


# CHOICES

AUTUMN 2024 THE OFFICIAL PUBLICATION OF THE WOMEN ENTREPRENEURS ASSOCIATION



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# CONTENTS

- 05 FROM THE EDITOR**  
BY JUDI MOREO
- 06 ON THE COVER: MARY RONNOW**  
BY JUDI MOREO
- 11 HEALTH IS OUR GREATEST WEALTH:  
A VITAL REMINDER**  
BY COURTNEY LANDIN
- 15 RECLAIMING BALANCE: SIMPLE  
SELF-CARE STRATEGIES FOR A  
HEALTHIER YOU**  
BY DR. SOLA TOGUN-BUTLER
- 18 THE 1% SHIFT: HOW TINY CHANGES  
CAN TRANSFORM YOUR LIFE**  
BY KEELY PIERCE
- 21 THE HEALING POWER OF ART**  
BY JUDI MOREO
- 25 BALANCING SUCCESS AND  
WELL-BEING**  
BY DR. JEFFREY BURKE
- 28 TAKING CARE OF YOURSELF:  
STAYING HEALTHY AND UNSTRESSED  
DURING THE HOLIDAYS**  
BY TRACEY STARR
- 32 PROTECTING YOUR IDENTITY  
FROM DIGITAL THREATS**  
BY PROFESSOR MACK JACKSON JR
- 36 A THANKSGIVING LIKE NO OTHER**  
BY JUDI MOREO
- 40 THE SECRET INGREDIENT FOR  
HEALTHY HOLIDAYS**  
BY JOAN S. PECK
- 42 WELCOME TO THE WOMEN  
ENTREPRENEURS ASSOCIATION**  
BY CHOICES MAGAZINE STAFF
- 44 WEA ACADEMY OF SUCCESS**  
2024 EDUCATIONAL OFFERINGS
- 47 THE WEA TEAM**
- 51 DEFINITION OF AN ENTREPRENEUR**  
BY WOMEN ENTREPRENEURS ASSOCIATION
- 52 MONEY SENSE: 9 TAX TIPS THAT  
COULD SAVE YOU MONEY**  
CONTRIBUTED BY LORRI JACKSON
- 54 HOW I REWIRED MY MIND  
FOR SUCCESS**  
BY BEA-MARIE ANING
- 56 SHEDDING TRAUMA AND  
EMBRACING EMPOWERMENT**  
BY KATHY BALDWIN
- 59 OWN THE GODDESS WITHIN:  
BEAUTIFUL BADDASSES SLOW  
DOWN - BE MINDFUL**  
BY GLENDA BENEVIDES
- 62 THE CEO SELF-CARE PLAN  
EVERY ENTREPRENEUR NEEDS**  
BY DENA PATTON
- 66 ADVERSITY TO EMPOWERMENT**  
BY NIKKI HILLHOUSE
- 68 A FINAL NOTE**  
BY JUDI MOREO

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# From <sup>the</sup> Editor

Dear Readers,

As the holiday season approaches, we often find ourselves swept up in the excitement and festivities that come with this time of year. It's a season filled with joy, gatherings, and cherished traditions. Yet, as much as we love the holidays, they also bring an undeniable amount of stress, pressure, and sometimes, even exhaustion.

That's why we've dedicated this

issue to Health and Wellness—to remind ourselves that amidst the hustle and bustle, it's crucial to take care of our minds and bodies. The holidays can be a balancing act, and maintaining our health is essential for surviving the season, and for truly thriving in it.

We've carefully curated articles and tips that focus on helping you stay grounded, healthy, and centered as you navigate holiday obligations. From stress management techniques and healthy eating strategies to tips on self-care and mindfulness, this issue is designed to equip you with practical tools to prioritize your well-being.

Our goal is simple: we want you to enjoy the holidays without feeling overwhelmed. By taking care of

yourself, you'll be able to embrace the season's magic and spend time doing what truly matters—connecting with loved ones, making memories, and celebrating the joys of the present moment.

Thank you for being part of our community. We hope this issue inspires you to make your health and wellness a top priority, not only during the holidays but all year around. Wishing you a season filled with peace, joy, and good health! Remember, you are more than enough,

Judi Moreo  
Editor-in-Chief  
*Choices*



# ON THE COVER BLAZING TRAILS IN BEAUTY AND BEYOND

## THE ENTREPRENEURIAL JOURNEY OF MARY RONNOW

BY JUDI MOREO

**M**ary Ronnow has been a successful entrepreneur and licensed Master Esthetician for over 30 years. She is the founder of The Skin Institute in St. George, Utah, and the co-owner and founder (along with her daughter, Lieren Pearson) of The Skin Institute International in Honolulu, Hawaii. She is also the owner of Starry Nites Ranch in southern Utah.

Mary has worked in every aspect of the beauty, skincare, spa, and medi-spa industry. She has owned esthetic schools, medi-spas, worked for plastic surgeons and dermatologists, and worked as an educator and manufacturers rep. She has provided training and career opportunities for over a thousand students in the skincare field. Mary currently serves on the Hawaii Spa Association (HI Spa) board. Her passion lies in leadership development, and training other like-minded individuals who are passionate entrepreneurs. Mary believes "Being an entrepreneur is a risky business. You are betting on the fact that you can do something better than the next guy. It is not for the faint of heart. You must get comfortable with the uncomfortable. No one is going to fix your problems for you. There is no blueprint for leaders. The old methods of doing business are not going to work anymore. They are old and tired. So, blaze your path. Don't worry about the competition. Set the standards for everyone else to follow. Nothing will be more rewarding!"

**JM:** What is Starry Nites Ranch?

**MR:** Nestled in a secluded forest of Juniper trees lies



Mary Ronnow

a hidden gem, Starry Nites Ranch. It is located in New Harmony, Utah. Here we host retreats, weddings, and various other types of events. Guests look to the west to see the green, pastoral view of the Pine Valley mountain range. To the east, one experiences the fiery red view of Kolob National Park. Locals call it the “Five Fingers”.

The beautifully appointed ranch sleeps up to 16 guests. Starry Nites Ranch welcomes anyone seeking solitude and respite from a hectic life.

**JM: What motivated you to start a place for retreats?**

**MR:** I was inspired to purchase the ranch during COVID. People were seeking fresh air, peace, and solitude. Guests are rewarded with cozy accommodations and incredible vistas. There is no ambient light, only moonlight and an inky blue sky splashed with stars. Guests can interact with Willow, the horse, bunnies, and ducks.

**JM: What are your goals for Starry Nights Ranch? Are there any upcoming projects or initiatives you are excited about?**

**MR:** I want Starry Nites to continue to be a refuge for all. What is the point of having beauty if one doesn't share it? I'm excited to announce that Starry Nites Ranch will be the location for the WEA retreat/conference coming in May 2025. Plan on great food, incredible break-out sessions, accommodations, spa treatments, and jaw-dropping views. Save the date!

**JM: What other businesses do you own and what inspired you to start them?**



*A graduating class at The Skin Institute International (TSII)*

**MR:** There's Starry Nites Ranch in southern Utah. I also still own a portion of The Skin Institute Esthetic School in St. George, Utah (founded by me) and The Skin Institute International in Honolulu, Hawaii. I'm very proud of the parent esthetic school, TSI, which I founded in St. George, Utah in 2002. I sold the majority of it to my fabulous student, Debbie Leavitt. I enthusiastically support her. She has done a phenomenal job continuing my legacy. The business is thriving thanks to her and her dedicated team.

I started The Skin Institute International (TSII) in Honolulu, Hawaii in 2016. My business partner and co-founder is my daughter, Lieren Pearson, a Master Esthetician.

**JM: What obstacles did you face when starting your business?**

**MR:** Like all serious entrepreneurs, I've faced many obstacles over the 30 years that I've been in business. If one looks at statistics of the easiest states to start a business, Utah always ranks in the top eight. Hawaii ranks 48th. Hawaii is not an easy state to start or conduct a business. However, I didn't know that when I started the school in Hawaii. If I had known, I still would have remained undaunted. One of my favorite quotes by Joseph Campbell is, "The cave you fear to enter, holds the treasure that you seek." I remain undaunted.

**JM: Who inspired you?**

**MR:** Many individuals have inspired me. I received my esthetic hours in 1993 from the Fran Brown Hair School in Utah. I was the only esthetics student there. I drove an hour each way every day. I was motivated to

complete it as I was a single mom with four children to support. Ten years later, after working in every position in the esthetics industry, I decided to open my school. Fran Brown herself said, "Take my material, use my paperwork to lay the foundation for your school." I was opening a competing school (granted a few hours away) in the same state. Here was a woman who was not threatened by competition. She was completely confident in herself and her product. She found joy in my success. She was an outstanding mentor. She exemplified, "Paying it Forward." Wow, did I learn a valuable lesson from her!

I have been fortunate to build a team of smart attorneys, bankers, CPAs, and other professionals who have encouraged me in my entrepreneurial



*Preparing senior students for the real world*

journey. Surround yourself with people smarter than you. People who revel in your journey. People who have solid solutions for you when things go south. It has been rewarding to sit with enthusiastic, smart individuals who have taught me the law, solved problems, and brainstormed ideas with me.

**JM: How do you stay motivated and inspired?**

**MR:** Being around smart, creative, like-minded individuals keeps me inspired.

**JM: What new projects or initiatives are you currently working on and what do you hope to achieve?**

**MR:** I am a serial entrepreneur. I see possibilities everywhere. My new initiatives for the year 2025 are succinct:

- Add a massage therapy program to TSII, Hawaii.
- Add a laser certification class to TSII.
- Offer federal student aid for TSII students.
- Continue to mentor serious individuals

- Host leadership training seminars at Starry Nites Ranch ([starrynitesranch.com](http://starrynitesranch.com))

**JM: What advice do you have for new entrepreneurs who may be struggling?**

**MR:** Anyone struggling with challenges in the entrepreneurial world can do this:

- Talk to someone you admire for encouragement and uplifting messages.
- Read, Read, Read. Simon Sinek is one of my favorites.
- Listen to TED talks. My favorite is "The Power of Choice " by Caroline Myss
- Attend conferences (an absolute must for a shot in the arm)
- Exercise- a brisk morning walk, preferably with an inspiring friend. Walk and talk. Get those endorphins going.

Know that to get through tough times you have to take one more step.

**JM: Are there any tips you can give for building confidence and resilience?**



**MR:** Confidence and resilience are built by small victories. Always do the right thing. Be a woman of integrity. Be a woman of your word. If you owe people money, make it right. If you have offended someone, humble yourself, and apologize. Make it right. Show up early for appointments. If you show up on time, you're late. Show up prepared. Flaky people are my pet peeve! Do what you say you are going to do. Don't give excuses. Don't ever play the victim. That is giving your power away. Get comfortable with failure. You will feel nauseated, a horrible feeling in the pit of your stomach. It will pass. Failure is an opportunity to grow, yay! It is the best teacher and a stepping-stone for success. You are well on your way with a failure under your belt.

**JM: What do you believe was the key factor in developing into the successful businesswoman you are today?**

**MR:** I am a success today because of the shoulders I've stood upon. My mother, Vilda Ronnow, was Nevada's Mother of the Year in 1971. She was an elegant perfectionist in style, dress, interior design, and gracious entertaining. My father, Price Ronnow, was a successful businessman who exuded warmth, charisma, and positivity. He loved people. They were a powerful team for 53 years. They provided a secure foundation for their children to thrive in. They taught us to draw on higher powers, both male and female entities. Their solidarity was the greatest gift.

Some of the best lessons I've learned have come from my four children. What a joy it has been to get and share business ideas with them as adults. My son, Jerrel Grow, PGA pro



*Students at TSII in Hawaii*

shared with me the best interviewing advice he used early in his career. He'd tell the interviewer, "My job is to make your job easier. This is how I can do it..." followed by a list of how he could solve the pain points of the country club golf operations. He'd get the job every time.

My three daughters have followed in my footsteps and are all Master Estheticians. Sierra Mead, Desiree Andelin, and Lieren Pearson are all Entrepreneurs. We constantly share ideas and business tips. One day, after a particularly difficult month, they presented me with a beautiful impressive red beaded necklace. "These are your power beads, Mom. Wear them." It was a symbolic, sweet gesture of love and concern from powerful women. Solidarity!

**JM: How do you balance a busy career and a successful personal life?**

**MR:** I couldn't balance my busy career without my extremely supportive husband, Kenneth Blazzard. He puts up with my long absences while I am running the business in Hawaii. He is in Utah running Starry Nites Ranch.

My best tip for balancing your life

is to guard your time. Be selective of the organizations you choose to join. I've made WEA my top priority. It has immense value. Participating in too many networking organizations can be a money and time drain. We often justify by thinking, "But this is networking." Believe me, no one loves meeting people and networking more than me but pick the most valuable ones. Avoid people who are draining. True entrepreneurs love to serve people. However, sometimes we need to graciously extricate ourselves from those who are draining our energy. I love to mentor curious individuals who are willing to put in the hard work. I have trained and provided career opportunities for over a thousand individuals in the skincare industry. We were put here on earth to help and serve each other. And doesn't it feel good?

**JM: We are honored to welcome Mary Ronnow as the newest member of the Women Entrepreneurs Association. Mary is an articulate and passionate entrepreneur, whose dedication and insight make her a valuable addition to our community. We look forward to her contributions and the positive impact she will undoubtedly bring.**

HAVE A HEART-CENTERED EXPERIENCE TO  
**ALIGN WITH YOUR TRUE SELF**

RELAX IN NATURE, REFLECT, AND  
**LEAVE FEELING EMPOWERED**

AFTER THIS WEEKEND RETREAT, YOU'LL BE READY TO STEP INTO  
THE NEXT CHAPTER OF YOUR LIFE WITH CONFIDENCE AND CLARITY

**SAVE THE DATES!**

**MAY 16-18, 2025**

# HEALTH IS OUR GREATEST WEALTH: A VITAL REMINDER FOR WOMEN ENTREPRENEURS

BY COURTNEY LANDIN, ITALY

In the fast-paced world of entrepreneurship, the demands on your time, energy, and focus can be overwhelming and you are often wearing many hats—running a business, managing your household, nurturing relationships, and pursuing personal growth. In the quest to succeed, one resource tends to be overlooked, even though it is our most valuable asset: our health.

