring out of my heart and my mouth.

She said "There's always a gift." In my head I was screaming NO, you're wrong!

After a little breathwork to calm my soul down, she asked me again "What might be the gift in this situation?" After a long pause and then a long exhale I said "I don't know what the gift is, I just don't know."

I didn't know what the answer was. If it was true that there was always a gift, what might it be?

I searched for something good, I dug deep into what THE gift was. I struggled. What I didn't realize is that I was searching for THE gift. I thought there was one gift as if each of us in a struggle would experience the same gift.

While it is true that there is always a gift, it's not true that there is only one gift, or that everyone will experience the same gift. I was making it so hard because I was focused on being right, on giving the right answer.

My coach said "No, Deb, what is YOUR gift?" MY gift? I learned in that moment of clarity that in each and every situation, good – bad –

challenging, there is a unique gift. A gift just for me.

When I looked at some of my struggles through this lens, I had a new perspective. When I lost my job because the project lost its grant funding, *my* gift was I could focus 100% of my time on changing careers. Yes – I could release my fear of losing a regular paycheck to embrace the amazing opportunity to learn how to coach women as they integrate their Christian faith into their health and wellness journey.

When I got sick and had to spend a week in bed, *my* gift was some time to rest. When my late husband was very sick and losing his battle with cancer, *my* gift was the deepest connection with GOD that I have ever experienced.

As we approach the holidays, even if life is hard right now, look for YOUR gift. There is always a gift, and we can always be grateful.



*Debra Loader is a National Board Certified Health and Wellness Coach and she works with women who are exhausted from doing it all. She can be*

*reached for private or group coaching at [debra@debraloaderlivingwell.com](mailto:debra@debraloaderlivingwell.com) or 810.287.4096.*



# The Transformative Power of Gratitude

## A Key to Mental Well-being

In the hustle and bustle of our daily lives, it's easy to get caught up in the whirlwind of challenges and stressors that often dominate our thoughts. Yet, in the midst of it all, there's a simple yet profound practice that can have a remarkable impact on our mental health: gratitude. This emotion, when nurtured and expressed, acts as a powerful elixir, enhancing our mental well-being in ways that are nothing short of transformative.

Gratitude serves as a beacon of positivity in our minds. When we consciously focus on the things we're grateful for, it shifts our perspective from dwelling on what's lacking to appreciating what's abundant. This newfound positive outlook can do wonders for our mental health. It lifts our spirits, reduces feelings of stress and anxiety, and even bolsters our resilience when faced with adversity. Research has shown that individuals who regularly practice gratitude report lower levels of depression and greater life satisfaction.

As I write this article, I can't help but to reflect on the amazing women who have helped to shape and mold me on a personal, professional, and spiritual level. First and foremost, I am immensely grateful for my mother, Ladonna. Her unwavering love, support, and sacrifices have shaped me into the person I am today. She went above and beyond to provide for me, nurture my dreams, and instill in me the values of hard work and perseverance. Her resilience in the face of adversity has been a constant source of inspiration, teaching me the importance of determination and kindness. Her love is a cornerstone of my life, and I am eternally grateful for her unwavering presence.

In my professional journey, I had the privilege of crossing paths with two exceptional women, Sabrina and Diana, who are clinical therapists. They took me under their wing and mentored me, guiding me through the complexities of my career. Their wisdom, expertise, and generosity in sharing their knowledge have been instrumental in my growth as a professional. Their mentorship not only honed my skills but also deepened my passion for the field. I am immensely grateful for their guidance and the lasting impact they have had on my career.

On a spiritual level, Jenal, whom I fondly refer to as my spiritual mother, has been a guiding light in my life. She welcomed me into her home and has been a constant source of spiritual guidance and wisdom. Jenal not only mentors me but also prays for me daily. Her unwavering faith and kindness have strengthened my own spirituality

and helped me navigate life's challenges with grace. Her presence reminds me of the importance of faith, love, and community.

