

EDITION 6

SOWBO

SOCIETY OF WOMEN BUSINESS OWNERS

**HITTING THE
RESET BUTTON**

CHRISTINA D. MADDOX

**HEAVEN SENT WEDDING
CONSULTANTS & TRAVEL AGENCY**

BUILDING AN INTERNATIONAL SISTERHOOD

www.sowbomagazine.org



EDITOR'S NOTE

TONYA LATNEY

**The Push-The Pregnancy-The Promise
The Purpose**

Pressing The Restart Button

What have the new societal changes pushed you to do? What dream are you pregnant with? What promise have you made to yourself? What is your real purpose?

These are some of the questions I reflected on when I said, "Happy New Year, 2023!" Many people start the year with resolutions like losing weight or stopping smoking. Instead, I decided to change the typical new year mindset and challenge myself to answer some real questions.

What do these new questions actually mean? As I sat relaxing one Saturday afternoon, I began to ponder how these questions apply to my life. What do these questions mean to me? I found myself reflecting on the past few years, reliving the good and the bad moments. I thought about the pressures I felt from societal changes. I thought about the pain I had experienced from people, places, and things. Through all these emotions, I began to feel a different push. I was experiencing a new promise. I felt pregnant with new hope.

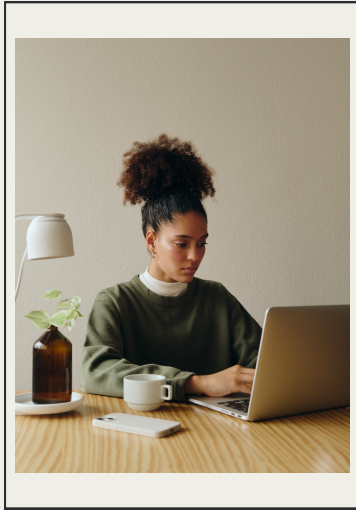
Like myself, I am sure life has thrown a lot at you over the past few years. I often wonder whether other people also feel like they are at a crossroads and are unsure of which direction to go. Maybe they think they must choose a different direction from where they were heading. I can say for myself that this is the season to hit the restart button.

EDITOR'S NOTE

This is a new year, so why not have a fresh start? Pressing the restart button is a practice many people can benefit from. This is a time to reset our minds, bodies, and spirits. As long as you can take a breath, you can also choose to restart any aspect of your life. Hitting the restart button might delete some data, but maybe that is what some of us need. A fresh new mindset can help us forget what is behind us and restore what will motivate us to be the best version of ourselves. The new data may help push us toward our greatest purpose and destiny.

So, let's hit the restart button together. Like a button that switches on and off, I will take a day to turn off and detach from the world. Then when I wake up, I will reconnect and turn on the power, allowing the new data to download into my mind, body, and spirit. I am excited about what will happen after I hit the restart button. Are you?

Tonya D. Latney, MS, BSN, RN
The Dream Coach



LET'S TALK ABOUT

FINANCE BASICS

FOR WOMEN

FLORENCE NORVILLE-CHEEK, MBA



When I say “financial success, what images come to mind? Do you see beautiful people traveling the world first class, someone driving off into the sunset in a brand-new red Ferrari or a smiling family standing outside a mansion? Whether you answer “yes” or “no”, you’re correct.

Financial success means different things to different people, the sooner we define it for ourselves, the earlier we can take steps to achieve our own version. If you haven’t thought about it before, take a few minutes to write down what financial success means to you.



Here are some of the definitions some of my clients have shared over the years:

- Being able to retire at age 55
- Being able to afford an annual vacation
- Paying my bills on time and having money to save
- Acquiring five rental properties in fifteen years
- Living a debt free life
- To be better off this year than I was last year

The path to financial success is littered with clues. Let’s examine some of the strategies financially successful people employ.

1. Establish Goals

Identifying clear goals is crucial to financial success. A financial goal is the exact amount of money needed for a specific purchase or service at a definite date. Making the goal precise helps you determine how much you need to set aside each month and allows you to track your progress.

2. Know your Current Financial Situation

Taking stock of your current financial situation today can help you determine what you need to do tomorrow. Are you on the right track or do you need to make changes? The net worth and cash flow statements are critical to understanding how you’re doing financially.

Your net worth is a snapshot of your finances at one point in time. It is a good idea to calculate your net worth at least once a year. Your net worth should increase over time. If it is not, either you are not saving enough or taking on too much debt. Adjusting your spending and savings plan can help you change this.

ASSETS – LIABILITIES = NET WORTH

Do you know exactly where your money is going each month? If not, you are not alone. Many of us are well aware of the symptoms of financial distress we are experiencing, but are not sure of the cause. Assessing your cash flow can help you figure that out.

INCOME -EXPENSES = CASH FLOW

If your income exceeds your expenses, you have a positive cash flow. If your expenses exceed your income, you have a negative cash flow.

3: Create a Spending & Savings Plan

Once you take stock of your current situation, it is time to create a spending and savings plan. Your plan should show where you want your money to go in the future. How much will you contribute to your retirement fund? How much will you spend on groceries?

While you are creating your plan, remember that your expenses (including the money going into savings) should never exceed your income. If you have a negative cash flow, you will need to make adjustments. Your plan is only helpful if you follow it. Tracking your expenses on an ongoing basis will help you to see where tweaks are needed.

4: Establish an Emergency Fund

An emergency fund provides a cushion that allows you to pay for expenses should the unexpected occur. Financial experts recommend saving at least three to six months' worth of living expenses. Since you don't know when you will need the money, make sure it is in an account that is easily accessible and where there are no penalties for early withdrawal. Saving is easier if you make it automatic.