The saying, Health is wealth, is more than a well-worn adage. It is a powerful truth that, as an entrepreneur, you need to embrace. Your physical, mental, and emotional well-being are the foundations that allow you to achieve your goals, sustain your business, and enjoy the fruits of your labor. Here's why prioritizing your health is the best investment you can make as a woman entrepreneur.

## SUSTAINED ENERGY AND PRODUCTIVITY

Women entrepreneurs face unique challenges balancing business demands with personal obligations. Often, the tendency is to push through exhaustion and overwork to meet deadlines or grow the business. However, over time, this can lead to burnout, decreased productivity, and even serious health issues. Prioritizing health ensures you have the stamina to continue building your business sustainably.



Photo by Elina Fairytale

## MENTAL CLARITY AND DECISION-MAKING

The stress of constantly being on and needing to succeed can be overwhelming. Taking time to care for your mental health isn't a luxury; it's a necessity. Meditation, mindfulness and even simple breathing exercises can help lower stress levels and increase your capacity to think clearly, solve problems effectively, and handle crises with grace.

## RESILIENCE AND STRESS MANAGEMENT

Good health empowers you to cope better with stress. Regular physical activity, for example, releases endorphins, which are natural mood

boosters. Adequate sleep helps regulate stress hormones, while proper nutrition ensures that your brain has the fuel it needs to function optimally. When you are physically and mentally strong, you are better equipped to handle the pressures of entrepreneurship without letting them consume you.

## LONGEVITY AND SUSTAINABILITY IN BUSINESS

One of the most overlooked benefits of maintaining good health is the ability to enjoy long-term success. Entrepreneurship is not a sprint but a marathon. Many women entrepreneurs focus so heavily on short-term gains that they



Photo by Sebastian Voortman

neglect their long-term well-being. Unfortunately, the consequences of neglecting health often become apparent later in life, sometimes when it's too late to reverse the damage. By investing in your health today, you can enjoy sustained success and, more importantly, the ability to enjoy it.

## STRATEGIES FOR ACHIEVING AND MAINTAINING GREAT HEALTH AS AN ENTREPRENEUR

So how do you ensure your health remains your top priority as you pursue your entrepreneurial dreams? Here are eight actionable strategies to start today:

**1. Invest in Your Mindset:** Start by asking yourself, "Am I truly prioritizing myself?" If the answer is no, dig

deeper—why not? Do you believe that success requires putting yourself last, or that it's impossible to be both healthy and successful? To uncover the root of this belief, try the seven why method: ask yourself "why" seven times, delving into each response, to gain insight into why your health isn't a priority.

**2. Embrace Hobbies:** Free time isn't wasted time—it's essential for letting your brain unwind and recover from daily stressors. Even if you can't indulge in your hobby every day, make it a point to set aside time at least once a week. Hobbies help recharge your energy, fueling your creativity and overall well-being.

**3. Seek Support and Build a Healthy Network:** Surround yourself with people who support your wellness goals. Whether it's a fitness accountability partner, a mastermind

group, or a coach, having a strong support system can make all the difference in staying motivated and committed to your health.

**4. Incorporate Regular Exercise into Your Schedule:** Aim for at least 30 minutes of exercise most days of the week. Whether it's a brisk walk, yoga, or a strength-training session, physical activity will boost your energy levels and improve your mood. Schedule exercise into your daily calendar like any other business meeting—this makes it a non-negotiable part of your routine.

**5. Prioritize Sleep:** As tempting as it may be to burn the midnight oil, insufficient sleep impairs both your productivity and your health. Aim for 7-8 hours of quality sleep each night. Establish a bedtime routine that allows you to wind down—disconnect from electronics, practice relaxation

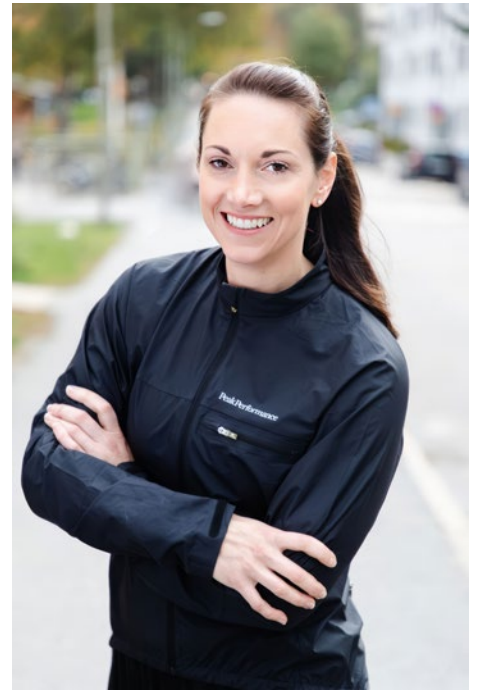
techniques, and create a calm sleeping environment. Use a sleep device, such as a Fitbit, to help you monitor the quality of your sleep.

**6. Mind Your Diet:** Fuel your body with nutritious, whole foods. Opt for meals rich in lean proteins, fruits, vegetables, and whole grains. Avoid excessive caffeine and sugar, which can lead to energy crashes and affect your mood. If you're often on the go, meal prep or pack healthy snacks to avoid resorting to unhealthy fast food.

**7. Practice Mindfulness and Stress-Reduction Techniques:** Take time to check in with yourself daily. Even a few minutes of deep breathing, meditation, or journaling has shown it can help manage stress and improve your mental health. These small acts of mindfulness can reduce anxiety, increase focus, and leave you feeling more grounded in your day-to-day life.

**8. Delegate and Set Boundaries:** As an entrepreneur, it's easy to feel like you need to do everything yourself, but delegation or saying "no" is key to maintaining your health. Identify tasks that can be outsourced, and don't be afraid to ask for help or decline an invite to an event that you really don't want to attend. Additionally, set clear boundaries between work and personal time to ensure you have moments of rest and rejuvenation.

As an entrepreneur, your health is the cornerstone of your success. Without it, your business, relationships, and personal goals cannot thrive. By prioritizing your health, you empower yourself to be the best version of you—energized, focused, and resilient. Remember, health is not a destination but a daily practice. Invest in it now, and it will pay dividends in every aspect of your life.



### ABOUT THE AUTHOR

Courtney Landin is a dynamic force who refuses to be a mere spectator in the grand arena of life. A two-time Olympian and proud US Military Veteran, she has charted her path, emerging as an accomplished author of five books, course creator, speaker, and holistic health and mindset coach. With a fervent passion for personal growth and cultural exploration, Courtney and her family are actively shaping their future vision, aspiring to host transformative travel and training retreats in the enchanting backdrop of Italy. Meanwhile, she helps entrepreneurs online via her training app to build the habit of self-care and maximize their business.


Instagram: [@Living.Healthy.Happy](#)

LinkedIn: [Courtney Landin](#)

Facebook: [LivingHealthyHappy](#)



Photo by Alina Vilchenko



**“Be grateful for what you have  
and thankful for who you are.”**

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**JUDI MOREO  
INTERNATIONAL SPEAKER,  
AUTHOR, AND COACH**

# RECLAIMING BALANCE: SIMPLE SELF-CARE STRATEGIES FOR A HEALTHIER YOU

BY DR. SOLA TOGUN-BUTLER, USA

**W**e have all encountered the adage, “You cannot pour from an empty cup.” Yet, many individuals operate on an empty cup due to the perceived lack of time for self-care. This mindset can ultimately lead to burnout. The belief that self-care requires significant time investment often deters individuals from engaging in it. Many associate self-care with lengthy gym sessions or commuting to fitness classes, which can be discouraging. However, it is crucial to recognize that self-care does not need to be complicated or time-consuming. We must challenge the notion that self-care requires extensive time commitments and develop a self-care plan that aligns with our busy schedules. Remember, self-care is not a luxury but a necessity for fostering a healthier self.

While the term “self-care” is frequently used, its definition can vary. Self-care entails prioritizing our well-being without guilt and engaging in activities that enhance our emotional, physical, and mental health. It involves striking a balance between caring for others and attending to our needs, grounded in the belief that we deserve care and attention.

What are some potential barriers to self-care? In my experience as a



therapist and coach, many women express that they lack time for self-care. They often juggle multiple responsibilities, including full-time work, child-rearing, caring for elderly parents, pursuing education, and managing household duties. Additionally, societal expectations

often condition women to place themselves last, resulting in guilt when attempting to prioritize their needs. Traditional gender roles that position women as primary caregivers reinforce the idea that their well-being is secondary to that of others. This can lead to chronic stress and burnout.

Another significant barrier is a limited understanding of self-care. Many individuals equate self-care with time-consuming activities, such as extended workouts or lengthy classes, rendering the concept unattainable. This perception can exacerbate overwhelming feelings, contributing to physical, emotional, and mental exhaustion.

To restore balance, we must adopt the belief that self-care should be proactive rather than reactive. The initial step is to challenge the idea that self-care should be a last resort. It should instead be a fundamental aspect of our daily lives. Achieving balance requires establishing healthy boundaries in both our professional and personal relationships. Setting boundaries is not a sign of weakness; it demonstrates self-awareness and a commitment to self-care. We need to recognize when requests may adversely affect our well-being. Many women I work with express discomfort

in declining requests, often leading to exhaustion and resentment after acquiescing. Even if saying “no” feels daunting, we can express that we are currently unavailable and propose an alternative time that respects our well-being.

To minimize work-related stress, we can implement boundaries, such as refraining from responding to emails after hours, reserving weekends for self-care, and addressing additional workload requests that may exacerbate stress. Additionally, creating a self-care plan is essential for integrating self-care into our daily routines. A self-care plan involves committing to engaging in activities that alleviate stress each day. This can be as simple as dedicating 5-10 minutes daily to self-care activities. For instance, review your calendar to identify short time slots for activities such as taking a brisk walk, doing office chair stretches, practicing wall Pilates, or engaging in mindfulness

exercises that soothe the senses (what can you see, hear, smell, touch, or taste that is comforting?). Regardless of your busy schedule, you can find a few minutes each day for self-care. Ask yourself, “What is my plan today to care for my emotional, physical, and mental health?” As flight attendants advise before takeoff, “Put your oxygen mask on first before assisting others.” It is time to prioritize your well-being, as self-care is vital for optimal functioning.



## ABOUT THE AUTHOR

Dr. Sola Togun-Butler is the founder of Butterfly Counseling Services, P.C. and the Founder of Transformative Coaching & Counseling, LLC. She is a licensed psychotherapist, certified professional life coach, and educator. She manages a thriving group practice with over 15 years of experience working with a diverse client population. Dr. Sola also focuses her time and energy on empowering women professionals and women entrepreneurs to go from burnout to balance by utilizing realistic self-care toolkits that fit their busy schedules.

Website: [transformative.cc](https://transformative.cc)

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**Today only happens once.  
Make it amazing!**

# THE 1% SHIFT: HOW TINY CHANGES CAN TRANSFORM YOUR LIFE

BY KEELY PIERCE, DEVON, UNITED KINGDOM

**Struggling to find time for personal growth? Uncover how tiny, consistent shifts can create meaningful change—even when life feels chaotic.**

## THE TRANSFORMATIVE POWER OF PERSONAL DEVELOPMENT

Life is an ongoing journey of self-discovery; from the moment we are born to the day we take our last breath. In this journey, the power of self-awareness, reflection, and creating space for growth can be truly life-changing. The key to transformation lies in our ability to adjust the course of our lives with intention, guiding ourselves in new and empowering directions. Often, it only takes a one percent shift—small, consistent efforts over time—that can lead to profound changes. This doesn't have to be all-consuming!

## MAKING TIME IN A BUSY LIFE

Now, if you're anything like me—juggling a busy family, multiple businesses, and trying to stay true to who you are amidst the chaos—you know how hard it can be to find time for personal development. But this isn't a quick six-month fix. Personal



growth is a lifelong practice. There will be times when we can fully immerse ourselves, and other times when life takes over. And that's okay. What matters is that we make mindful choices along the way, like tuning into a personal development podcast or audiobook instead of the radio during everyday tasks. I can guarantee you'll find a golden nugget or light bulb moment where you think "Wow, that's so true" or "Oh my goodness, YES" and in that moment you've already made an intention to test something new or make a slight change.

## THE WISDOM OF JIM ROHN

If you had asked me in my early 20s what personal development was, I would've probably thought it was reading books or taking advice from someone who called themselves a "guru." But now, I'd encourage you to look beyond the social media personalities and turn to the timeless wisdom of those who have truly mastered personal growth. For me, Jim Rohn is that icon. His philosophy is simple: "The same wind blows on us all, but it's the setting of the sails that determines our direction." This analogy perfectly captures the essence of personal development—life will always have storms but how we set our sails (our mindset) really will determine how fast we come away from the storm and how much damage we allow in. Another is how Jim Rohn would talk about planting a harvest. You plant the seeds and not all will grow, we do not have the power of controlling all our lives, we need to have the mindset that sometimes the bird will eat the seeds, sometimes the weather may damage our crop and sometimes things will soak up the sunshine and harvest



how we want them. The key is to keep going, despite life's inevitable challenges.