Gratitude is not merely a fleeting emotion; it is a powerful tool that can enhance our mental health in profound ways. By cultivating an attitude of gratitude and regularly taking time to acknowledge and appreciate the goodness in our lives, we can enjoy a brighter outlook, reduce stress, maintain emotional balance, and foster stronger social connections. So, let's embrace the transformative power of gratitude and watch as it brings greater joy and mental well-being into our lives.



*Lynn Turner is a seasoned mental health professional with 20+ years of experience. Specializing in suicide prevention and high acuity patients, she is a trusted counselor, addiction treatment specialist, and certified life coach. Lynn's dedication extends to mentoring young women and advocating for the vulnerable in mental health. [www.linkedin.com/in/lynnnturner](http://www.linkedin.com/in/lynnnturner)*



# Pathways

**I**t was while spending the summer at our cabin at Houghton Lake that an incident happened at Walmart that could have easily killed me.

It was September 1, 2004, and Walmart was preparing for the Labor Day holiday. Along the left side of the entry aisle parallel with the carts, they had cartons of soda pop stacked up six or seven feet high -- quite a bit taller than me. I had to go behind that display to get my shopping cart. Suddenly, that display of soda pop came crashing down!

Pepsi-Cola cartons exploded all around me. They hit me from my head to my toes, all down my back. They came down with great force. One carton flew over my head and landed in my cart.

The accident was caused by the Pepsi-Cola delivery man. He brought his product in to stack it and found that the Coca-Cola delivery person had edged over onto his space.

That angered him, and he shoved his cartons to get them in, causing them to fall down forcefully. He heard me screaming, obviously in pain, and came around the display to see if I was all right. He told Jack and me what he had done, and apologized. He later denied everything. Jack took me to Emergency to get checked out. The doctor was very understanding. When I told him what happened, he said it was a wonder it didn't kill me.

The cartons of pop weighed over 13# each and we estimated that 20 to 25 cartons fell on me. Imagine someone throwing that many bowling balls at you with great force.

Test after test showed that I had suffered a mild stroke, concussion, post-traumatic syndrome and depression. Our family and pastor thought we should contact a lawyer.

It was almost impossible to get a lawyer to take my case. All those lawyers that advertise on TV to "Call me!" wouldn't touch it. Even our neighbor who is our lawyer wouldn't take it. He said "You won't get anyone to go against Walmart. They have the best -- a big legal department. They never pay for anything."

We did get a wonderful lawyer to take my case named Greg. He was with the law firm of a dear friend.

It took a long time to get the case settled -- more than three years. It seemed to go on forever with someone asking for one more test, one more Ct scan, one more x-ray. Finally, I was called to Greg's office to give a disposition. Greg set up a conference call where Jack and I, Greg, and the other lawyer could all hear the conversation.

Our family lawyer was correct when he said that Walmart wouldn't pay anything. The responsibility was put on the vendor, Pepsi-Cola, not

Walmart. I guess that was fair, because their employee caused the accident.

In the end, they offered to settle out of court for \$30,000. Greg said, "You don't have to accept that, Arlene. If you go to court, a jury will award you a lot more."

Three long years of test after test. I just wanted it to be over, so accepted their offer. The law office only charged me ten percent of my settlement. They could have lawfully charged much more -- so I netted \$27,000. That covered all of my medical expenses and that's all I cared about.

I could have chosen the other path. Juries have a tendency to be very generous in these cases. I would without a doubt be an incredibly wealthy lady today. Do I have regrets about the path I chose? None. I am content with my life. I am enjoying the blessing of excellent health and that is worth more than all the riches in this world.



*Arlene Curns is an author, encourager, and matriarch of a family of 44, spanning five generations. She is enjoying life in northern Michigan surrounded by family and friends. She can be reached at [estimada27@aol.com](mailto:estimada27@aol.com).*



# Unwrapping Joy

## How to Create a Calm, Bright Holiday Amidst the Cheerful Chaos

**A**ndy Williams' voice fills the airwaves, crooning "It's the most wonderful time of the year," a sentiment that heralds the holiday season. But have you ever found yourself questioning, "How much does he really know about my holiday experience?"