5: Invest Diversely

There are three main types of investment classes:

- **Stocks:** A share of stock represents a percentage of ownership in a corporation. You can make money from receiving dividend payments and selling the stock for more than you bought it for. Historically, stocks have provided the greatest return long term. However, there are no guarantees.
- **Bonds:** A bond is a loan to a company or government, with you, the bondholder, as the lender. Organizations issue bonds when they want to raise funds. Generally, you receive the principal, at maturity of the bond and interest periodically while you are holding the bond. In general, bonds are between stocks and cash equivalents in regard to risk and return.

- Cash equivalents: Cash equivalents are assets that can be readily converted into cash. They tend to be low-risk, so there is little or no danger that you will lose the money you deposit. As a result, cash equivalents provide a low return.

A good way to reduce the risk of losing money when you invest is to diversify. A well-balanced portfolio has a mixture of stocks, bonds, and cash equivalents.

6: Make Sure You're Covered

Events such as a severe illness, car accident, or house fire can put a serious cramp in your financial health, even if you have savings. Having the right amount of insurance will help protect you from the financial consequences associated with many of life's adversities.

Health insurance is something everyone should have. Many employers offer group health insurance to their workers and, in some cases, their dependents. You may have to pay a portion of the insurance premium, but in most cases you'll pay far less than you would if you had to buy a policy on your own.

If you are employed, it is a good idea to have **disability insurance**, which replaces a portion of your income if you are unable to work. There are two types of disability policies: short-term, which only provides coverage for a limited period of time and long-term, which provides benefits until retirement age.

If you have loved someone, or owe someone you need **life insurance**. Life insurance is not just intended to replace lost wages but services as well. (For example, a stay-at-home mother may want to purchase life insurance to pay for child care if she dies.) There are two basic types of life insurance: term and whole life.

In most states, the law requires that drivers have at least liability **auto insurance**, which covers your legal costs (up to a limit) if you injure a person or damage property with your car. If your car is several years old and worth little, liability coverage may be adequate. However, if your car is newer, you may want full coverage insurance. (This will likely be required by your lender if you have a car loan.)

If there is a mortgage on your property, your lender probably requires you to have **homeowners insurance**. Even if you do not owe anything on your home, allowing the insurance to lapse could be a grave mistake. For most homeowners, their home is their greatest asset – without insurance coverage, a disaster could lead to financial ruin.

Renters insurance covers personal property loss and liability for renters. Don't assume that your landlord's policy will cover your losses – in most circumstances, it won't.

7: Establish a Good Credit History

Your credit report and score can affect your life in many ways. Obtaining a mortgage or car loan (especially one with a good interest rate), renting an apartment, finding a job (many employers check credit reports), and obtaining car insurance with low rates is usually easier with a good credit history.

Your credit report tracks your credit activity, while your credit score is a numeric summary of the information in your credit report and is designed to measure your ability to repay what you owe.

It is very important to use credit responsibly. Always make your payments on time and keep the balances on revolving credit low. Missing payments and carrying high balances will hurt your credit report and score.

8: Delete your Debt

Having debt not only absorbs a significant portion of your income each month but also costs thousands of dollars in interest payments. Conversely, paying off your debt can provide a feeling of relief and give you more money for other things, like savings.

9: Buy a Home

Purchasing a home can be a wise investment. While the real estate market fluctuates, most houses gain value over time. Additionally, Uncle Sam subsidizes your property investment with tax breaks. However, homeownership isn't right for everyone. It is important to honestly assess your financial obligations and determine if you can carry a mortgage and how much can you afford to pay. Don't just rely on the lender's approval amount to tell you what you can afford – take a close look at your budget.

The path to financial success requires being intentional about allocating your financial resources towards your goals. It also requires discipline, persistence, knowledge, determination and the conviction to define what is most important to your happiness.

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procrastination.

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I'll Do It Tomorrow

How To Stop Procrastinating And Get Things Done

It goes without saying that procrastination is about avoiding. What are you avoiding? What are you afraid to find out? What are you not wanting to do? What are you not willing to face? What is so fearful that you choose procrastination over accomplishment, stagnation over forward movement and progress.

Have you ever told yourself you would begin an important project by a certain date and time and you find yourself putting it off. Well that's procrastination.

I know I'm not the only one. Everyone procrastinates.

What Is Procrastination anyway?

The habit of procrastination hurts your productivity more than any other bad habit. Unfortunately, it's one of the most difficult to break.

We have intentions of following through, but our negative emotions make us feel uncomfortable. We find ourselves avoiding the dreaded task for as long as possible.

Top 3 Reasons You Procrastinate That Might Surprise You

1. A fear of failure is the most common cause of procrastination. You fear the consequences of failing. So, in your logical thoughts, if you don't attempt to take action, then you are guaranteed not to fail.

2. You are excessive about perfection. You find it difficult to take action unless and until you know you can do the job to your total satisfaction. It can be a problem when you aren't familiar with your task or it's different from what you are used to.

3. You are experiencing low energy levels. You lack the energy, so you don't feel like doing much. This can come from having an unhealthy lifestyle, insufficient sleep or any other unhealthy cause. You're tired and sluggish so you want to curl up on the couch.

Your Mood Is Causing Procrastination

We've been talking about why we procrastinate. So far, you've seen that procrastination comes from fear, from perfectionism, from your energy levels. But what about your mood? Are your emotions keeping you from taking action?

Procrastination isn't a character flaw. It's not some mysterious curse on your time management ability either.

It is your way of coping with challenging emotions and negative moods when faced with certain tasks. We might be bored, anxious, and insecure, have self-doubt, be frustrated or any other type of emotion towards the task.

This can lead us to think that putting off the task and doing something like cleaning the closet is a better idea.

Instead, this leads us into a vicious cycle. We think that delaying the task will make us feel better. But what happens is that we feel blame, disgust, regret, self-loathing, and all kinds of other emotions when we finally get back to the task.