## THE POWER OF EMBRACING "NO"

One powerful mindset shift in business I've learned is the art of embracing the word "no." Instead of fearing rejection, I now view each "no" as an opportunity for growth. It is so easy to laser focus on opportunities that may not come to fruition, we can call it a "no for now" and continue our path but what if you were to shift that power to wanting to hear a no from clients? I would put a value on the word no, so I knew for every no I received I was moving closer to a sale but actually that no then held power and fortune. Imagine understanding that the person who said no actually had a worth of money, say \$100. You would be on the phone, speaking to more people and pushing your business like never before. This simple shift can lead to greater success, both in business and in life. Personal

development is about finding those golden nuggets—sometimes it's literally that one percent change I keep talking about.

## PERSONAL DEVELOPMENT BEYOND BUSINESS

As someone who is dyslexic, I don't always enjoy reading, but personal development books have had a profound impact on my life. I don't need to read a whole book in one sitting. Sometimes, I'll open a page at random and find exactly what I need in that moment. I once read a chapter about our "blueprint" for success. It suggested that if you believe your worth is, say, a \$30,000 salary, you will remain in jobs within that pay range. When I applied for a job many years ago, I decided to push my limits and ask for double the salary I initially had in mind—even though I was only applying for part-time hours.

As I sat in that interview, my heart was racing. I could feel the tension in my chest, unsure of how they

would react. When the director smiled, I was certain they were going to laugh me out of the room. But instead, they listened. I walked out of that meeting with a strange mix of relief, excitement, and doubt. It felt audacious like I was stepping far outside my comfort zone, but I was determined to prove I was worth it. When I left this role, not only was I earning more than I had asked for, but I realized a powerful truth: we can shape our reality with the right mindset and a belief in our own value. Our subconscious really does work magic when it knows exactly what we want from life. Some might call it manifesting, but in reality, it's having crystal clear goals that guide you toward where you want to be.

Personal development isn't only about business—it's influenced how I parent my children, manage my relationships, and pursue my wildest dreams.

The ripple effect of sharing these nuggets with friends and colleagues is

incredibly rewarding. As my youngest is now in her teens, she often repeats things I've shared from my personal development journey, and I can't help but beam with pride knowing she's absorbing these lessons too.

## THE IMPACT OF IN-PERSON EVENTS

There's something uniquely powerful about attending in-person conferences, events, or retreats. Sometimes the impact of those experiences doesn't hit you right away—it could be months, even years, before the lessons truly sink in. For me, one such moment happened seven years ago at an event. I took a screenshot of a note I'd written there, and looking back at it gave me goosebumps. That note eventually became the foundation for I Am More Academy, which has since empowered thousands of young people to build their confidence and believe in their potential.

## YOUR 1% SHIFT

So, I challenge you to ask yourself: What one percent change could you make today? It might seem small, but I promise, those consistent, mindful choices will have a lasting, profound effect on your future. Please feel free to reach out and share your 1% commitment with me—I'd love to hear it.



## ABOUT THE AUTHOR

Keely Pierce is the Founder and CEO of I Am More Academy, an award-winning empowerment coach, and transformational guide. Dedicated to helping people discover their unique balance blueprint, Keely's journey from childhood trauma to thriving multi-entrepreneur shapes her mission. Through her coaching MAP Framework, she guides clients from chaos to calm. As a living testament to resilience, Keely's story not only inspires but also creates a ripple effect of personal growth, leaving an imprint that extends far beyond the room.

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# THE HEALING POWER OF ART: HOW CREATING ART CAN BOOST YOUR HEALTH

BY JUDI MOREO, USA

In today's fast-paced world, finding effective ways to maintain and improve our health is more important than ever. While diet and exercise are often emphasized, one powerful yet sometimes overlooked avenue for enhancing well-being is the act of creating art. Engaging in artistic activities isn't only for professional artists; it's a therapeutic practice accessible to everyone, regardless of skill level. From reducing stress to improving physical health, creating art offers a myriad of benefits that can

help us get healthy and maintain good health.

## MENTAL HEALTH BENEFITS

One of the most significant advantages of creating art is its positive impact on mental health. Artistic expression allows individuals to process emotions and experiences that might be difficult to articulate verbally. Through painting, drawing, sculpting, or any other form of art, people can explore their inner thoughts and feelings

safely and constructively.

Creating art has been shown to reduce symptoms of anxiety and depression. The act of focusing on a creative project can serve as a form of mindfulness, drawing attention away from negative thought patterns and towards the present moment. This immersion can lead to a state of "flow," a psychological term describing complete absorption in an activity, which is associated with increased happiness and reduced stress levels.



## STRESS REDUCTION AND EMOTIONAL WELL-BEING

Stress is a common factor that negatively impacts overall health, contributing to issues like high blood pressure, weakened immune function, and mental health disorders. Engaging in art provides a natural outlet for stress relief. The repetitive motions of sketching or the soothing experience of molding clay can induce relaxation responses in the body, lowering cortisol levels—the hormone associated with stress.

Moreover, creating art can boost self-esteem and confidence. Completing an art project gives a sense of accomplishment, which can be

particularly empowering for those who struggle with self-worth. This enhanced self-perception can lead to better decision-making and healthier lifestyle choices, further contributing to overall well-being.

## COGNITIVE BENEFITS

Art is emotionally beneficial and it also sharpens the mind. Engaging in creative activities stimulates brain function by promoting the development of new neural pathways. This increased brain activity can improve cognitive functions such as problem-solving skills, memory retention, and critical thinking. For older adults, creating art can be particularly beneficial in maintaining

cognitive health. Activities like painting or sculpting require fine motor skills and coordination, which can help delay the onset of age-related cognitive decline. Studies have shown that seniors who engage in artistic activities have a lower risk of developing dementia and other neurological disorders.

## PHYSICAL HEALTH ADVANTAGES

While art is often associated with mental and emotional benefits, it also offers physical health advantages. Engaging in artistic activities can improve fine motor skills and hand-eye coordination. For individuals recovering from injuries or suffering

**“Art can be a social activity that fosters connection and community.”**

from conditions like arthritis, art therapy can serve as a gentle form of physical rehabilitation.

Additionally, the stress-reducing effects of creating art have indirect physical benefits. Lower stress levels contribute to better sleep, improved digestion, and a stronger immune system. By managing stress through creative expression, individuals can mitigate the physical symptoms associated with chronic stress.

## SOCIAL CONNECTION AND COMMUNITY BUILDING

Art can also be a social activity that fosters connection and community. Participating in group art classes or workshops provides opportunities to meet like-minded individuals, reducing feelings of isolation and loneliness. These social interactions are vital for mental health and can lead to supportive relationships that encourage healthy habits.

Furthermore, collaborative art projects can teach valuable interpersonal skills such as communication, teamwork, and empathy. These skills are essential for building strong social networks, which are linked to longer

life expectancy and better health outcomes.

## PRACTICAL WAYS TO INCORPORATE ART INTO YOUR LIFE

Incorporating art into your daily routine doesn't require a significant time commitment or expensive materials. Here are some practical ways to get started:

- 1. Start a Sketchbook:** Dedicate a notebook for doodling or sketching. Spend a few minutes each day drawing whatever comes to mind.
- 2. Join a Class:** Enroll in a local art class or workshop to learn new techniques and meet others.
- 3. Digital Art:** Use digital platforms or apps designed for creating art if you prefer technology-based activities.
- 4. Art Journaling:** Combine writing and art to express your thoughts and feelings creatively.
- 5. Community Projects:** Participate in community art projects or volunteer for organizations that use art for social causes.

Creating art is a multifaceted tool that offers extensive benefits for both mental and physical health. It's a form of self-care that promotes emotional well-being, enhances cognitive function, and fosters social connections. By making art a regular part of your life, you can tap into a powerful resource for getting healthy and maintaining good health. Whether you're painting a landscape, sculpting a figure, or simply doodling in a notebook, the act of creation is a step towards a healthier, happier you.

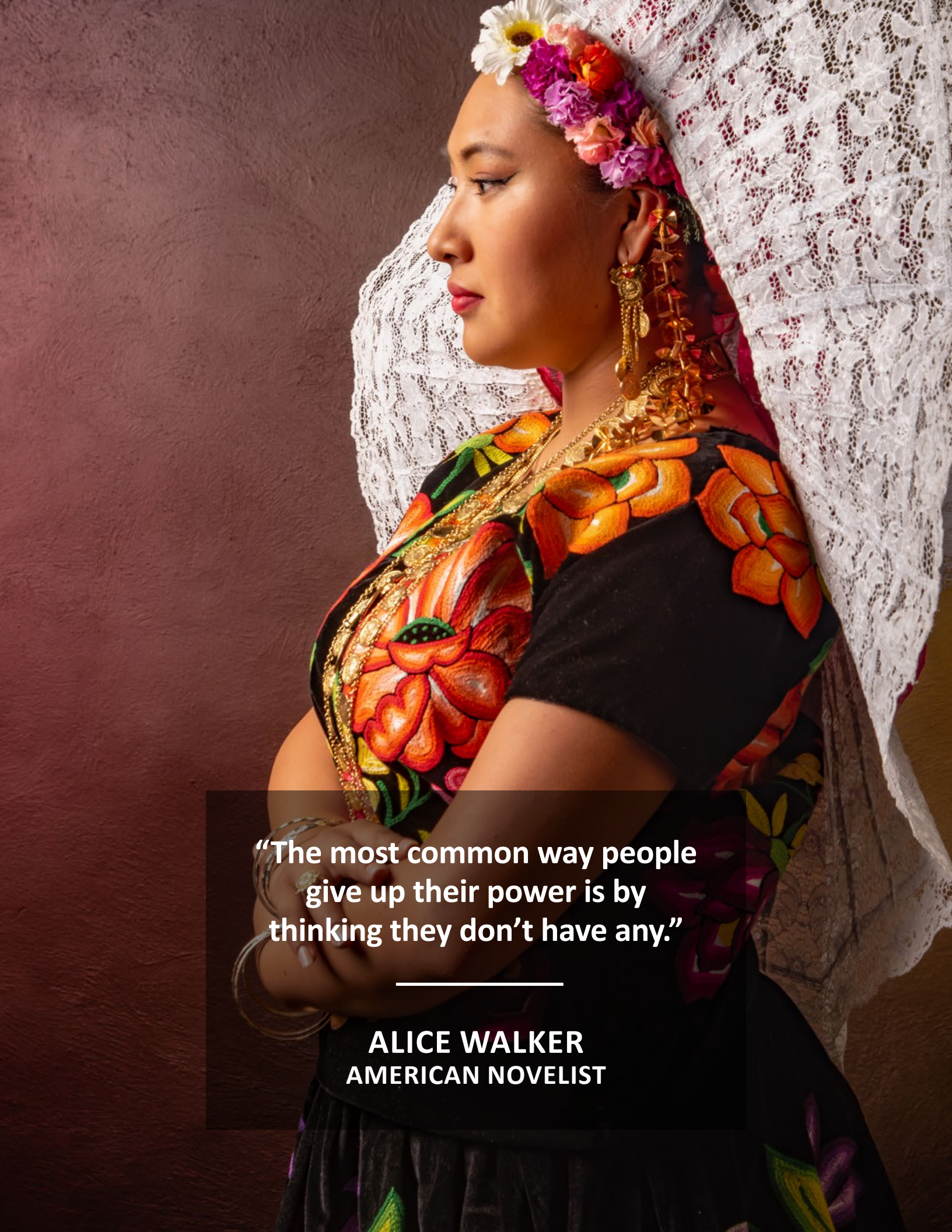


## ABOUT THE AUTHOR

Judi Moreo is a renowned fine artist whose work has been featured in Artisan magazine and the popular online platform Artsy Shark. A respected member of the Las Vegas Art Guild and the City Lights Art Gallery Coop in Henderson, Nevada, Judi's artistic journey has taken her across diverse mediums and styles. She teaches Wildlife Painting, as well as Impressionism, Expressionism, and Abstract Painting at the University of Nevada, Las Vegas (UNLV). As a Grumbacher Certified Art Instructor and Licensed Art Therapist, she is dedicated to inspiring creativity in others.

Judi has served as a judge for prestigious art competitions in Nevada, Washington, and Utah. Her paintings are part of private collections around the world, including the United States, Canada, Malta, and Africa. Many of her works have been reproduced into a variety of products such as greeting cards, ceramic tiles, jigsaw puzzles, cell phone covers, and home décor items, making her art accessible to a wide audience.

Judi's artwork may be found online at: [www.judimoreoartist.com](http://www.judimoreoartist.com) and [Fine Art America](http://Fine Art America)

A woman is shown in profile, facing left. She wears a white lace headscarf adorned with a vibrant floral crown of white, pink, orange, and purple flowers. Her attire includes a black top with large, colorful floral patterns in shades of orange, red, and green. She is also wearing gold jewelry, including a large earring and a necklace. Her hands are clasped in front of her. The background is a textured, reddish-brown wall.

**“The most common way people  
give up their power is by  
thinking they don’t have any.”**

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**ALICE WALKER  
AMERICAN NOVELIST**



# BALANCING SUCCESS AND WELL-BEING: THE URGENT CALL FOR REGENERATIVE LIVING IN A FAST-PACED WORLD

BY DR. JEFFREY BURKE ND, MH, USA

We live in a world today that is fast-paced, and overly stressful, and most of us are juggling way too many things at one time, taking little to no time for ourselves. This can add to our success levels, and allow us to achieve our goals, and maybe even our dreams, but at what cost? I am all for being successful and following every dream you have set for yourself, as long as you are taking the necessary “me” time, not losing focus of your health and well-being, and protecting your physical, emotional, and mental health.

The simplest things yield monumental differences on our healthy journey, yet they are the things we tend to take for granted or lose focus completely. Things like getting a good night’s sleep consistently to let your body go into repair mode to fix the many abuses we do to ourselves every day. Eating quality food, ensuring our digestive systems are healthy so they can do their jobs, working on our attitudes, staying active, getting regular checkups, and taking quality nutritional supplements to fill the nutritional gaps created by stress, poor diet, and unhealthy lifestyle choices.