Do you consider this to be the Season of Joy? It's a period that's often romanticized, but the reality for many is a combination of stress, financial burdens, and the potential for strained family gatherings. Indeed, the holidays bring about a certain hustle that manifests in crowded stores and year end deadlines.

This got me thinking, what exactly is joy and how can we get more of it. Joy is an emotion that we are all hopefully familiar with.

Emotions are not just a fancy word for how we feel, they are a psychological state with three distinct components: a subjective experience, a physiological response, and a behavioral response. These things work together to create what we think of as emotions.

**The behavioral response is how we actually express emotion.** The words we use can actually transform how we feel. When anger starts to bubble up, see what happens if you label that feeling as "annoyed" rather than "enraged." This subtle shift in vocabulary may just lower the intensity of your emotions. On the flip side, to lift your spirits or pep yourself up, sprinkle your language with lively words like "excited" or call an event "exhilarating." Test it out and watch your emotions rise to meet these more vibrant descriptors.

**Subjective experience is the meaning we give to an event,** regardless of how someone else might react to the very same situation. The power of focus is well-known; it shapes our emotional landscape moment by moment. Yet, we often overlook its potential to enrich our lives. Deliberately channel

your attention toward things that spur creativity, offer solutions, inspire resourcefulness, and spark joy. Harnessing this focus can be transformative, creating the very qualities and emotions you aspire to manifest in your life.

**The physiological response is how your body reacts to an event or experience.** Research reveals the powerful connection between our physical stance and hormonal balance. Striking a 'Superman' pose for just two minutes can reduce cortisol levels and boost testosterone, leaving you feeling more self-assured. Similarly, the simple act of smiling has been consistently linked to increased happiness. This fascinating science prompts a thought-provoking question: how might you use your own body to naturally enhance feelings of allure, vitality, or joy?

Feel free to write a list of scenarios you will experience this season and some specific ways in which you can use the tools provided.

If you are battling clinical depression or grief, please know my heart goes out to you. The suggestions in this article may not be enough to improve your situation and I urge you to seek professional help.

As holiday tunes fill the air, let them inspire you to find joy in life's little delights—a shared laugh, a peaceful snowy scene, or a favorite song. Remember, you have the power to shape your holiday joy with positive words, a focused mind, and a resilient spirit. Embrace the season's challenges as chances to grow, and know that your presence is a gift in itself. This holiday, actively craft moments of happiness and share them generously. Happy Holidays!



*Jennifer Beard, owner of Bold Life & Bold Life Academy, guides individuals through transformative shifts in behavior, beliefs, and emotions, unlocking the path to their most extraordinary lives.*

# Cultivating Gratitude

## A JOURNEY TO THRIVING

### GRATITUDE

Start each day with gratitude by jotting down 3 things you're thankful for from the past 24 hours and why they matter to you. Post this list where you can see it throughout the day. Remember, gratitude can turn even life's daily stresses, like conflicts, financial worries, or health issues, into opportunities for positivity.

*"Rejoice always, pray without ceasing, give thanks in all circumstances!"*

### JOURNAL

Write down all your thoughts, whether they make sense or not. Unleash your big goals, dreams, and affirmations on paper. This practice reduces anxiety, boosts motivation, and quiets racing thoughts.

*"It's easier than you think, so start now!"*

### GOALS

Write your major goals on a piece of paper and place it where you'll see it daily. Read them repeatedly and break them into manageable steps.

*"Without counsel, plans fail, but with many advisers, they succeed!"*

### MORNING ROUTINE

Craft a morning routine tailored to set you up for success. Consistency is key: wake up at the same time, drink a glass of water, journal, practice

gratitude, read your goals, meditate or pray. Avoid checking your phone for at least 30 minutes to establish positive intentions for the day.

*"Rise and shine early to take charge of the day before it takes charge of you!"*

### PERSONAL DEVELOPMENT:

Invest time in personal growth by reading a book, listening to podcasts, or taking courses. Choose one area of focus, take notes, and embrace the journey of self-improvement.