I delayed working on a task a few days ago. I knew it had to be done but I kept giving myself the excuse that if I didn't do it, I wouldn't make a complete mess of it.

It's not that I couldn't do the job. In fact, I'm good at it. It's just that I had so many other things to do at work and home I couldn't give it my best effort.

Ding. Ding. Ding.

Perfectionism rears its cruel head. Like many procrastinators, I am a perfectionist. If I don't think I can do the task to my exacting standards, I delay starting. When I do tackle it, I end up cramming a 2-week project into a 2-day work fest that isn't my best work.

Psychologists coined this practice of self-serving excuses as self-handicapping. It's a strategy of intentionally sabotaging our own efforts. We do it to erect our own barriers to success that protects us from the consequences of failure that can crush our egos.

When I postpone a task, I fear it is beyond my capabilities of my best work, I am creating an obstacle I can point to as the reason for flopping.

The Link Between Health and Procrastination

As you've seen, procrastination can have a huge impact on your success in life. It can also have a big impact on your physical and mental health.

Procrastination is linked to mental health problems like stress and anxiety. By putting off tasks, it leads to stress over having to get it done at the last minute. This can lead to anxiety, fear, lack of focus or feeling overwhelmed, and feelings of depression.

This stress can then lead to physical symptoms that can be deadly such as cardiovascular disease and hypertension. Too much and continual stress is bad for your health as it can lead to insomnia, chronic headaches, stiff muscles, chest pain, fatigue, low sex drive, upset stomach and obesity.

Our moods, resulting from procrastinating, can lead us to overeating, exercising less often, social withdrawal, angry outbursts, and drug, alcohol or tobacco abuse.

We might end up postponing health checkups that would catch problems early or not taking care of ourselves in a healthy way.

Negative Effects of Procrastinating

We all know that life can be stressful. And many of us procrastinate which can lead to even more stress.

Stress is a leading cause of many health-related illnesses like high-blood pressure, stroke, insomnia, and headaches.

But did you know procrastination can harm you in other ways?

1. Procrastination can be a self-defeating behavior. It leads to a lack of making progress.
2. Procrastination results in a poor product. Cramming to write that important paper or business presentation at the last-minute means you won't be doing your best work.
3. You get things done, but they're the wrong things. Procrastinators shove the important tasks to the bottom of their list. They focus instead on the easy and quick to do ones. They have a false sense of accomplishing a lot.

Put a Halt to Procrastination

One way to do this is to create a procrastination log. This allows you to evaluate what is happening and begin developing ways to prevent it. A procrastination log is simply a journal or diary you record in whenever you catch yourself putting off a priority task.

You can use an old-school pen and notebook, an app on your electronic device, with a fancy journal or diary. Here is what to include in your journal:

- Record or describe what you are putting off-task, project, goal
- Include what you were feeling and thinking when you started to delay
- What you are doing instead-non-important tasks, watching TV, reading
- The results-what happened, how you felt

Use Emotional Freedom Technique (EFT) to Halt Procrastination

Whether or not you have heard of EFT or Emotional Freedom Techniques tapping, this is an effective method for many different situations. It works by using acupressure on specific areas of your body. You physically tap yourself in a rhythmic pattern while repeating a phrase. This tapping allows your body to release energy and emotional blockages so you can relieve stress and become healthier.

How EFT Works

As the title suggests Emotional Freedom Techniques Tapping involves you tapping your face and body while you repeat words and phrases. It may look a little strange to others and you may even feel self-conscious at first. Once you realize that it actually works you won't care what others think.

EFT is a technique that allows us to change dysfunctional beliefs and emotions on a subconscious level. It involves making a statement while tapping different points along meridian paths.

The general principle behind EFT is that the cause of all negative emotions is a disruption in the body's energy system. By tapping on locations where a number of the different meridian flow, you are able to release unproductive memories, emotions and beliefs that cause the blockages.

Think of it as acupuncture without the needles.

During an EFT session you're tapping on various points around your body while concentrating on the specific thing you are procrastinating on. This sends vibrations along your energy paths and these vibrations get to work by unblocking or in other words rebalancing our energy system. The process removes excess irrational reactions but leaves the rational normal reaction. If this sounds like magic. It is.

Next Steps

Begin by looking at the real reason you procrastinate. Next time you catch yourself saying you'll do it later, stop, and really examine why you are.

- Are you afraid you'll fail because you always have in the past?
- Is procrastination something you saw growing up in your family?
- Have you allowed procrastinating to become a habit because you are lazy or just not interested in the task?
- Maybe it's due to your self-esteem level, confidence in our abilities, or your negative thoughts that keep you from taking action.
- Thinking it has to be perfect before you can finish it can keep you stuck and constantly putting off a task until you can do it perfectly.

Now you can begin to take steps to beat your inner procrastinator.

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Trailblazer In Business

Featured Story

CHRISTINA D. MADDOX



*Heaven Sent Wedding
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I am Christina D. Maddox the owner and founder of Heaven-Sent Wedding Consultants and Travel Agency established in 2002. A 1996 Graduate of Temple University, with a Bachelors in Business Administration, I hold certifications as a Wedding , Event, and Meeting Planner, Interior Design, Destination Wedding Planning, with a License as an Insured International Travel Advisor.

I currently serve as the head of the Delaware Chapter of the International Association of Destination Wedding Professionals and Advisory Board Member of the Chesapeake Bay Wedding Magazine. and Wedding Planner with the National Association for Bridal Consultants. I have received many awards throughout my career, with two weddings I planned being featured in the fall edition 2021 and spring edition 2022 of Chesapeake Bay Magazine.