Over the last 3 decades, we have learned so much about living a healthy life. However, even though we have all of this knowledge, we still tend to



de-prioritize ourselves, cut corners, and put ourselves so far back on the back burner that we get lost until something bad happens. This sudden wake-up call for many people can be life-changing, and for some, it’s the only thing there is to make them change and suddenly have self-focus. Sadly, we allow ourselves to get so lost in keeping our life in the day-to-day grind, that we stop making a life for ourselves. Our connection to the planet, our future, and our diets are our biggest downfalls that lead us to the unhealthy lives many people are living.

Today although we all know better,

food has stopped being a source of body and mind sustenance, and it has transitioned to something to center our social life around. Long gone are the days of replenishing our bodies to keep us strong and healthy to a state of quick, easy, great-tasting unhealthy foods that do little to nothing for our health and well-being.

Many of us were born at a time when food was food, versus today when food may look like food, but it is very far away from what we once knew to be good and healthy. Junk food, fast food, processed foods, and quick and easy great-tasting foodstuffs make up the new food pyramid. We

know better, but we choose to crawl into our comfort zones, knowing it's unhealthy and bad for us, but it makes us feel better mentally. It's those comfort zones we all know and rely on so much that get in the way of change. I will admit that the comfort zones are comfortable, and they are very familiar, but I will also admit that they are rarely healthy. Because food has become such a pastime, and food delivery services are now available, and in some places up to 24 hours a day, we can now satisfy every food craving, every whim whenever we want, healthy, or not so healthy! Plus, when you add a stressful life into the picture, a bad day, a breakup, or a bad mood can start an avalanche of emotional food support. But let's face it when you are stressed, a salad is not going to cut the mustard.

When I think about when I was younger, food was looked at from a completely different perspective. Looking back, I remember that for the longest time, we were taught that organic was the way to go. Of course, only if it fit your budget. We were taught that organic was shown to be a better-quality food choice and a more nutritious quality food. It was a food choice that had no GMOs, pesticides, or chemicals, and a promise that harmful sprays were not used. It has been said, and it is certainly true, that if we go back in time far enough, everything grown was organic. This only changed because chemicals came into existence with big promises for the farmers. The farmers were promised that these chemicals would bring bigger yields with no plant infections, better bug and pest controls, and healthier crops. The farmers ate it up. Put in their shoes, I might have bought into it, too! The pesticide and chemical salespeople

must have been very convincing, because this has become the standard for a very long time, even with the knowledge of the short- and long-term side effects on the quality of the crops and the health of the soil.

So, enter regenerative farming. Where organic at one time was the way to go, the soil on those farms has become overworked and over-tilled, and with crop rotation not always being practiced, many of those organic farms' grounds, although not using pesticides, have become heavily nutrient-depleted. Regenerative aims not only to take care of the quality of the crops, but its intentions are also aimed at protecting the soils for today, and for the future. No-till methods are practiced, and ground cover crops are planted to help support the health of the topsoil, keeping it healthy and in place. Using natural nutrients to support both plants and soil is the goal. Did you know that due to soil erosion, we have around 60 years left of healthy topsoil on the planet; some say only 30 years? We are dealing with an ecosystem collapse, due to insect populations declining by 57% since 1989. Our bird populations are also in peril, declining by 1/3 over the last ten years. Most of these declining statistics are due to pesticides and environmental toxins and chemicals.

Although the idea of protecting our soil, our farms, and our food-growing methods makes great talking points for politicians who do nothing but talk about it, and news programs that themselves give us a lot of talking points, nothing is being done. We are going to have to start the course of change, if we are to leave a healthier planet for the future, and a healthier soil and planet for today.

We need to start demanding organic and regenerative agricultural methods be put in place and push back against the Washington gum flapping that continues election after election. Something needs to be done. I have made a career change, and I am now working with a groundbreaking herbal supplement company utilizing Regenerative agricultural methods.

As the population of the planet continues to increase, and the demands of the food supply to feed the increased population escalates, we need to learn more, and then act on utilizing Regenerative agricultural growing methods.



## ABOUT THE AUTHOR

Dr. Jeffrey Burke has been a leader in the Natural Products Industry for over four decades. As the Director of Education for Kokora Life, a pioneering Regenerative-Organic Certified supplement company, he brings his passion for regenerative farming to a brand making a real impact. Jeffrey is also a Naturopathic Practitioner, Master Herbalist, National Radio Talk Show Host, lecturer, educator, and author. Throughout his extensive career, he has collaborated with the top minds and most innovative companies in the industry.

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**“Love yourself first and everything  
else falls into line”**

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**LUCILLE BALL  
AMERICAN ACTRESS AND COMEDIAN**

# TAKING CARE OF YOURSELF: STAYING HEALTHY AND UNSTRESSED DURING THE HOLIDAYS

BY TRACEY STARR, USA

The holiday season can be a magical time filled with family gatherings, festive decorations, and the joy of giving. However, it's also a time that can bring a significant amount of stress. From planning holiday meals and shopping for gifts to juggling social obligations and travel, it's easy to become overwhelmed. Staying healthy... physically, emotionally, and mentally... requires a little extra attention during this busy period. Here are some practical tips to help you maintain your well-being and manage stress, so you can truly enjoy the season.

## PRIORITIZE SELF-CARE

During the holidays, it's tempting to focus all your energy on others—making sure your family is happy, the house is perfectly decorated, and everyone has the gifts they want. While it's wonderful to be generous, it's crucial not to forget about yourself. Self-care is not selfish; it's necessary.

- **Set aside 'me time':** Even if it's only 15-20 minutes a day, create a pocket of time where you can decompress. Whether you meditate, take a walk, or enjoy a warm bath, this time to unwind will recharge you.





- **Get enough sleep:** Sleep is one of the first things that can be sacrificed during a busy schedule, but it's also one of the most critical components of good health. A well-rested body and mind are better equipped to handle stress. Aim for 7-9 hours of quality sleep each night.

## MANAGE EXPECTATIONS

We often have an idealized vision of the perfect holiday season. The reality, however, is that things might not always go according to plan, and that's okay. Keeping your expectations realistic is essential to preventing holiday stress.

- **Focus on what's important:** It's easy to get caught up in the details—whether the dinner table looks Instagram-worthy, or if everyone gets the perfect gift. Instead, focus on the deeper meaning of the holidays: spending time with loved ones and creating cherished memories.
- **Say no when needed:** Overcommitting is a common cause of holiday stress. If attending every holiday party or hosting multiple gatherings feels overwhelming, it's okay to politely decline some invitations. Prioritize the events and activities that matter most to you and your family.

## MAINTAIN A HEALTHY DIET

Holiday parties and family dinners often come with an abundance of rich, high-calorie foods. While it's fine to indulge occasionally, maintaining balance is key to keeping your energy up and your stress levels down.

- **Eat mindfully:** Try not to use food as a coping mechanism for stress. Instead, eat with intention and enjoy the flavors of the season in moderation.
- **Stay hydrated:** With cooler weather and festive drinks often high in sugar, it's easy to forget the importance of water. Staying hydrated keeps your energy up and can help curb excessive

hunger. Carry a water bottle with you and drink throughout the day.

- **Incorporate healthy options:** Even when surrounded by sweets and rich dishes, make room for nutritious foods like fruits, vegetables, and whole grains. These will help keep your immune system strong and your energy levels stable.

## STAY ACTIVE

Physical activity is a powerful stress reliever. Even during the busiest of times, incorporating movement into your day can do wonders for your body and mind.

- **Find time for exercise:** Whether it's a brisk walk, a yoga session, or a quick workout, try to fit some form of physical activity into your routine. Exercise releases endorphins, which naturally boost your mood and help you better manage stress.
- **Make it fun:** You don't have to stick to a strict exercise regimen during the holidays. Get creative with how you stay active... ice skating, dancing, or going for a hike are all festive ways to get your body moving.

## STAY ORGANIZED

A common source of holiday stress is feeling unprepared or disorganized. To prevent this, take time to plan and keep things manageable.

- **Make a holiday to-do list:** Write down everything you need to do, from gift shopping to meal planning. Break larger tasks into smaller, more manageable steps, and tackle them one by one.
- **Budget for time and money:** Overspending or trying to squeeze too much into a limited amount

of time can cause unnecessary anxiety. Set realistic budgets for both your finances and your schedule, and stick to them. Planning early also helps reduce the last-minute rush.

## STAY CONNECTED, BUT SET BOUNDARIES

The holidays are a time for reconnecting with family and friends. While these gatherings can bring joy, they can also sometimes create tension.

- **Stay connected in meaningful ways:** Make time to check in with loved ones, whether in person, over the phone, or via video chat. Quality connections can be a great way to combat loneliness and lift your spirits.
- **Set boundaries:** If family dynamics are stressful, don't hesitate to set boundaries around how much time you spend with certain individuals or how involved you become in conversations or events. It's okay to step away to protect your peace.

## PRACTICE GRATITUDE

Gratitude is a powerful tool for shifting your mindset from stress to joy. During the hustle and bustle of the season, taking a moment each day to reflect on what you're grateful for can provide perspective and alleviate feelings of overwhelm.

- **Keep a gratitude journal:** Write down a few things each day that you appreciate, whether it's a moment of laughter, a delicious meal, or the company of a loved one. Focusing on the positive helps reframe your thoughts and reduces stress.

The holidays are meant to be a time of

joy and celebration, but they can also bring stress and anxiety if we don't take care of ourselves. By focusing on self-care, managing expectations, staying organized, and maintaining healthy habits, you can navigate the holiday season with more peace and enjoyment. Take time to nourish your body and mind and remember the true spirit of the holidays is in the connection, love, and gratitude... things that thrive best when you are healthy and unstressed.



## ABOUT THE AUTHOR

Tracey Starr is the co-founder of the Women Entrepreneurs Association (WEA) and a serial entrepreneur with over 25 years of experience in business and marketing consulting, financial advisory, and AI innovations. Known as the "Heart 2 Heart Connector," she excels at connecting individuals with the resources they need to succeed. Tracey's diverse expertise spans PR, podcasting, hospitality, wellness, and personal development, making her a leader in creating impactful solutions and fostering Win/Win/Win strategic partnerships.

Websites:

[linktr.ee/traceystarr](https://linktr.ee/traceystarr) and [heart2heartconnector.com](https://heart2heartconnector.com)

**“When a woman knows her rights,  
how to use them, and how to advocate  
for her rights, she is stronger.”**

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**AMAL**



# THE HEALTH OF DATA: PROTECTING YOUR IDENTITY FROM DIGITAL THREATS

BY PROFESSOR MACK JACKSON JR, LAS VEGAS, NEVADA, USA

In the wake of a recent lawsuit claiming that hackers may have stolen Social Security numbers for every American, the nation faces one of the most severe cybersecurity breaches in history. The implications of such a breach could be devastating, as Social Security numbers (SSNs) are the cornerstone of identity verification for financial institutions, government agencies, and healthcare providers.

## THE NATURE OF THE BREACH

While the lawsuit is still under investigation, early reports suggest that the breach may have resulted from government and corporate data systems vulnerabilities. The theft of SSNs on such a scale represents a national crisis that impacts every American. This stolen data can be used for identity theft, fraudulent financial activities, tax fraud, and various other illegal schemes that could haunt victims for years.

The danger of SSNs being stolen is that they cannot be easily changed, unlike passwords. Once your SSN is compromised, it remains at risk indefinitely. For this reason, it's crucial to take protective steps immediately, even if you aren't sure your data was involved.





## IMMEDIATE PROTECTION STEPS

Whether or not your SSN was part of the breach, this is a wake-up call for everyone to take proactive measures to secure their personal data. Here are essential steps you can take today to protect yourself from the potential fallout of this breach.

### 1. Credit Freeze: A Strong Defense Against Identity Theft

A credit freeze, also known as a security freeze, is one of the most effective ways to protect yourself after a data breach. A credit freeze restricts access to your credit report, making it more difficult for identity thieves to open new accounts in your name. We are less likely to approve new credit with more access to your credit report, preventing fraudulent activity from being successful.

To place a credit freeze, you must contact each of the three major credit bureaus: Equifax, Experian, and TransUnion. Fortunately, freezing your credit is free, and you can temporarily lift the freeze whenever you need to apply for credit.

#### Steps to Freeze Your Credit:

1. Contact each of the three major credit bureaus online or by phone.
2. Provide proof of identity, such as your SSN and driver's license.
3. Set up a PIN or password to manage your freeze.
4. Confirm your credit is frozen by checking with each bureau.

By freezing your credit, you're adding a layer of protection that can make it harder for criminals to exploit your stolen SSN.

### 2. Set Up Fraud Alerts

Consider setting up a fraud alert if a credit freeze seems too restrictive for your current needs. A fraud alert notifies creditors to take additional steps to verify your identity before approving new credit. Fraud alerts are free and last for one year, and you can renew them as needed.

With a fraud alert, you'll be informed of any attempts to open new accounts in your name, allowing you to take immediate action if fraudulent activity occurs.

### 3. Monitor Your Financial Statements and Credit Reports

Closely monitoring your financial statements and credit reports is crucial in the aftermath of a data breach. Regularly check your bank and credit card statements for any unfamiliar charges. Even minor charges could indicate fraudulent activity, as cybercriminals often test accounts with minor transactions before committing enormous fraud.

Additionally, take advantage of your right to a free annual credit report from each central credit bureau. By reviewing your credit report, you can spot any suspicious activity, such as new accounts opened in your name or unfamiliar credit inquiries.

#### How to Access Your Credit Reports:

Visit [AnnualCreditReport.com](https://www.annualcreditreport.com) to request your free credit reports. Check for any signs of identity theft, including incorrect personal information or unfamiliar accounts.

If you find discrepancies, immediately report them to the credit bureau and the account issuer.