*"Personal development is everything you do in your journey of self-improvement, including serving others, with the right intent!"*

### ACCOUNTABILITY

Staying accountable is crucial for success. If you don't follow through with your plans, it erodes self-trust. While an accountability partner can be helpful, honoring your word to yourself is paramount.

*"Accountability breeds response-ability."*

### GRACE

Keep in mind that this is a journey. Enjoy the process, even during tough times, as it makes reaching your goals all the more satisfying.

*"Therefore encourage one another and build each other up, just as in fact you are doing"*



Stacey Kimbrell is a Speaker, and Author of *Living Balanced*. Stacey's passion for over 15 years is transforming families to a natural way of living through natural remedies, premium essential oils, and living a toxic chemical-free lifestyle. She mixes humor as she exposes the hidden chemicals in products we unknowingly ingest and use in our daily lives. **Live with Hope & Zeal in all things!** 810-423-5721 [StaceyKimbrell.com](http://StaceyKimbrell.com).



# Traditions & Change

**I've always** loved the holiday season. The smells. The company. The lights. Mostly...the company. People come from all over the country to be together for Thanksgiving, then less than a month later, they reconvene for Christmas Eve. That was my family's tradition, as I was growing up, it still is. I loved /love it so much. All of my aunts brought their special dish, the uncles their best booze. There were pies, kifli, scotch and bourbon. There were cookies, muffins, and brandy. There were perogies, bulbolki, pea soup and wine. There were the same old jokes, the same pipe and cigar smells mingled with those of turkey and dressing. It was safe, steeped in tradition, comforting and rich with love and laughter. I felt so secure. Year after year, it was the same. Every family member looked forward to November and December, we were finally all together.

Things change. I moved away. Other cousins followed. Grandpa and Grandma passed, then the Aunts and Uncles started leaving us.

Even though I missed twenty Christmas Eves, my memories remained. My children would request stories and could recite the family Christmas Eve as if they had been there in person. I continued to make the traditional Czechoslovakian food, never quite as good, then I stopped.

Things change. My little family started our own traditions, 2,000 miles away. Some years we had money, others not so much. It's funny how my now-grown boys remember the poor years better. The year we made our own ornaments, the year they played with the boxes and paper rolls and the year our friends provided a Christmas for us. They had no idea that we were struggling...maybe we were less frantic because there was very little shopping that could be done. Maybe we were more attentive because we felt badly. They never complained. Our own traditions included jammies, making gifts, and of course...food and wine. We were always rich with love and laughter. That part stayed the same.

Things change. We have one aunt left. Some of the cousins are gone and others don't come back for the holidays. They left for the same reason I did—the cold weather. I came back. Many of the young cousins have left, including my oldest son. It's different now. *We're* different now. Some of us only see each other on Christmas Eve. I know, for sure, that it is one of the only times we are all together. It seems so much more difficult to spend quality time together. Our kids spend time with their in-laws. We rent an old Tudor mansion instead of gathering at a home. Some of the cousins still make the traditional foods but the rest is catered. However, Christmas Eve is still full of love, laughter, hugs and sometimes tears. That part stays the same.

Things change. We change. Times change.

Some things do not. Like the love we have for our entire family...its unconditional... constant...bottomless and fierce. It's the things that matter most that are eternal. They get passed on, from one generation to another...like our food...our love lives on...family values thrive, and warm, comforting hugs will forever be given. That part will always be the same.

So, this holiday season, remember what's most important...the way you make your loved ones feel. That's a wonderful thing to be remembered for, for generations to come.

## TRY THESE HELPFUL HINTS:

**1** Set a pretty table and decorate, without going overboard. Smells are most important because our brains create lasting memories based on smell.

**2** Welcome everyone with a warm hug and ask them a sincere question, wait and listen for the entire answer. It's the way you make someone feel that will be reflected on during the entire year and beyond.

**3** Have a personal gift for each guest. It can be something you made, their favorite pie or cookies, anything that causes them to feel as though you thought

only of them when you made or bought the little token of affection.