I am proud of the work I and my team have accomplished. With many years of experience in the industry we have worked with many different couples of various cultures. My goal is to make my client's wedding, honeymoon and destination vacation dreams come true. From finding the perfect dress, planning their travel, and managing every detail so that they can experience the best on their special day.

What motivated me to start my business was not just my passion, I believe it is my calling and gift that God has put on my life. All of my clients know that I have their best interest at heart, I think of everything so that they don't have to.

Trailblazer In Business

CHRISTINA D. MADDOX



*Heaven Sent Wedding
Consultants & Travel Agency*

Creating amazing stories that will last a lifetime is my forte and I love the fact that I have been given this once in a lifetime opportunity to achieve excellence and meet every one of my client's standard and desire with excellence. I am an optimistic person I have this ability to keep going and pursue goals in the face of setbacks and it is one of the best assets that I have and am proud of.

I started my company with God's assignment over my life and the passion I have for planning breath taking events in mind. While still working in the legal field, I planned an event for one of my colleagues, my managers stated how they immensely appreciated the work I had done for the event. They said "you're good at this", and what is funny is that in that moment I felt like God was talking to me too. He knew I enjoyed planning and creating something of our nothing and that is when I decided to quit my job and create Heaven Sent Wedding Consultants and Travel Agency.

As a small business owner I am afforded the opportunity to turn my skills, interest and passion into income. Through my business I get to mold, shape and watch my dreams manifest into reality. As my own boss, there is no better feeling than overseeing my own destiny, especially when it includes earning an income that affords me the ability to financially control my life.

I get to make the rules, set my own schedule and working hours. Some days I am super busy, however, I create a balance by planning ahead to combine work activities with leisure, social, or fitness activities. I adjust and set blocks of time for different tasks and most importantly I take some time off during holidays to spend time with my loved ones and friends.

I truly love what I do. One word that sums me up would be visionary. Planning or thinking about the future with original ideas, imagination, wisdom and an attention to detail is what I do best.

EVERY WOMAN HAS A STORY



HEALING IS NOT A MAGIC PILL

Andrea M. Smith, Mental Health Coach

Every woman has a story, and mine is probably no different than most. However, what makes it unique is that only I can tell it.

I've learned how to not allow anyone to define my story and be transparent enough for others to be inspired by it. My process of healing has brought me here and what a journey it has been.

Healing is not a magic pill that changes you over night, it is a process that you must submit to and participate in the lessons it teaches. It equips you with the strength and wisdom to maturely manage your emotional and mental wellbeing, while requiring you to be accountable. The goal of healing is to help you to develop through an inward change that shows up in every area of your life.

The process of healing gets to the root of a thing, so that you cut off what your pain is producing, and the behaviors, and patterns associated with that pain. When healing happens, a shift in your mindset takes place, creating an emotional and mental strength that enables you to no longer be bound or subject to what your pain has watered and given life to.

HEALING IS NOT A MAGIC PILL

Andrea M. Smith, Mental Health Coach

I realized in my process of healing that while I was learning to embrace who I am, I was also learning how to execute who I am. I was no longer trying to live in perfection, but to live authentically. John 8:32 says "And ye shall know the truth and the truth shall set you free", however here is the understanding you must grasp, before the truth can set you free you need to recognize what lie is holding you hostage.

Rejection and acceptance were always speaking to me, and I responded accordingly so much so that I was mentally crippled, and I couldn't move forward. I was contributing to my own suffering and just couldn't see it. The Lord had to teach me that if I was going to heal that I would have to give up control. I had to stop being afraid of revealing too much and of what would be exposed. I learned I would have to surrender control to gain control. It did not mean I would be one would dismiss my pain, rather I would no longer be afraid to feel it, and not always be overwhelmed by what I felt.

Anger, sadness, withdrawing, and shutting down were causing me to create instant remedies for my pain. All of it was driven by fear and would only produce a temporary result. I had to stop self-diagnosing and medicating myself. My mind boosted by fear created thoughts about myself and others that were completely distorted.

I am so grateful to God for teaching me how to embrace and tell the truth without shame or regret. I live my life knowing that I must be spiritually and mentally well. Every decision I make is based on and flows through the strength of these two areas of my life. Living broken showed up in every area of my life, and through my intimate process of healing with the Lord, I now live in the reverse and healing now shows up in every area of my life.

True healing empowers you to live free. I live with a mind that is free to think, process thoughts spiritually, and fight thoughts that attempt to cloud and shake that freedom. My mind is no longer consumed with the "why" of my hurts and I don't live afraid of being reinjured.

HEALING IS NOT A MAGIC PILL

Andrea M. Smith, Mental Health Coach

I have set boundaries and standards that I do not allow to be compromised nor do I feel guilty in enforcing. I no longer give or receive love from a broken place and my heart is open to receive. I do not reason away what is true.

Healing was a decision and commitment I made to the work that would get me there. I stopped wasting time waiting on apologies, for someone to feel bad about what they did to me, and staying stuck trying to figure out how others could not see what they did to me was wrong. My mental well-being is my priority. My process helped me put my emotions in order and taught me how to treat and care for myself.

I want you to be encouraged to know that God is your hope, and your healing is now. There is a time right before the healing of God comes, and it is called the “just before moment.” It’s the moment I learned to not allow fear to overwhelm my thoughts and emotions and cause me to mishandle. Why, because if I was not careful, I could make a move that delayed what the Father was about to do.

As you are working through your process don’t get anxious in your “just before moment”. Take what your process has revealed to you, rest your mind, relax, and bring the thoughts of doubt in. Be grateful for where God has brought you from and what he is bringing you to.

It gets deep at times, you may be feeling some type of way, and everything you see and hear is telling you it won’t happen, and that’s ok. Just remember THE FATHER IS WITH YOU and your ability to hear him is what will make the situation or circumstance better and your healing remain.