### 4. Use a Password Manager

Passwords are often your first defense

in securing your online accounts, and using weak or reused passwords can leave you vulnerable to hackers. A password manager can help you create and store unique passwords for each account.

Password managers generate complex passwords that are difficult for hackers to crack and allow you to store them securely in an encrypted vault. Some popular password managers offer features like two-factor authentication (2FA) for added security.

Popular Password Managers:

- LastPass
- Dashlane
- 1Password
- Bitwarden

Using a password manager can avoid the common pitfalls of using weak or repeated passwords, making it harder for cybercriminals to access your accounts even if they have your SSN.

### 5. Enable Two-Factor Authentication (2FA)

Two-factor authentication (2FA) adds an extra layer of security by requiring your password and a second form of verification, such as a text message, app-based code, or biometric data like a fingerprint. Many online services, including email providers, banks, and social media platforms, offer 2FA as an option, and enabling it can significantly reduce the likelihood of unauthorized access to your accounts.

### 6. Be Wary of Phishing Scams

In the aftermath of a significant data breach, cybercriminals often ramp up phishing attacks, hoping to exploit individuals' fears by tricking them into divulging sensitive information. Be cautious of any unsolicited emails, phone calls, or texts claiming to be



from your bank, the government, or other institutions.

Avoid clicking on links or downloading attachments from unknown senders. When in doubt, contact the organization using official communication channels to verify the message's legitimacy.

### 7. File Your Taxes Early

Tax-related identity theft is a common consequence of SSN breaches. Filing your taxes early reduces the risk that a scammer will file a fraudulent tax return in your name to claim your refund. The IRS also offers an Identity Protection PIN (IP PIN) to protect you further when filing your taxes.

### Conclusion: Stay Vigilant and Proactive

While the full impact of the breach

is still being assessed, it's clear that protecting your personal information is more critical than ever. By taking steps like freezing your credit, using a password manager, enabling two-factor authentication, and monitoring your accounts, you can significantly reduce your risk of becoming a victim of identity theft.

Cybersecurity threats constantly evolve; staying vigilant is critical to protecting your data. By implementing these safeguards now, you'll be in a much stronger position to protect yourself against future breaches.

To take your password security to the next level, don't miss out on *The Ultimate Guide to Password Security*—my comprehensive eBook designed to help you safeguard your digital life. In today's world, a strong password is your first line of defense against

cybercriminals.

This guide provides:

- Step-by-step strategies for creating uncrackable passwords.
- Managing them efficiently.
- Staying ahead of the latest hacking techniques.

With cyber threats constantly evolving, this eBook is a must-have tool to protect sensitive information. Get your copy today and secure your online accounts with confidence!

Order your eBook today and protect your family: <https://payhip.com/b/UeP3f>



### ABOUT THE AUTHOR

Professor Mack Jackson Jr. is a preeminent thought leader in cybersecurity awareness. Holding faculty positions at two prestigious universities, he is also an acclaimed author, TV host, and the founder and president of Vanderson Cyber Group. With a background in cybersecurity, compliance, law, and business consulting, Professor Jackson offers a holistic perspective on navigating the complex terrain of cyber risks.



**“Each time a woman stands up for herself, she stands up for all women”**

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**MAYA ANGELOU**  
**AMERICAN MEMOIRIST AND POET**

# A THANKSGIVING LIKE NO OTHER

BY JUDI MOREO, USA



Having been a professional speaker for over 20 years of my life, I often found myself on the road during holidays when others were at home with their families. One year, in particular, stands out—a Thanksgiving like no other, filled with unexpected moments of joy and connection.

The day before Thanksgiving, I embarked on a journey that took me across the world to Dubai, where I was scheduled to speak for the Dubai Chamber of Commerce. Of course, they don't celebrate Thanksgiving in Dubai—it's an American holiday, after all. My hosts apologized profusely for asking me to leave my home on such a special day.

My journey began with a flight from Las Vegas to Washington, DC, where I spent the night in a quiet hotel. The restaurant was closed, but the front desk clerk, sensing my disappointment, offered a tray of Thanksgiving delights they were preparing for the next day. With nothing but time on my hands, I noticed the staff was decorating a large Christmas tree in the lobby. I decided to join in, adding a bit of holiday spirit to my unexpected layover.

As we hung ornaments and wrapped tinsel, the chef sent word that my dinner was ready. To my surprise, it was a full Thanksgiving feast: tender turkey with savory dressing and rich gravy, steamed broccoli, a fresh salad,

and the most delicious pumpkin pie I had ever tasted. The hotel employees joined me in the lobby, and we shared a meal while watching snow softly fall outside, transforming the parking lot into a winter wonderland. The chef, clearly in the holiday spirit, treated us to hot chocolate and s'mores by the fire. That night, I went to bed feeling as if I had been given a precious gift—a Thanksgiving dinner shared with strangers who felt like friends.

The next morning, I boarded my flight to Dubai on Thanksgiving Day itself, and my journey took another unexpected turn. The Chamber had arranged a first-class ticket on Emirates Airlines, and as soon as I settled into my luxurious private cubicle, I was greeted with a glass of



champagne. My “seat” was more of a suite, complete with a dressing table, toiletries, a pair of soft pajamas, and a bed that promised the kind of rest you only dream about on a long flight.

The cabin crew handed me a menu filled with gourmet options and assured me that if I wanted something not listed, I only had to ask. I indulged in caviar paired with Dom Pérignon, followed by a sumptuous lunch of roast duck, creamy mashed potatoes, green beans with almond slivers, and cherry pie. As I sipped my champagne, I couldn’t help but marvel at how Thanksgiving was turning out to be more extraordinary than I could have ever imagined.

After a nap in my new pajamas, I woke up refreshed and ready for the final leg of my journey. Upon arrival in Dubai, a representative from the Chamber greeted me and whisked me away to a stunning five-star hotel. I was informed that I’d be picked up for dinner at 6 pm. Little did I know, my

hosts had gone above and beyond to make me feel at home.

That evening, I was welcomed into their beautiful home, where the entire family was bustling in the kitchen, preparing a Thanksgiving dinner for me. They had flown a turkey from America and invited several American expatriates living in Dubai to join us. As we gathered around the table, I found myself surrounded by new friends who shared my holiday traditions. We laughed as I demonstrated my best turkey impression, much to the amusement of those experiencing their first Thanksgiving meal. The side dishes were a mix of familiar flavors and exotic tastes, reflecting the rich cultural blend of Dubai.

The following week, my hosts treated me to an incredible tour of the city, from its towering skyscrapers to its ancient souks. My speech, which had brought me all this way, was only an hour long, but the memories I made during that trip have lasted a lifetime.

Of all the holidays I’ve spent on the road, this Thanksgiving stands out as the most memorable. And to think, I was actually paid to experience this incredible adventure!

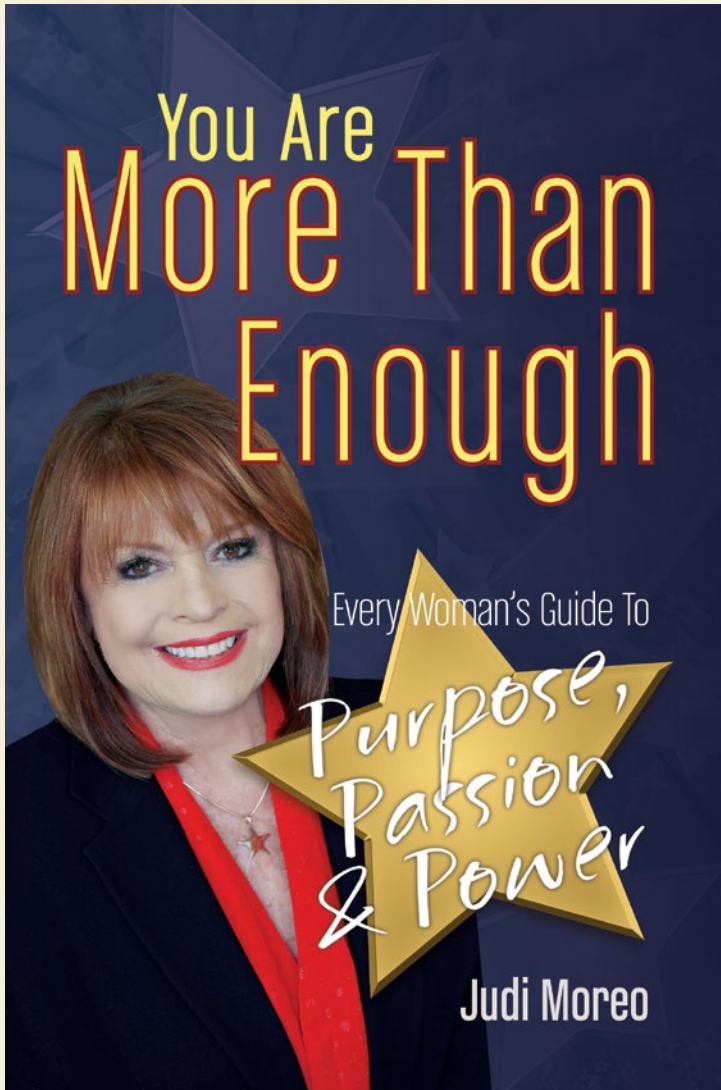


### ABOUT THE AUTHOR

From founding businesses with minimal capital to inspiring thousands as a speaker, Judi’s journey reflects resilience. As a coach, she impacts entrepreneurs globally, with her expertise sought by major companies. Honored with awards, including the Nevada Businessperson of the Year, the Woman of Achievement – Entrepreneur Award, the Women’s Federation for World Peace HerStory Award, and listed in the Business Hall of Fame, Judi stands as a symbol of achievement and inspiration in the realms of motivation and communication. Judi Moreo has made an indelible mark on personal development as a renowned author of twenty-six books and international speaker and consultant. Her influential books, *“You Are More Than Enough”* and *“Ignite the Spark”* empower individuals worldwide.

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

# THIS SUMMER, TAKE TIME TO DISCOVER SELF-CONFIDENCE



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# ACHIEVEMENT JOURNAL

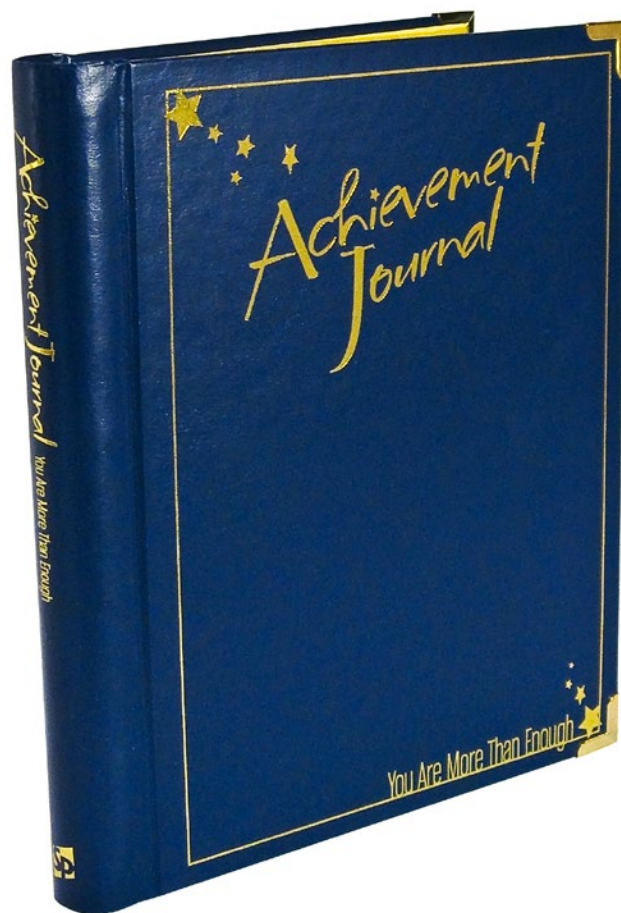
## COMPANION TO: "YOU ARE MORE THAN ENOUGH: EVERY WOMAN'S GUIDE TO PURPOSE, PASSION & POWER"

If you have ever felt as though you were created for "something more," but just didn't know where to start, this is the journal for you. It's actually much more than a journal! It is a step-by-step process of achieving your goals and making your hopes, dreams and desires come true. It gives you ways to make your life work as well as a proven technique for setting and achieving goals in the eight major areas of your life:

- Career
- Relationships
- Financial
- Health
- Spiritual
- Education
- Community Involvement
- Recreation

In addition to a place for daily writing, there is a measurement tool for you to stay aware of how you are doing in each of these areas of your life.

If you apply yourself and take the steps laid out for you in this journal, you can't help but be successful! And you might know, Judi has included two pages of peel-and-stick gold stars in order for you to easily reward yourself!



**You Are More Than Enough**  
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"Judi is a living example that it is possible to find your life's purpose and passion. In this book, she shares the tools she used to achieve success and happiness. I recommend it for everyone trying to create the lives they desire."

- Montel Williams, TV Host  
The Montel Williams Show



# THE SECRET INGREDIENT FOR HEALTHY HOLIDAYS

BY JOAN S. PECK, LAS VEGAS, NEVADA, USA

**M**ost of us have a love-hate relationship with the holidays due to a variety of reasons—family, food, and surprises of all kinds. Holidays are bittersweet. For some, it's a time to celebrate new beginnings and welcome little ones into the family. For others, it's a time to remember those who are no longer here. Each year feels different because life moves according to its calendar of events, often creating a time of reflection.

The key ingredient to a healthy, happy holiday is gratitude—for both what

has been and what is today—while focusing on the best in each moment. However, not every experience has a happy ending, and when things don't go as we wish, it's natural to long for a different outcome.