**4** Do not be critical or bring up any touchy subjects. Correct others when and if they do.

**5** Be thankful that they cared enough to spend time with you.

**6** Require all phones to be deposited at door...or at least not used during dinner.

**7** Smile and laugh easily. Tell stories of Christmases past.

**8** Make as many things ahead of time that you can so that you have more time to visit.

**9** Have an extra place setting available in case an uninvited guest should show up.

**10** Hold as many babies as possible. Breathe them in. They will be different next year.

May that be my legacy...one who embraced change without judgement and loved her family without reservation or condition. One who was always rich in love and laughter, with an awaiting hug and kiss...and perhaps a glass of wine. It is the legacy of my ancestors. May it be the legacy of my children. Some things never change.

Be blessed. Enjoy this season. Much love.



*Deborah St. Hilaire is a unifier, enlightener and catalyst for change in the way women are treated and treat each other. Author, speaker, transformational coach and teacher, Deb, the*

*founder of MyBodyMindSpirit.com, is dedicated to enriching lives through selfcare, meditation, movement, thought and journaling. She can be reached at 989.450.4200 or deb@mybodymindspirit.com.*

# Pathways to Prosperity

## Tips and Tricks to Ensure a Healthy Financial Future

**MONEY.** Not many words can instantly raise our anxiety, fears, and blood pressure. But “Money” will do that to many of us! Why? Because we are fearful that we are not handling it right. We are fearful we are not being mindful enough with our finances and making the right choices to optimize our financial picture. And we are fearful we are the ONLY ones with all these concerns! Well, that is not true. The bottom line is we ALL have concerns about money and being on the right path! There are some basic pointers that can help anyone successfully navigate the financial waters, no matter what their situation looks like. Follow these tidbits to help guide your way, and you will be on the right pathway in no time.

### Look at the Big Picture

Potentially the biggest mistake people make with finances is living day to day, week to week, or month to month with no solid plan of where they want to be down the road, in 5, 10, or even 20+ years. The actions and decisions we make day to day will impact the big picture, so it is important to keep that in mind when determining your daily expenditures. Do you want Starbucks every morning this month? Or do you want to save to buy a second residence in 15 years? You may need to sacrifice the daily coffee to get there.

### Learn to Budget, and Stick to It!

Budgeting takes time, effort, knowledge, and most importantly, discipline! If you have no solid knowledge of HOW to budget, there is a vast array of apps available out there that basically calculate a budget for you, all you need to do is follow it. Check out Mint, PocketGuard, or Stash for some user-friendly options.

### Conquer Debt

It is rare we find someone who does NOT accumulate debt as part of adulting. Expenses add up and sometimes we need help for the larger ones, like homes and cars and college. It is ok, and maybe even healthy for your credit, to accumulate some debt. But you have to make sure you are keeping it in line with your income and not digging yourself into a hole full of debt that you cannot dig yourself out of. Be mindful of using lended money, only use it if needed, and be sure to pay off in a timely manner.

### Keep Your Credit Clean

Maintaining a healthy credit score is important for your financial future. Consider this a mark of reputation to lenders. You have to make sure you are maintaining a healthy credit score in order to have more favorable relationships with creditors in the future, if needed. It is wise to check your credit report once a year to clean up loose ends, see where you are at, and check for errors.

### Save and Invest

It is no secret that savings is important. Savings is key in both short- and long-term pictures. There are many reasons we save money, but above and beyond all we need to save for the short term to establish an emergency fund for unanticipated financial strains, and we need to save long term for retirement. As you accumulate income, make sure you are “paying yourself first” and saving for your future. Also, be sure to take advantage of any workplace retirement programs that may have a company match to optimize savings.

### Protect Your Assets

Once you have accumulated some assets, it is important for you to protect them appropriately. Take time to seek out professionals in various areas to assist. Two areas that should be checked into are insurance planning and estate planning.

### Take Inventory!

Once you look at the big picture and set some financial goals and guidelines, it is imperative that you revisit your situation from time to time to make sure you are still aligned with your goals. If adjustments are needed to your big picture goals, or to your day to day spending, taking inventory from time to time will reveal the areas that need revamping.