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Matt Spidel

FITNESS

THE TRAINER

Success in fitness is not simply helping people achieve their goals—it's much deeper than that. Success comes when you have established trust and support with them. Success involves establishing long-term relationships with them as they move toward their goals. They are so excited and understand the value of how you help them. You are the only person they talk about when conversations include fitness, and they will refer people to you. When your name is brought up, all they can do is smile and tell everyone about how you helped them. In some extreme cases, you are the best part of their day.

THE CLIENT

Success in fitness can sometimes be greatly misunderstood. Yes, achieving the goal is your priority. As you reach small goals, you begin to trust the process. When you trust the process, you begin to enjoy the journey. The journey doesn't just strengthen you physically—it also strengthens you mentally and emotionally. I believe that true success in fitness happens when you have changed for the better both inside and out. Through the process, you achieve the goals as well.

NEW RELEASE

Author

Tonya Latney

Children's journal

2023 2023



Barbershop Talk **RAYY SLYY**



The origination of this great product started from a guy taking care of his mother. Rayy Slyy Latney, a native Washingtonian, left his longtime career as a musician, to take care of his mother once she started showing signs of Alzheimer's. Rayy and his mom were very close. She raised him, along with his 2 brothers, to be very independent. So, when his mom's health started to decline, he didn't hesitate to become the sole caretaker of his mother. He took care of and looked after her the same way she had done for him for 9 years until she passed away in his arms.

Alzheimer's not only changed the personality of the person affected, but it also changes the lives of the family, especially the sole caretaker. As time moves on, the person affected no longer knows who you are. They lash out physically and verbally, and often say things to make you feel inadequate in caring for them. You must be a strong person to deal with an Alzheimer's person daily. You must put yourself in the mindset that this is not the person that you once knew, and they can no longer help themselves.

Rayy's mom eventually became bedridden, and he had to lift her from her bed to her wheelchair 2-3 times per day. This took a toll on Rayy physically and he eventually ended up seeking treatment for his back from a chiropractor. One day, while in the chiropractor's office, the idea for the Amira Wheelchair bed came to him. He was so excited to get the concept on paper, that he immediately left the chiropractor's office

men's motivation



without completing his treatment. He went home and began to research how to get his idea made. He enlisted the help of a company that assisted him in finding out if anyone had invented or had an impending patent on anything similar. No one did. This allowed Rayy to get a utility patent for his bed. The next step was the prototype. He searched different places, but either they were too expensive, or he was given the runaround. A year later, the final company that Rayy reached out to, contacted him to follow up on the progress of his idea. They talked a while. Rayy shared his obstacles and frustrations, and they got off the phone. The next day, the guy called him back and told him that he and his wife slept on the idea and that GOD told him to assist in the development of the bed. This guy had a partnership with a company that manufactures, engineers and builds prototypes. They were able to build the prototype and they have several successful and functional beds ready to go.

The final hurdle for the Amira Wheelchair bed is to get FDA approved. This bed will change the course of caregivers and nurses. It will help in preventing back injuries and assist those taking care of patients at-home, nursing facilities and hospitals. It has taken 7 years to get from idea to conception. But it will be worth the wait.

The Amira Wheelchair bed will be a game changer in the healthcare industry.

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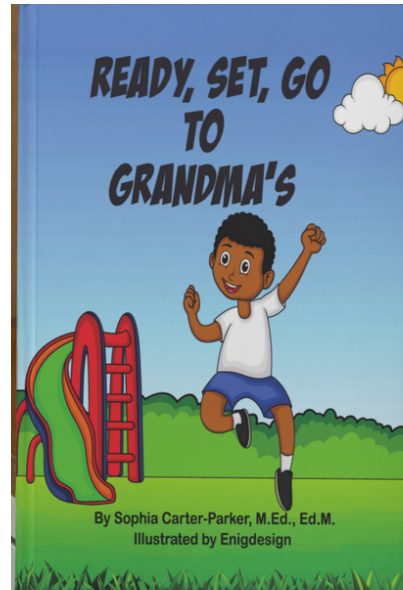
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SOPHIA CARTER-PARKER



SOPHIA CARTER-PARKER is an award-winning educator who has received the prestigious Rose Lindenbaum Improvement in Education Award. A native of Philadelphia, Pennsylvania and has been a professional educator for over thirty years. She has spent her adult life as a professional educator working with children in inner-city schools. Sophia loves having daily opportunities to support students and their parents with academic endeavors.

Writing this feel good book about a child's loving relationship with his grandmother was like a savory treat and a proverbial walk down memory lane for this author.

Three fun facts about Sophia are that she is married, she has three Masters degrees, and she enjoys eating junk food.

Book: <https://amazon.com/dp/B08Y7BWCXB>



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Motivational Transitioning for Change

Three Steps To Begin Again...Again

KAREN SOUTHALL WATTS

“No matter how many times you save the world, it always manages to get back in jeopardy again. Sometimes I just want it to stay saved! You know, for a little bit? I feel like the maid; I just cleaned up this mess! Can we keep it clean for... for ten minutes?!” – Mr. Incredible

No matter how much we all love a good adventure movie or romantic comedy, we learn as adults that no one is coming to save us. No prince. No superhero. No third act plot twist. We have to save ourselves. We know this, and we will need to clean up our hot messes, and start over again many times in life. Yet, there comes a moment, or in the case of a two-year global pandemic, many moments, when we feel we just can't take any more. How do we get up and get going again when we feel tired and defeated?

Beyond searching for faith, inspiration or motivation, how do we do the job of starting fresh again in the wake of pain, fear, and loss? How do we reboot our lives after a career or business setback? Here are three steps that can help us to begin again: Shed your tears. Listen for your calling. Cultivate your community.