But wishing for things to be different is not uncommon, especially around the holidays. Many have found themselves facing difficult circumstances yet have turned things around by embracing gratitude and adapting. Here are a few examples of people who have transformed their holiday experiences into something special:

- Oprah Winfrey spent much of her childhood in poverty, yet she often speaks about how gratitude shaped her life. Today, she makes a tradition of giving back during the holiday season, using her platform to spread joy and inspire others to focus on the blessings they have.
- JK Rowling, who was a single mother living on welfare, made Christmas a time of magic for her daughter despite her struggles. Now, having created the world of Harry Potter, she donates millions during the holidays to charities



helping those in need.

- Tyler Perry, who spent time homeless early in his career, turns the holidays into a season of giving. He hosts annual holiday giveaways, ensuring families have food and gifts to celebrate with, demonstrating how kindness and generosity can transform lives.

When we experience the holidays this season, we are bound to be asked about our business because it is part of our identity. These

conversations allow us to reflect and express gratitude for the opportunity to build something meaningful. As entrepreneurs, it is up to us to make our own way in the business world. After all, we are the masters of our success.

How we manage our holidays is also up to us. Knowing that gratitude is the secret ingredient to creating joy during this holiday time is the real gift.



### ABOUT THE AUTHOR

Joan S. Peck is an editor and author of short stories and spiritual books and a contributing author of two Life Choices book series books. She also served as Editor in Chief for Chic Compass magazine, an international magazine based in Las Vegas.

“I write mystery books you can’t put down.” Her novel, *Angels Out of the Dark*, is about human trafficking. Her newest novel, *The Waiting Room*, is a girlfriend must-read, and *Santa Baby and Presents From Heaven* is her romance series. She is the author of the six-book *Death Card Mystery Series*. “To me, the fun of reading mystery books is to become so intrigued with the story it becomes impossible to put the book down. The fun of writing them is to put you in that same situation.”

Website: [www.JoanSpeck.com](http://www.JoanSpeck.com)



# WELCOME TO THE WOMEN ENTREPRENEURS ASSOCIATION

**T**oday's woman entrepreneur embodies a dynamic, forward-thinking spirit, fearlessly forging her path. She recognizes the power of contributing positively to society and taps into the incredible feminine energy within her. Beyond the traditional roles of community, caregiving, and teaching, she is determined to reclaim her power and succeed on her terms. To turn this vision into reality, women entrepreneurs must embrace the collaborative spirit that has fueled men's success for decades – supporting each other in business endeavors.

The Women Entrepreneurs Association (WEA) is more than a networking group; it is a hub for connection, collaboration, and celebration. Providing a secure space for like-minded women entrepreneurs, WEA fosters an environment where members can brainstorm, share ideas, gain perspective, and offer mutual support with kindness, courtesy, and honest feedback.

As a member of the Women Entrepreneurs Association, you will:

**Elevate Your Expertise:** Stay ahead with cutting-edge insights, expert advice,

and success stories from trailblazing women who have conquered the business realm. WEA equips seasoned and/or new entrepreneurs with the knowledge to navigate challenges, seize opportunities, and elevate their expertise to unprecedented heights.

**Unlock Hidden Gems:** Discover the latest trends, market analyses, and game-changing strategies to propel your business forward. Uncover hidden gems of wisdom as WEA delves into leadership, marketing, finance, and technology, ensuring you have the tools to turn your vision into reality.

**Connect, Collaborate, Celebrate:** Join a community of like-minded women who share your ambition and drive. WEA is a platform for connection, collaboration, and celebration. Connect with mentors, mentees, and affiliates; collaborate with other female entrepreneurs; and celebrate women's successes in the business world.

**Unleash Your Potential:** Embark on a transformative journey with WEA, utilizing resources like *CHOICES* magazine, a vibrant educational tool exclusively tailored for women entrepreneurs. Immerse yourself in a world where innovation meets inspiration, and witness your entrepreneurial spirit take flight. In every issue of *CHOICES* magazine, we celebrate the diversity and brilliance of extraordinary women entrepreneurs worldwide who have broken free from the corporate environment, defied expectations, and reshaped industries.

**WEA University:** Immerse yourself in WEA University courses (online and

in person), workshops, webinars, and resources designed to enhance your skill set. From leadership seminars to financial literacy courses and more, your educational journey is covered. Become an exclusive member of the Women Entrepreneurs Association and soar toward your desired success

with the support of other women. Achieve your goals, relish the luxury of fellowship, and celebrate your victories with associate entrepreneurs worldwide. Apply now to be a part of this empowering community.

## MISSION STATEMENT:

"To empower and support women entrepreneurs by providing a platform for networking, mentorship, and resources, fostering their professional growth and success in the business world."

## VISION:

"To build a vibrant and inclusive community where women entrepreneurs thrive, collaborate, and inspire each other to achieve their business goals."



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**WOMEN ENTREPRENEURS**  
— ASSOCIATION —

# WEA ACADEMY OF SUCCESS

**W**elcome to an exciting year of empowerment and growth! We are thrilled to announce our Women Entrepreneurs Educational Offerings for 2024!

This year, we are committed to providing our members with enriching experiences through monthly

webinars designed to elevate your entrepreneurial journey. Our curated lineup of topics spans leadership and personal development, business strategy, technology and innovation, networking, work-life balance, legal insights, diversity, financial literacy, and much more.

These webinars equip you with valuable knowledge, skills, and inspiration to thrive in your entrepreneurial endeavors. Join us each month as we delve into the diverse facets of entrepreneurship, featuring expert speakers, industry insights, and opportunities for collaborative learning.

Let's build a community where women entrepreneurs can flourish and succeed. Get ready for a year of knowledge, connection, and empowerment!

### **Leadership and Personal Development:**

- Building Confidence and Assertiveness
- Effective Communication Skills
- Time Management and Productivity Tips
- Goal Setting and Strategic Planning

### **Business Strategy:**

- Business Planning and Execution
- Marketing Strategies for Small Businesses
- Financial Management and Budgeting
- Scaling Your Business

### **Technology and Innovation:**

- Utilizing Social Media for Business Growth
- E-commerce and Online Sales
- Integrating Technology to Streamline Operations
- The Role of Artificial Intelligence in Business

### **Networking and Collaboration:**

- Building a Strong Professional Network
- Collaborative Partnerships and Alliances
- Effective Networking Strategies
- Mentorship and Sponsorship

### **Work-Life Balance:**

- Strategies for Balancing Work and Family
- Self-Care for Entrepreneurs

- Overcoming Burnout
- Setting Boundaries in Business

### **Legal and Regulatory Aspects:**

- Understanding Business Regulations
- Intellectual Property Protection
- Contracts and Negotiation Skills
- Navigating Legal Challenges

### **Industry-specific Insights:**

- Sector-specific Trends and Insights
- Success Stories and Case Studies
- Market Research and Analysis

### **Diversity and Inclusion:**

- Building Inclusive Work Environments

- Overcoming Gender Bias in Entrepreneurship
- Diversity in Leadership

### **Financial Literacy:**

- Investment Strategies for Entrepreneurs
- Financial Planning for Long-Term Success
- Accessing Funding and Grants

### **Health and Wellness:**

- Managing Stress as an Entrepreneur
- Incorporating Wellness into Your Daily Routine
- Mental Health and Entrepreneurship





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# WOMEN ENTREPRENEURS

## ASSOCIATION

## OUR TEAM



**JUDI MOREO**  
**FOUNDER & CEO**

From founding businesses with minimal capital to inspiring thousands as a speaker, Judi's journey reflects resilience. As a coach, she impacts entrepreneurs globally, with her expertise sought by major companies. Honored with awards, including the Nevada Businessperson of the Year, the Woman of Achievement – Entrepreneur Award, the Women's Federation for World Peace HerStory Award, and listed in the Business Hall of Fame, Judi stands as a symbol of achievement and inspiration in motivation and communication. Judi Moreo has made an indelible mark on personal development as a renowned author of twenty-six books, international speaker and consultant. Her books, *"You Are More Than Enough"* and *"Ignite the Spark"* empower individuals worldwide.



**TRACEY STARR**  
**FOUNDER & PUBLIC**  
**RELATIONS**

Tracey Starr is known as the Heart-To-Heart Connector™ and is a #1 Amazon best-selling author and serial entrepreneur with over 25 years and 7-figure success in business, marketing, and PR. She is also an international speaker and personal development coach renowned for her leadership in empowering entrepreneurs to make a positive impact in our world. Tracey has worked with some of the most renowned transformational thought leaders around the globe assisting them in growing their communities and sharing their gifts.



## LORRI JACKSON WEALTH MANAGEMENT

**L**orri Jackson is a Vice President and Wealth Management Advisor at Merrill Lynch, Pierce, Fenner & Smith Inc. in Henderson, NV, and has over 30 years of experience in the finance industry. She has earned six different financial advisor certifications and is registered to do business in 14 states. Lorri attended ASU and UNLV with a College Degree in Business.

She is a Henderson, Nevada Chamber of Commerce member and serves on the CAB Library Board at UNLV. Lorri believes in giving back to the community and supports many Women's issues. She has supported many local charities and non-profits, including NV CASA, the Women's Research Institute of NV, the American Heart Association, and many cancer associations.



## LYNETTE CHAPPELL DEVELOPMENT DIRECTOR

**L**ynette Chappell, born in Mombasa, Kenya, trained at the Royal Ballet School in London before joining the renowned Bluebell Girls at seventeen. She performed in Las Vegas at the Stardust Hotel & Casino, where she met Siegfried & Roy and their African Leopard, Sacha. This began her illustrious forty-year career, primarily on the Las Vegas Strip. Lynette played a pivotal role in the success of Siegfried & Roy's groundbreaking shows, eventually becoming Executive Director of their 250-person troupe, and was the secret weapon that made the entire Siegfried & Roy empire work. Alongside them, she championed animal protection activism, particularly for endangered predators. Lynette's remarkable career was not a mere illusion; it was real magic.



## SHANA KAI SPECIAL EVENTS

**S**hana's love and excitement for life is contagious! Shana's an inspirational speaker, author, and certified life coach. She is an accomplished soloist and has appeared on national television. One of Shana's biggest delights is helping people discover their greatest strengths and potential. Shana has had the pleasure of hosting International Women's Retreats in Italy and the US. She has been mentored by two internationally recognized bestselling authors and speakers, Florence Littauer and Judi Moreo. As a former "Mrs. California" and 37 years in the beauty industry, Shana encourages people everywhere to Dare to Dream. With Shana's transparency and ability to be REAL, you can't help but be inspired to Live Out Loud and Shine!





## NAHELMA CORAZON LIM SOCIAL MEDIA

**N**ahelma Corazon Lim, a dynamic Filipina, seamlessly merges creativity and strategy as a Digital Marketing Designer and Social Media Manager.

With a passion for crafting compelling visual narratives, she navigates the digital landscape with finesse, elevating brands through captivating designs and strategic online presence. Lim's innovative approach and dedication seamlessly blend creativity and technology in the digital landscape.



## JAKE NAYLOR CREATIVE DIRECTOR

**W**ith nearly 25 years of marketing and creative direction experience, Jake has developed a sharp eye for successfully branding businesses and special events. For 10 years, Jake was the Creative Director for a large internet-based media group. There he was responsible for the branding, marketing and design development of more than 7,000 websites and numerous special events. In 2009, Jake began working as an independent consultant in special event planning, creative direction and marketing.



## MACK JACKSON JR. CYBERSECURITY ADVISOR

**P**rofessor Mack Jackson Jr. is a preeminent thought leader in cybersecurity awareness. Holding faculty positions at two prestigious universities, he is also an acclaimed author, TV host, and the founder and president of Vanderson Cyber Group. With a background in cybersecurity, compliance, law, and business consulting, Professor Jackson offers a holistic perspective on navigating the complex terrain of cyber risks.





**“If they don’t give you a seat at the table,  
bring a folding chair.”**

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**SHIRLEY CHISHOLM  
FORMER UNITED STATES REPRESENTATIVE**

# DEFINITION OF AN ENTREPRENEUR



WOMEN ENTREPRENEURS  
ASSOCIATION

An entrepreneur is an individual who takes on the responsibility of starting and managing a business, typically with the goal of earning profit. Entrepreneurs are characterized by their willingness to take risks, innovative thinking, and ability to identify and capitalize on opportunities in the market. They play a central role in entrepreneurship, which involves creating, organizing, and managing a business venture.

## Critical characteristics of entrepreneurs include:

**Risk-Taking:** Entrepreneurs are often willing to take calculated risks, understanding that business success often involves uncertainty and the potential for financial or personal loss.

**Innovation:** Entrepreneurs are known for their innovative thinking and ability to bring new ideas, products, or services to the market. They seek to solve problems, meet needs, or create

opportunities that existing businesses may not address.

**Vision:** Successful entrepreneurs have a clear vision for their business. They can visualize the future and set long-term goals, guiding their efforts toward success.

**Adaptability:** The business environment is dynamic, and entrepreneurs must be adaptable to changes in market conditions, technology, and consumer preferences. Flexibility and the ability to adjust strategies are crucial for sustained success.

**Leadership:** Entrepreneurs often need to lead and inspire others, whether a small team or an entire organization. Strong leadership skills are essential for navigating challenges and achieving business objectives.

**Persistence:** Building and growing a business can be challenging, and entrepreneurs must be persistent in the face

of obstacles and setbacks. The ability to learn from failures and persevere is a crucial trait.

**Resourcefulness:** Entrepreneurs are resourceful individuals who can find creative solutions to problems. They may need to make the most of limited resources, especially in the early stages of a business.

**Financial Literacy:** Understanding the financial aspects of a business, such as budgeting, financial planning, and managing cash flow, is crucial for entrepreneurs. Financial literacy helps make informed decisions that contribute to the sustainability of the business.

Entrepreneurs can operate in various industries and sectors, from technology and healthcare to retail and services. Their role drives economic growth, creates job opportunities, and fosters societal innovation.