*Kristin Prieur is a Compliance Manager at My RIA Lawyer. She has a passion for providing financial education for women. In her spare time, she is also a Yoga Instructor and Reiki Practitioner.*



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# Joy Unspeakable & Overflowing!

People refer to this time of year as the “Season of Joy.” I remember the first time I used the word “Joy.” I was 15 years old and traveling to Melrose, Florida for spring break. I was part of an organization called “Campus Life.” I was introduced to this public-school organization from a high school friend named Patty. I was intrigued by this group because I did NOT grow up in a Christian home. The bus I was traveling in was one of about five buses that were filled with teenagers. I did not know a single person.

I remember sitting in that bus, observing all the kids around me. There was laughter, conversation, teasing and joy. I was happy, confident, and the class president at Clarkston High School. I remember thinking to myself, “I might be happy, but these kids have something that I do NOT have. These kids aren’t just happy; they have joy and I know it has to do with that guy named Jesus.” Yes, those were my exact thoughts. It was in that bus, all by myself, that I invited Jesus into my life.

Back home, I then asked numerous other teenagers to the weekly meetings held by our host and leader, Mike. Two years later, one of the friends that I invited to those meetings, Karen, came with me on that annual spring break trip. She made the same decision to invite Jesus into her life. Today, Karen has been a missionary in Taiwan for 15 years. I served as a pastor’s wife in Goodrich, Michigan for 17 years. And Patty has lived a life of imparting spiritual wisdom to others. If it was not for Mike, stepping up as a leader, all three of us would have lived very different lives. Today, all of us have known, and experienced, joy.

The difference between joy and happiness is huge. Unfortunately, happiness is not very dependable. It is an emotion that is based on your circumstances. We can move from sad to happy with a change in those circumstances. We can experience happiness from a good meal, being with family, getting a promotion, etc. Joy is a much deeper experience. It is a deep sense of



*Front L-R Kelly (Haskins) Stonerock, and Mike Thompson.  
Back L-R Patty (Bassinger) Bryant and Karen (Knott) Calmes.*

contentment found only in a relationship with Christ. It is NOT a fleeting emotion like happiness. In Galatians 5:23 it is listed as a fruit of the spirit. Joy is so powerful that you can actually have joy in the midst of a storm. Joy is sustaining. According to 1 Peter 1:8, joy is unspeakable and overflowing.

One of the first times someone used the word joy to describe me was in 2005. My family was featured on a television show called “Wife Swap.” It is a show in which two women live each other’s lives for two weeks. Soon, I was on a flight bound for Atlanta, Georgia to go to the home of a family that I had never met. I had an assistant that travelled with me on the plane. During the flight, this assistant revealed to me that she had dreaded the assignment that she was given to travel with

the “Pastor’s Wife.” She anticipated that a Pastor’s Wife would get up in her face and tell her that she was a sinner, going to hell. Before we departed that plane, she told me how grateful she was that she was assigned to me. She declared, “Now, I wish I could live next door to you and raise my children with you. You have something in you that I just can’t put my finger on. You have a joy that overflows and splashes upon those around you.”

My prayer for you this season is that you find that joy that is unspeakable and overflowing. A joy that overrides any circumstances or negative experiences that you have had in the past. May your joy splash onto those around you!



*Kelly Haskins Stonerock was raised in Clarkston. She has been a resident of Goodrich for 29 years. She served as a Pastor’s wife for 17 years and is, presently, the CEO of BatsAndTraps.com, an animal removal company that services Genesee County and its surrounding communities.*

*Kelly has five kids of her own and she raised 3 other children. She was featured on ABC’s television show, “Wife Swap” in 2005. Her episode is available on HULU, season 2:Episode 11.*