Shed your tears

I haven't talked to anyone who hasn't felt a dramatic change based on the last two years of the Covid pandemic and world-wide economic upheaval. Conversations have ranged from grouching about a few extra pounds and a love/hate relationship with stretchy pants, to quitting or changing jobs. Millions have been reevaluating the meaning of existence and the purpose of life. Whether you are taking a few steps to get back to your pre-pandemic normal or totally reinventing your life in the wake of worldwide disruption, your new beginning has to start somewhere.

Motivational Transitioning for Change

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Loss. It is one of the most universal and yet most individual of human experiences. Waxing philosophical, I might even be tempted to say that to live is to suffer loss. The World Health Organization (WHO) reports that over six million people have died from Covid. Millions more recovered but will carry lingering health problems forever. For months families were forbidden to have funerals, church services, or even large family gatherings. That's a lot of pent up grief.

In 2021 the United Nations reported that over 200 million jobs were lost world wide due to Covid. While there has been some job recovery in the last year, people in particularly hard hit industries like tourism and hospitality are still waiting for that "come back to work" call. The US Census Bureau reports over four million small businesses were founded in the wake of all this disruption, many by people laid-off from other jobs. Volatility was everywhere.

Those who worked in essential roles found that society's appreciation for their sacrifice and labor was relatively short-lived. Corporations rolled back Covid pay bumps. As some of their colleagues decided to quit or retire, those left in the trenches were overworked and lived with constant burnout. And for months low-wage workers were forced into the role of enforcers for vaccine and mask rules. It's not hard to understand how millions are feeling a sense of loss and dissatisfaction around work.

If you lost loved ones, lost your job, or just lost your sense of normalcy and self during the last two years, now is the time to shed your tears. Unprocessed grief lingers and weighs down the mind, body, and soul. Let's break out the strategies for dealing with loss and grief.

Start journaling—writing about your feelings is a good way to get them out, acknowledge them, and begin the process of resolving them.

Motivational Transitioning for Change

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Talk to someone—a good friend, a support group, or a therapist might be just what you need to heal from loss. A listening ear can be a balm for your heart.

Have a good cry—if you’ve been holding it together for months on end, you need to let those feelings out. In March of 2021, the Harvard Health Blog confirmed the benefits of crying. The physical and emotional release of crying something out, followed by rest, can leave you ready to move on and tackle life.

Listen for your calling

Whether you describe it as the “still small voice” or the knowledge of your purpose, there is nothing quite like discovering your calling in life. A calling is a strong urge to do something, and you may have more than one calling in your lifetime. Work that you feel called to do is rewarding in ways far beyond money, status, or fame.

A desire for work that feels more important, or a career that allows for adequate time for family and other life pursuits is one factor behind “The Great Resignation.” When millions of workers walked away from their jobs, or told corporate America they wanted to keep working from home, a seismic shift began in the workplace. Listening for your calling is more than simply switching jobs. Here are some ways to hear your calling over the noise of everyday life.

Notice when your mind wanders—in unguarded moments, what do you think about, dream of doing, or wish you could accomplish?

Give yourself time and space—build in the time you need to relax, meditate, or pray and be alone with your thoughts.

Recognize the replay—what activities, causes, or creative pursuits do you return to over and over again? What do you volunteer to do without even thinking?

Motivational Transitioning for Change

Three Steps To Begin Again...Again

Cultivate Your Community

Humans are social creatures. Except for a few mountain-top ascetics sitting alone and contemplating enlightenment, most of us long for company, companionship, and community. Over the last two years, we really had to work hard to meet this basic need. Whether it was live-streaming church services, waving at friends from across the park, or teaching elderly relatives the intricacies of zoom, we did what we could to keep our communities alive and thriving. Sometimes it even felt like we were succeeding.

Community is our source of strength when we're feeling defeated. Community is our delight in moments of joy. A healthy, loving, and trusting community is also where we get correction and guidance when we need it. As you move forward and begin the next phase of life it's time to cultivate your community.

My maternal grandfather was a farmer, and a preacher, who lost bits of two fingers in the coal mines. Eating a tomato in his garden is one of my earliest memories. The first lesson you learn about gardening, from tomatoes to fancy houseplants, is that cultivation is not instant. There are no overnight successes. So, how can you cultivate your community as you begin again?

Prepare and plant - who do you want to be associated with? What kind of causes matter to you? Farmers don't just throw a handful of whatever seeds they find out the back door and hope for the best. They select a space, plan their garden, and prepare the soil. You need to do the same. Time is limited, and you need to spend yours with people you love and respect, and who love and respect you.

Tend and care—take the time to return texts and emails. Send holiday and birthday cards. Pay attention to the joys and sorrows of the people in your network, and let them know you are there for them through both.

Motivational Transitioning for Change

Three Steps To Begin Again...Again

Harvest and rejoice—celebrate your victories and the victories of those around you. Water and saturate your network with an attitude of abundance, a knowledge that there is enough success and happiness to go around for everyone.

Whether you're starting over for the first time or the hundred and first time, you've got this. Strength, resilience and success are all rooted in the ability to start again with lots of energy as many times as life requires. The Harvest and rejoice—celebrate your victories and the victories of those around you. Water and saturate your network with an attitude of abundance, a knowledge that there is enough success and happiness to go around for everyone.

Whether you're starting over for the first time or the hundred and first time, you've got this. Strength, resilience and success are all rooted in the ability to start again with lots of energy as many times as life requires. The big difference this time around is that much of the world is starting over with you—you're in good company. So, shed your tears of sorrow, listen carefully for your life's calling, and cultivate a community of good people around you, and take that first step.