# MONEY SENSE: 9 TAX TIPS THAT COULD SAVE YOU MONEY

CONTRIBUTED BY LORRI JACKSON SE-AWMAT<sup>™</sup>, CRPCT<sup>™</sup>



## For ways to potentially reduce your tax bill this year or moving forward, consider these ideas from Bank of America

Taking time to review your financial and tax situation could help you (and your family) keep more of what you have earned. While some strategies apply now, others involve anticipating changes to come. For example, deep cuts in gift and estate tax exemptions, scheduled for the end of 2025, may be a good reason to start planning. “These are not decisions you want to make quickly,” says tax accountant Vinay Navani of WilkinGuttenplan.

Below, Navani shares insights on tax-efficient approaches to estate planning, investing for retirement, and other issues. Ask your tax professional whether they might make sense for you.

### 1. Review your gift and estate plans

If you regularly give to charity and itemize deductions, consider putting several years’ worth of gifts into a donor-advised fund (DAF) for a single year, Navani suggests. “You may earn an immediate deduction, and you can spread out the giving over several years.”

Without Congressional action, the

federal gift and estate tax exemption will drop significantly in 2026, potentially exposing millions to higher taxes. You may want to consider moving assets out of your estate through gifts now, Navani suggests. Part of the planning may involve the best ways to structure gifts, so speak with your advisor and tax specialist about trust options.

### 2. Put losses to work

With a process known as tax-loss harvesting, you could sell underperforming assets that you were planning to sell anyway, invest the proceeds in assets you consider more promising, and use the losses to offset capital gains from elsewhere in your

portfolio. To avoid triggering what's known as the wash sale rule, which would disallow the loss, you cannot buy substantially similar assets within 30 days before or after the sale.

### 3. Keep track of where you work

Do you work remotely? Generally speaking, once you work in a state for 183 days, that state may consider you a resident and tax your income. To help avoid potential penalties, Navani suggests carefully tracking where you work every day and speaking with your tax advisor about the latest rules in the states where you live, where you work remotely, and where the business is located.

### 4. Max out retirement plans

Consider increasing your contributions to your 401(k), IRA, or other qualified retirement plan. Not only does this offer the possibility of increasing retirement savings, but it can also potentially lower your taxable income. For 2024, you can contribute up to \$23,000 to a 401(k) and \$7,000 to an IRA. If you will be age 50 or older within the calendar year, you may be able to take advantage of higher "catch-up" contribution amounts.

### 5. Consider converting your traditional IRA to a Roth IRA

You can convert all or a portion of a traditional IRA to a Roth IRA. Unlike with a traditional IRA, qualified distributions of converted amounts from a Roth IRA are not generally subject to federal income taxes if you are age 59½ or older and at least five years have passed since the beginning of the year of your first Roth IRA contribution or conversion.

However, when you convert your traditional IRA to a Roth, the total of your deductible contributions and any

earnings is taxable income.

### 6. Look for tax-aware investing strategies

Consider putting a portion of your income into investments that are not generally subject to federal income taxes, such as tax-free municipal bonds. Doing so could potentially ease your tax burden when these investments generate income.

### 7. Fund a 529 education savings plan

Contributions to a 529 education savings plan can potentially grow tax-free and withdrawals are federal — and usually state — tax-free if used for qualified education expenses. What's more, by putting money into a 529 account, you may be able to give a gift to a beneficiary without triggering federal gift taxes. You may also be able to contribute up to five years' worth of the annual gift tax exclusion amount per beneficiary in one year, subject to certain conditions.

### 8. Cover healthcare costs efficiently

Both health savings accounts (HSAs) and health flexible spending accounts (health FSAs) could allow you to sock away tax deductible or pretax contributions to pay for certain medical expenses. You must purchase a high-deductible health insurance plan to fund an HSA and not have disqualifying additional medical coverage, such as a general purpose health FSA, and unless the FSA is a "limited purpose" FSA, you cannot contribute to both accounts. Money in an HSA can roll over from year to year, but the funds you contribute to an FSA generally must be spent during the plan year.

### 9. Move toward clean energy

The 2022 Inflation Reduction Act included nearly \$400 billion for clean

energy tax credits and other climate-related provisions. That includes potential tax credits for buying new or used electric or hybrid clean vehicles and making your home more energy efficient. Restrictions apply, so check with your tax advisor on which credits might be available to you, Navani suggests.

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## ABOUT THE AUTHOR

Lorri Jackson is a Vice President and Wealth Management Advisor at Merrill Lynch, Pierce, Fenner & Smith Inc. in Henderson, NV, and has over 30 years of experience in the finance industry. She has earned six different financial advisor certifications and is registered to do business in 14 states. Lorri attended ASU and UNLV with a College Degree in Business.

She is a Henderson, Nevada Chamber of Commerce member and serves on the CAB Library Board at UNLV. Lorri believes in giving back to the community and supports many Women's issues. She has supported many local charities and non-profits, including NV CASA, the Women's Research Institute of NV., the American Heart Association, and many cancer associations.



# PRIORITIZING YOUR HEALTH AND WELLBEING IN A BURNOUT CULTURE: HOW I REWIRED MY MIND FOR SUCCESS

BY BEA-MARIE ANING, GERMANY

In today's fast-paced world, it's hard to escape the constant drumbeat of "hustle culture"—the mindset that glorifies busyness and relentless pursuit of success. This pressure often leads to burnout, leaving us feeling like we're on a never-ending treadmill, exhausted and chasing a version of success that feels more like survival.

But there's a different way forward. One that prioritizes health, wellbeing, and mental clarity over burnout. This shift transformed my life, helping me escape a scarcity mindset that had kept me trapped in stress and self-

sabotage. Here's how I did it—and how you can too.

## **Step 1: Redefine What Success Means to You**

For most of my life, I equated success with constant achievement—never stopping and always striving for more. But this mentality wasn't my true definition of success; it was a narrative I'd absorbed from society.

To prioritize your well-being, you need to redefine success on your terms. Is it about more wealth, or is it about

peace of mind, health, and fulfilling relationships? By understanding that success doesn't have to mean sacrificing yourself, you create room for self-care to be part of your journey.

## **Step 2: Create Boundaries in a World of Overstimulation**

Living in a hyperconnected world means we're constantly bombarded with information and notifications. This overstimulation can leave you mentally exhausted, reducing your ability to focus on your health. One of the most transformative

actions I took was setting boundaries. I started by carving out specific times each day for myself—whether for meditation, a walk, or simply a break from my phone. These small moments of disconnect became the foundation of my well-being.

By creating space to decompress, my stress levels plummeted, my focus improved, and a renewed sense of balance emerged.

### Step 3: Shift from Scarcity to Abundance

Here's where my transformation began. For years, I operated under the belief that there wasn't enough—time, money, or success—forcing me to push harder. I didn't realize that this scarcity mindset was creating the exhaustion I feared.

Through epigenetics, I learned how our environment, experiences, and thoughts influence how our genes express themselves. We can rewire our brains and break free from negative patterns.

Every time I slipped back into the

belief that "I'm not doing enough," I'd stop and reflect: Is this true? With practice, I changed my internal narrative and embraced the idea that there is always enough when I'm aligned with my true purpose. This abundance mindset allowed me to reclaim control and prioritize my health.

### Step 4: Prioritize Rest and Recovery

When we're constantly in "go mode," rest can feel like a luxury. But prioritizing rest isn't only about vacations—it's about recognizing that recovery is essential to productivity and creativity.

I began incorporating daily rituals, from yoga to short naps, that allowed my body and mind to recharge. Slowly, I stopped feeling guilty for resting and started seeing it as a key part of my well-being. And you know what? My productivity soared.

### Final Thoughts

Escaping burnout culture and prioritizing your health and well-being takes conscious effort, but it's worth it.

This journey was about rewriting the mental and physical patterns that had kept me stuck.

By redefining success, setting boundaries, embracing an abundance mindset, and prioritizing rest, I finally freed myself from the scarcity trap. Now, I'm not surviving—I'm thriving. And so can you.



### ABOUT THE AUTHOR

Known as the Expansion Mentor, Bea-Marie hosts the podcast "52 Weeks of Flow," exploring peak performance, energy, and life enhancement. Her journey has been all about helping women connect the dots between their personal energy, mindset, and business success. With over 25 years of experience in the entertainment industry, she now blends her knowledge of neuroscience, energy mastery, and business coaching to help you show up more confidently and authentically.

Instagram: [moving\\_river](#)

LinkedIn: [bea-marie-aning](#)

Website: [www.superwoman.coach](#)



# SHEDDING TRAUMA AND EMBRACING EMPOWERMENT

BY KATHY BALDWIN, KITCHENER, ONTARIO, CANADA



I was too strong for too long.

I believed in the lies of self-sacrifice and putting others' needs ahead of my own. I became adept at masking the constant pain, pushing myself beyond my limits, and learning to live in chronic stress and disease...

Until I couldn't anymore and had a complete and total nervous and physical breakdown.

My breakdown resulted in my losing everything, literally. I was left with nothing but myself. The medical system offered only pills and platitudes. My doctor told me his role in my healthcare was only to ensure that I was adequately medicated and that left actual healing to myself.

Trauma isn't just about the big, dramatic events that make headlines.

It's also about the quieter, insidious moments when our needs weren't met—when we felt unseen, unheard, or unwanted. These experiences, though seemingly small, can have devastating effects on our psyche, shaping our beliefs and behaviors in profound ways.

Trauma is anything that creates negative consequences when our needs are unmet. It's the subtle, everyday experiences that leave us feeling less than whole. Our brains are wired to respond to these unmet needs, often leading to patterns of behavior that keep us stuck in cycles of disempowerment.

"We don't have to dig up bones. We don't have to go through therapies and dissect everything and be re-traumatized. We can cut it off and put it behind us." - Kathy Baldwin

Within each of us lies the power to release these wounds. We are not bound by the ties of our past. By acknowledging and addressing these traumas, we can cut the ties that hold us back from stepping into our zone of genius.

Many of us have been taught to ignore and suppress our pain. That is the root cause of so many of our diseases, both physical and mental. We are integrated whole systems and everything affects everything else. Our emotions are chemically derived hormones and when suppressed create inflammation, change our microbiome, and create stress which have been proven to be the root cause of the majority, if not all, of our diseases.

I am living my best life and I am grateful for my breakdown. It was



what I needed to self-heal with self-knowledge and self-empowerment. It is not necessary to fall, break, and lose everything to step into your full potential and empowerment.

Empowerment comes from understanding and releasing the past. It's about stepping into our authentic selves, unlocking the potential to solve any problem and create the life we desire. This journey requires courage and commitment, but the rewards are immeasurable.

Our world is evolving exponentially faster each day. Our society has been shaped by our current systems which are in the process of breaking down. Technology is replacing our manual and repetitive jobs and tasks. While some fear the advances, those who seize the opportunity and step into their unique individual zone of genius, will be the ones who surf the waves of

change rather than be drowned by it.

We are returning to living within a community, with collaboration and cooperation of resources and knowledge. We no longer need to be isolated and feel the pressures of doing everything alone, having the unreasonable pressure of expectations and shoulds.

It is time to go inward, release that which doesn't serve us, and become fully aligned with our authentic selves, our dreams, and our unique talents and gifts.

There is no problem that we can't solve when we use the gifts of being human; our innovation, creativity, problem-solving skills, and compassion.

The time is NOW!



### ABOUT THE AUTHOR

Kathy Baldwin, TV host, Author, and Life Purpose Strategist with Unlearn the Crap. Kathy's passion for healing and personal empowerment is the culmination of over 40 years of training and coaching, guiding others to remove the crap that keeps them stuck and disempowered. Her Unlearn the Crap Collaboration Community utilizes universal laws, leading-edge knowledge, and the collaboration of experts to transform her clients into their true personal empowerment.

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Website: [kathybaldwin.me](https://www.kathybaldwin.me)



# **SKIING UPHILL**

## **A STORY OF STRENGTH AND PERSEVERANCE**

### **A HEARTFELT MEMOIR.**

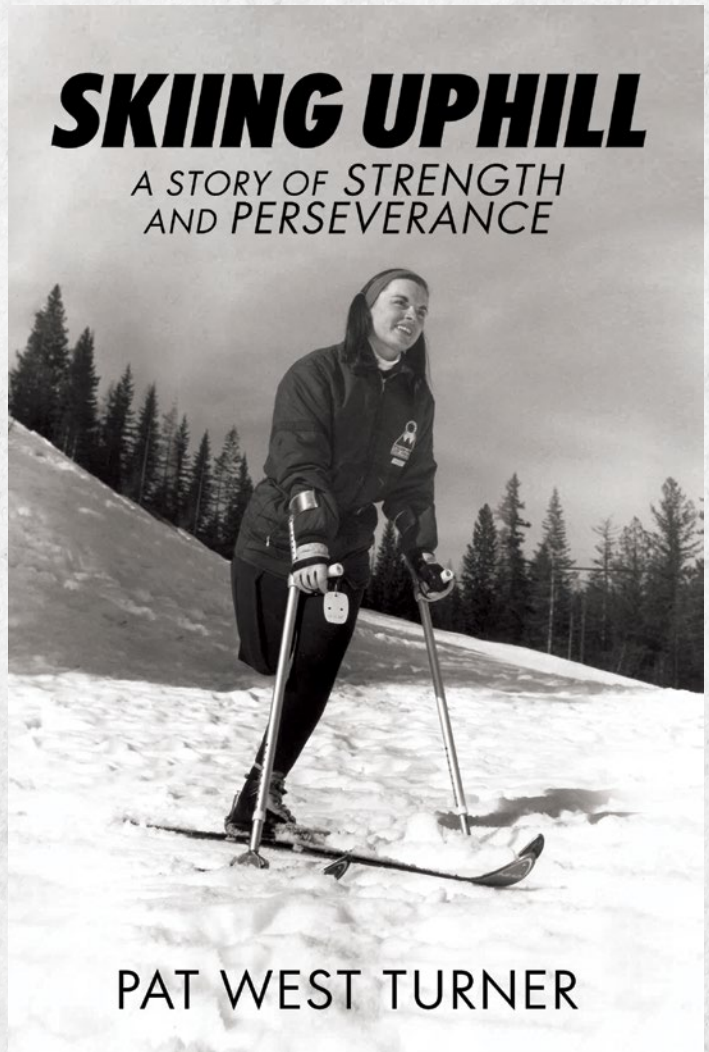
Pat West Turner, who survived a near-fatal car accident as a high school senior in 1965 that resulted in the amputation of her right leg, has never let her disability define her being. Now, Turner has written a heartfelt memoir, *Skiing Uphill*, to share what she went through following the accident and the ways she continuously found to meet life with a sense of adventure and personal courage.