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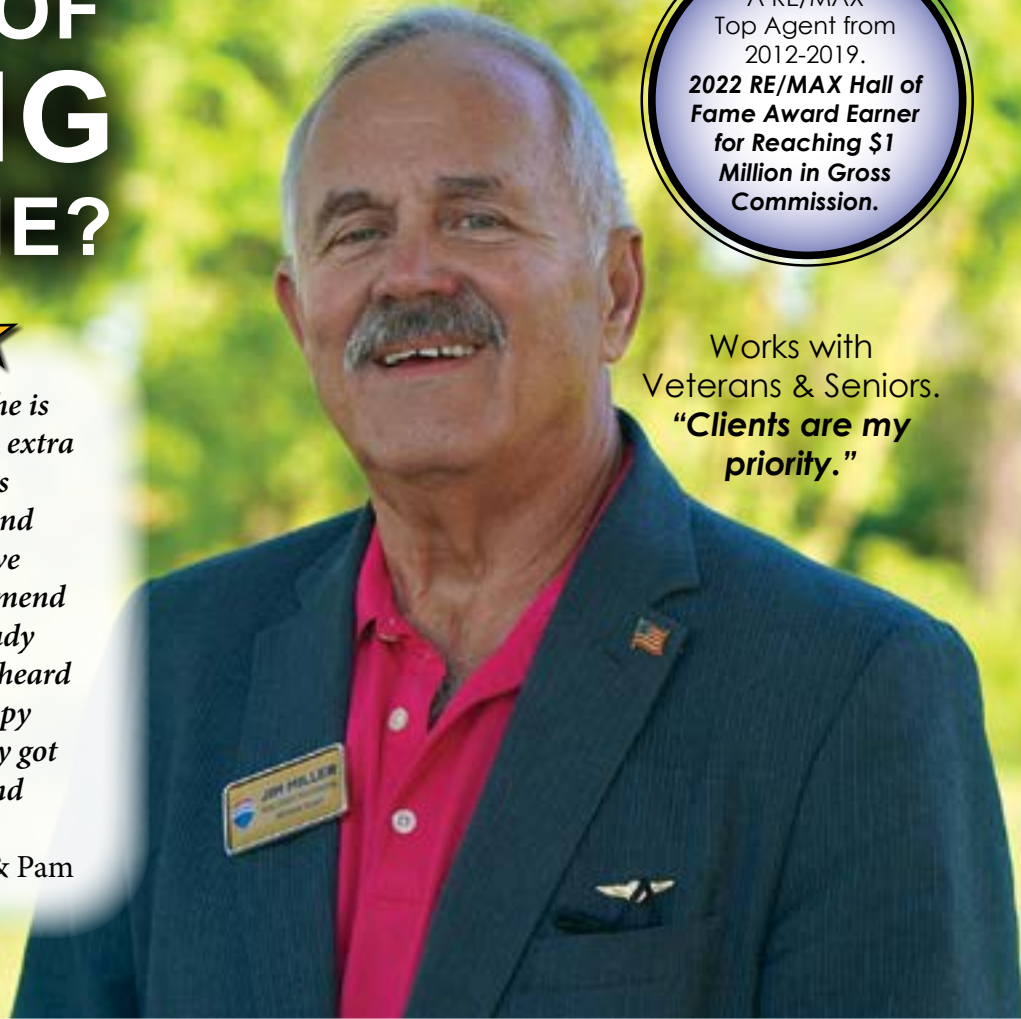


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~ Rob & Pam

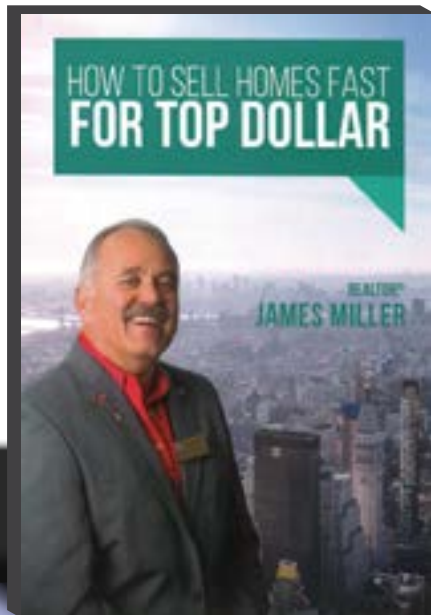
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