Karen Southall Watts

~Professional Encourager~

Author of *The Solo Workday: Manage your time and gain new clients while working alone*

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I See **LOVE** in The Mirror

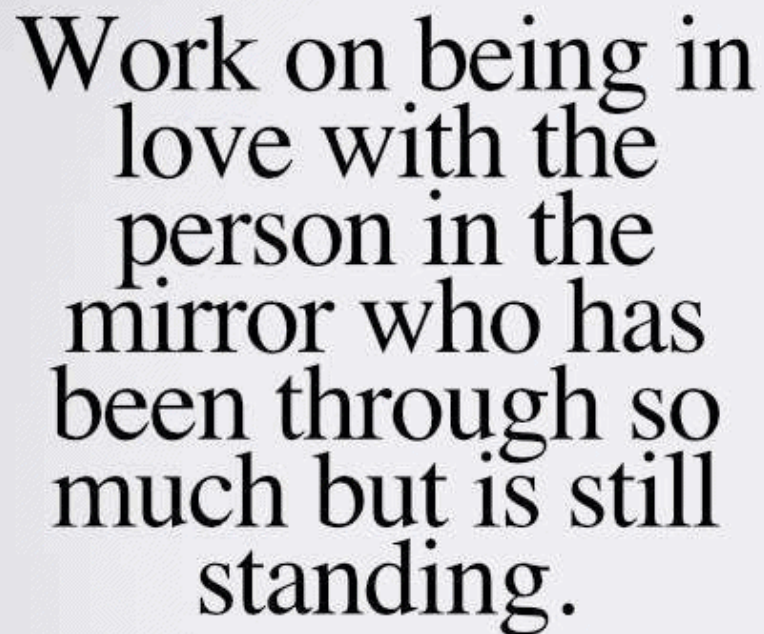
Colena Brown, LPC

We hear the term self love all the time, almost everywhere we turn. However, how many of us have never stopped to really examine what self-love means to us? In this examination, we would first have to have a very clear definition of what love is. "Love," a word that is used and in my opinion miss used in today's society. As we examine self-love, I think we need to be clear on how and why we respond to certain stimulus in the way we do. I have met several people whose definition of self-love was a bit skewed. Not to get too clinical, however, I'd like to share information about recognizing trauma in your life, most commonly trauma in your early childhood. This trauma is usually unrecognized and goes unresolved. However, left in this unresolved space, trauma, shows up in our definition of self-love. I'm not going use the precious time that we have to talk about what trauma could possibly look like in a definition of self-love, I will just talk about what I perceive a healthy sense of self-love should look like.

To all the readers, you can decide how close or far away you are from what I think a healthy sense of self-love looks like. With a healthy level of self-love, you have the ability to introspectively assess your life. Introspection deals with looking inside of who you are for your answers, whether then being defined by external influences. When self-love is in place, you are comfortable with your face, your hips, the length and color of your hair, what the scale says. Anything that you are not comfortable with, you are ready to make the changes that are within your ability to change. You eat right, you exercise, if you are in school you study to make good grades, if you're at work you, love what you do for a living. If you are not happy with what you do for a living; you sit and figure it out, then you go after what you are passionate about. You are not driven by money, you are driven by the commitment of what you can do for others, excited that someone is paying you for that. Self-love allows you to relax in the trueness of who you are, without having to have anyone else signed off on it.

Once we are able to recognize our childhood trauma and work on resolving them the pureness of self-love emerges. As we continue to mature, we realize that words are just that, words. We learn to pay attention to behavior, because it's in our behavior where self-esteem/self-love lives.

Remember, there is professional support available, that can help you better understand your level of self-love. With this start you can bring to work on resolving the unresolved trauma and begin fostering a healthier sense of self/increased Self-Love.



Work on being in
love with the
person in the
mirror who has
been through so
much but is still
standing.

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business beauty



Women must take time to invest in all aspect of their lives. As women we invest in our physical, mental, and financial goals. Our skincare is also an investment we should not miss time investing time in. Not investing in our skincare may cause us not to age gracefully.

5 Tips to skincare:

Getting adequate sleep

Hydrating our skin with hydrating products

Cleanse and exfoliate

Drinking water

Healthy diet

These are a few tips to do daily to help keep our skin beautiful and healthy.

Continue to read on more beauty tips from Manu Luize

<https://manuluize.com/en/beauty-tips-every-woman-should-hear/#/>



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As a 13-time national business elevator pitch champion, Williams has been on top television shows and publications for her pitching, branding, and professional speaking skills. She was featured on Season 8 of ABC’s “Shark Tank,” CNN, MSNBC, Wall Street Journal, the movie, “LEAP,” as well as several others around the world. The philosophy of her “killer” pitch is evident in the strategic and personalized creative communications and presentations solutions Williams puts forth. As serial entrepreneur, international professional speaker, and coach, Williams is equipped to bring life, authenticity, strategy, and boldness to all your oral and written communication needs.

Williams is a graduate of Spelman College and Rutgers School of Law. She currently lives in Brooklyn, New York.

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"Go thou to the sea, and cast an hook, and take up the fish that first cometh up; and when thou hast opened his mouth, thou shalt find a piece of money: that take, and give unto them for me and thee. (Mat 17:27)



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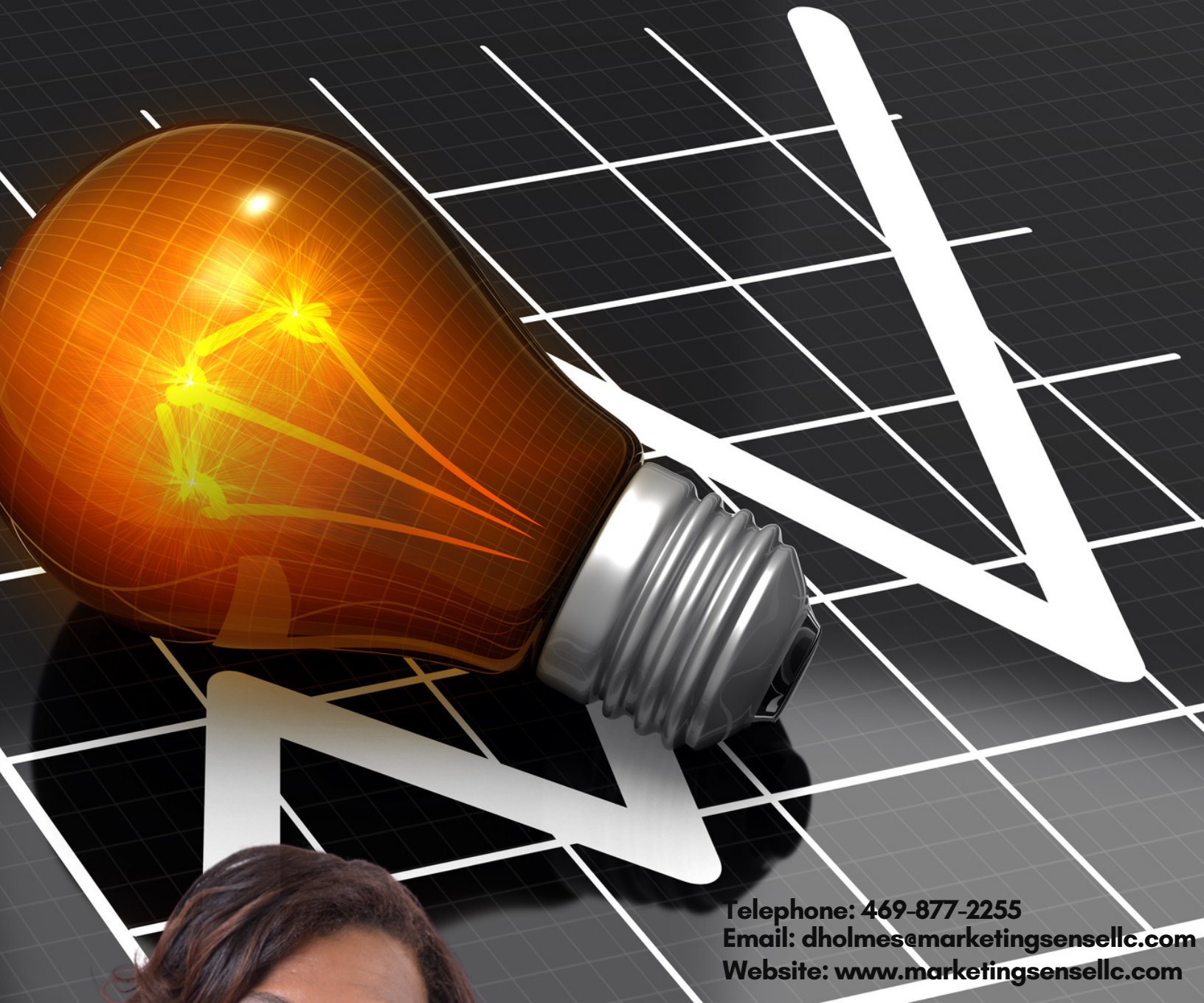
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ANNE ETHEL KOMLAGA is a high spirited Polymath, an Educator and an International award winning Humanitarian with over ten years experience in the field of Education, Leadership and Personal Development. She holds MA Educational Leadership and Management from the University of Ghana and also a fellow of the Young African Leaders Initiative (YALI) West Africa RLC.

As the Executive Director of Quantum Ideas Ghana, Anne stands out for her kindness, commitment and initiative. Together with her group of professionals, she has been able to impact a lot of lives through Advocacy, Donations, Economic Skills Training, Tree Planting and others. Quantum Ideas Ghana is a Non-Governmental Organization duly registered and validly existing under the laws of Ghana. We are hardworking youths in motion impacting our communities with great Ideas and Actions. The focus of Quantum Ideas Ghana is Economic Skills Training for the youth to bridge the unemployment gap to achieve SDG 1, 2, 8.

Anne has a high passion for promoting quality education and gender empowerment issues and As an ambassador of 1district, 1library initiative of the National Readers Association, she works hard in collaboration with relevant bodies towards the attainment of SDG4 and 5 by providing libraries and other learning resources and Programmes to keep the girlchild in school, i.e Ghana Girls Mission and Community Reading Projects

She loves to read and engage in intellectual discourses that promote peace and development and loves to volunteer her leisure time for community development projects. Anne has the proven ability to build rapport and trust quickly and has an enviable record of walking her talks.

GHANA

Anne is also a great Contemporary Writer and an Editor, a Social Entrepreneur, an avid Advocate for the SDGs, a Young Enterprising Youth Leader with a Quantum Agenda for a changed society.

She loves to read and engage in intellectual discourses that promote peace and development and loves to volunteer her leisure time for community development projects. Anne has the proven ability to build rapport and trust quickly and has an enviable record of walking her talks. Anne is also a great Contemporary Writer and an Editor, a Social Entrepreneur, an avid Advocate for the SDGs, a Young Enterprising Youth Leader with a Quantum Agenda for a changed society.

As an Executive Member of a number of humanitarian organizations across board including Reocomm Foundation Ghana, She has a number of projects in the capacity she serves, to her credit. Her recent success was in the area of hosting an Awards Ceremony to Recognize Youths with Ingenious Ideas bringing Change and Development to communities. Anne is ever ready to render her selfless services to any individual or organization that offers genuine opportunities to the girlchild, the less privileged and for social change and progression.

FAV. QUOTE: 'Small acts, when multiplied by millions people can transform the world'-Howard Zinn

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