Turner, an avid skier before the accident, returned to the ski slope with adaptive outriggers and went on to compete nationally and internationally, including a silver medal in New Zealand in 1978. She later became a ski instructor and also taught school both in California and in the Eastmont and Wenatchee school districts in Washington state. Her missing leg became a tool with which she engaged students. In the book, she shares important lessons she learned.

When I interviewed Turner a few years ago, she summed up her philosophy with these words: “Life is hard, you will survive, and the more friends you have the better.” At every crossroad in her life, she focused on what she could do rather than what she was unable to do — a philosophy that any person can adopt.

Turner hopes that the book will provide inspiration for individuals to see their own challenges with more courage and resolve.

Rufus Woods, Columnist  
Wenatchee World



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& OTHER MAJOR RETAILERS**

# OWN THE GODDESS WITHIN: BEAUTIFUL BADDASSES SLOW DOWN - BE MINDFUL

BY GLENDA BENEVIDES, USA

**M**ost of us move at a faster pace than is best for us, and this can be anxiety-producing, ungrounding, and destabilizing. Practice slowing down your internal speed as much as possible.

Even if you are on the go and have many things to do on a timeline, you can slow down your internal pace as you do them. A great way to do this is to imagine you have an invisible gear shift and see yourself downshifting when you notice you are moving too fast.

Another essential part of slowing down your internal speed is working with your thoughts. Thoughts can work to rev us up, and when we are moving too fast, the last thing we want to do is remain in a swirl of storylines.

A couple of great ways to cut through the clouds of dense and fast thoughts is to place your hand over your heart, say to yourself slowly, "My name is \_\_\_\_\_ and I'm willing to know." Then Wait. When you choose to know, it allows you to drop out of your head, into your body, and your heart, and what you want will bubble to the surface.



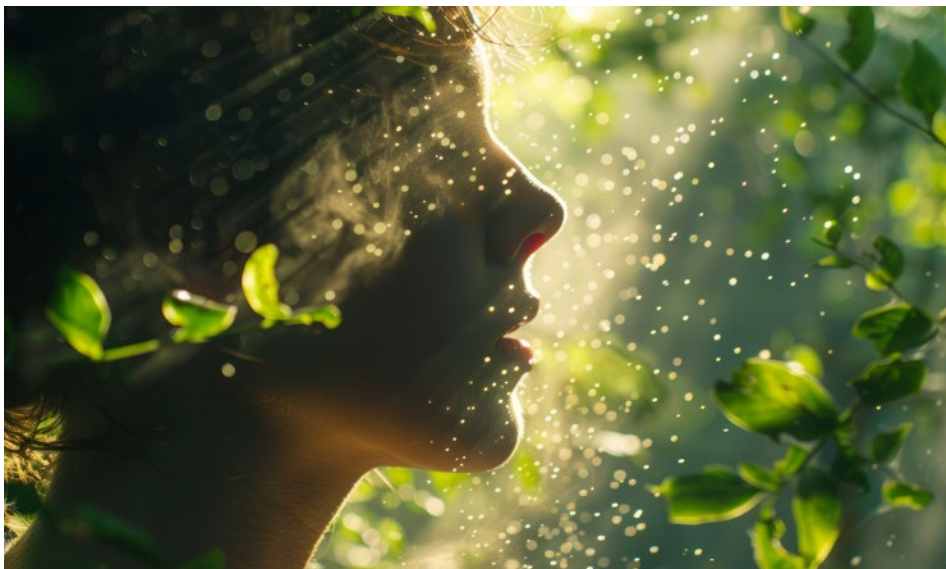
## GODDESS OF AIR RITUAL OF DEEP BREATHING

Breathing practices work quickly and powerfully to regulate your nervous system, immune system, and glandular system while awakening your latent creative life force. Breathing practices support detoxing and deep overall relaxation. I suggest that an easy way to start your day is to listen to the Wim Hoff breathing method- it's fast, guided, and focused. (You'll find him on YouTube) You'll feel great, more alive, clear, grounded, and energized.

Do this for a month and write down your experiences of how you felt. This deep breathing practice can be done lying down or sitting up. It will be fun to notice how you feel and what shifts in your world.

### The Benefits: This makes you a Badass Goddess!

- Immune System Booster
- Detoxifier
- Keeps your mind calm and focused



## GO OUTSIDE EARTH GODDESS!

TAKE A MIN OUT OF YOUR DAY...

Go into the sun, touch the ground with your hands, or feet. The focus is to be closer to nature. Just notice. Listen! What do you hear, or smell? What does the grass or earth feel like in your hands? Notice what your body feels like. Is it cold, or damp, or is the sun warming your body in the right way? Notice for a minute how everything is connected.

Write down your experiences and feelings in a journal every day for a month. Reflect on your thoughts, emotions, and moments that stood out. At the end of the month, take time to see what insights or connections you've gained. Be sure to express gratitude for the journey and everything it has revealed.

### The Benefits: This makes you a Badass Goddess!

- Reduces stress and inflammation, improves blood flow
- Natural electric charge stabilizes your physiology
- Being grounded feels calming



### ABOUT THE AUTHOR

Glenda Benevides is a force of nature, seamlessly weaving together the threads of music and storytelling to inspire audiences worldwide. Her journey from a Grammy-considered artist to a Recording Academy voting member has been punctuated by her unwavering commitment to spread messages of courage, unity, and action through her artistry.

She is also an acclaimed author with her book, *Courage*, serving as a testament to her dedication to empowering others and now three other books: *Own The Goddess Within*, *Soul On Fire*, and *The Grimoire Of Lost Lore*, a collaborative effort.


Through her music, storytelling, and insightful talks, Glenda inspires others to embrace clarity, courage, confidence, commitment, and community, empowering them to create a meaningful impact in their lives and the world around them.

Instagram: [glendabenevidesmusic](https://www.instagram.com/glendabenevidesmusic)

Facebook: [glendabenevides](https://www.facebook.com/glendabenevides)

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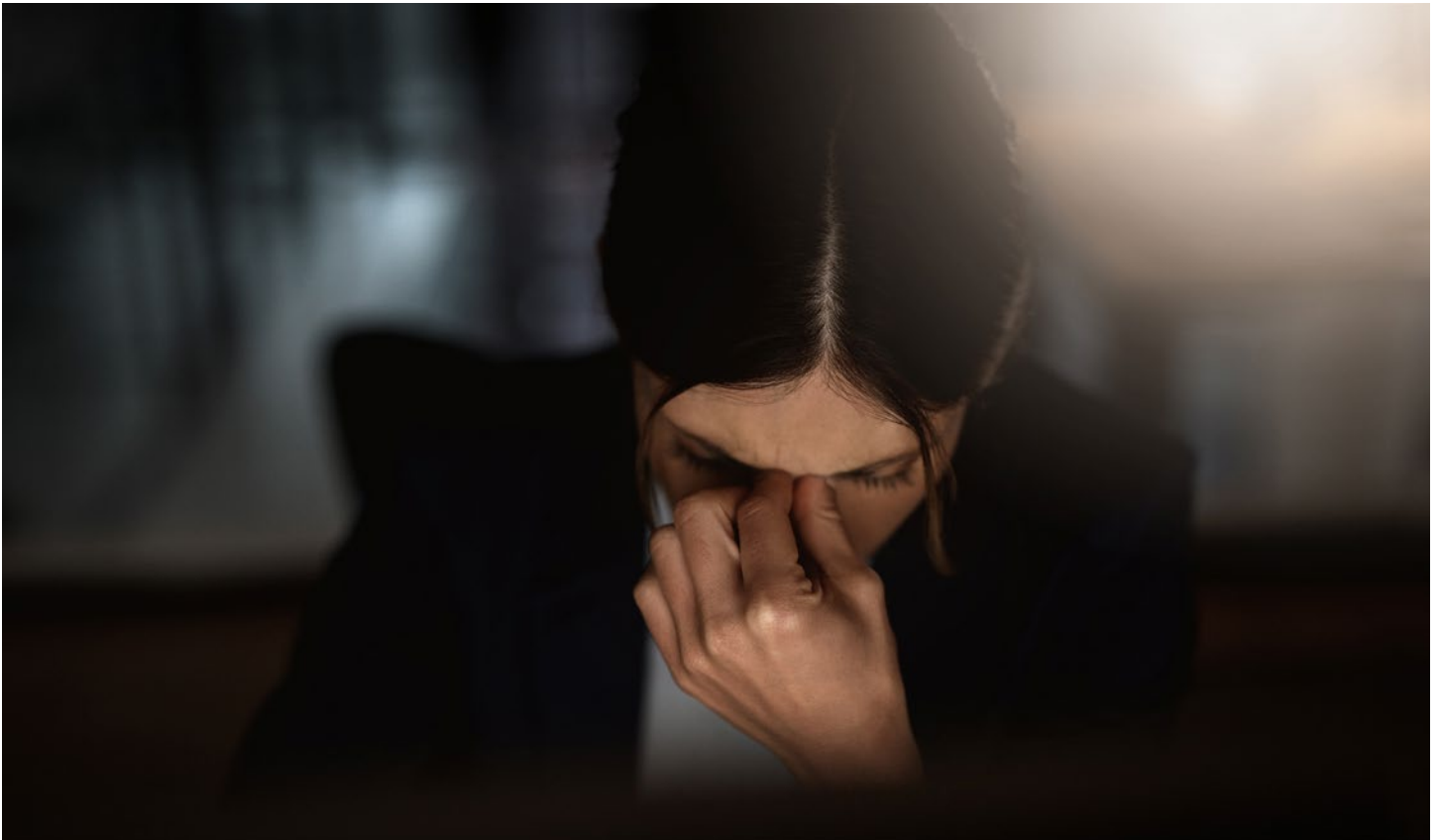
Website: <https://glendabenevides.com>

A close-up portrait of Isabel Allende. She has voluminous, curly hair with a mix of dark brown and deep red tones. She is wearing black-rimmed glasses, large gold hoop earrings, and a gold chain necklace. Her lips are painted a vibrant red, and she has a warm, confident smile. She is wearing a black top with a lace-like pattern on the shoulder. The background is a plain, light gray.

**“Believe in yourself and be proud of who you are. Don’t let anyone tell you differently”**

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**ISABEL ALLENDE**  
**CHILEAN-AMERICAN WRITER**



# THE HARD TRUTH ABOUT HUSTLE: THE CEO SELF-CARE PLAN EVERY ENTREPRENEUR NEEDS

BY DENA PATTON, USA

**H**ow many hard lessons about self-care and burnout have you learned during your entrepreneurship journey? If you're like most entrepreneurs, the list is long. We've all been there—working long days, skipping vacations, putting off workouts, saying yes to every client, surviving on five hours of sleep, or grabbing whatever food we can because we're too busy.

But eventually, we realize something:

we weren't only "working late"; we were working ourselves to death. Burnout doesn't happen overnight—it builds over years of unsustainable 'hustle habits'. And then one day, we face the harsh truth: there's no trophy for being the busiest or the most sacrificed leader. When you wake up to a broken body or a strained marriage, what happens next?

It's time to prioritize well-being as part of leadership, not outside of our

leadership as a luxury. Because true success is about leading a life that thrives.

I realized in my first business that I chased validation, worth, and confidence through external achievements, only to realize it didn't work. Society tells us that our worth and self-esteem come from performance, awards, money, titles, and appearance. This narrative has become the norm for leaders and

business owners, pulling at every part of us—our mind, body, emotions, and spirit.

In my case, the unhealthy work habits led to a minor stroke at age 27. During six months of recovery and relearning to speak again, I realized that the very habits I thought were driving success were slowly destroying me. It was then that I created a CEO Self-Care Plan that transformed my life.

I'm sharing this today because I see more entrepreneurs than ever grappling with mental health challenges and post-Covid burnout. It's real. It's not in your head. The prevailing narrative tends to glorify exhaustion and self-sacrifice while overlooking the importance of self-care.

I was once too busy for self-care, and it almost killed me. If you're feeling the same, or if you see a friend, colleague,

or spouse on the brink of burnout, this is your sign to pause and say, "It's time for a change." As a simple step, I'd like to offer you my CEO Self-Care Plan template for free. It's a one-page tool you can keep on your kitchen counter, designed to help you stay accountable to your mental, physical, emotional, and spiritual health.

I want you to imagine that you have four 'scuba tanks' on your back and they are labeled: mental, physical, spiritual, and emotional. These tanks are constantly being drained through your daily roles and responsibilities leaving you exhausted and soon burned out. But what is refueling and refilling them regularly?

After implementing my CEO Self-Care Plan for the past 15 years, both in my life and with my clients, I've realized that self-care is the key source of fuel for us to show up as our highest, most innovative, and greatest selves. I can

be more and do more in both my business and family life when my self-care tanks are consistently refueled. It is possible to take a breath and start your self-care plan today, beginning with one small step." Download it for free at [www.CEOselfcareplan.com](http://www.CEOselfcareplan.com).

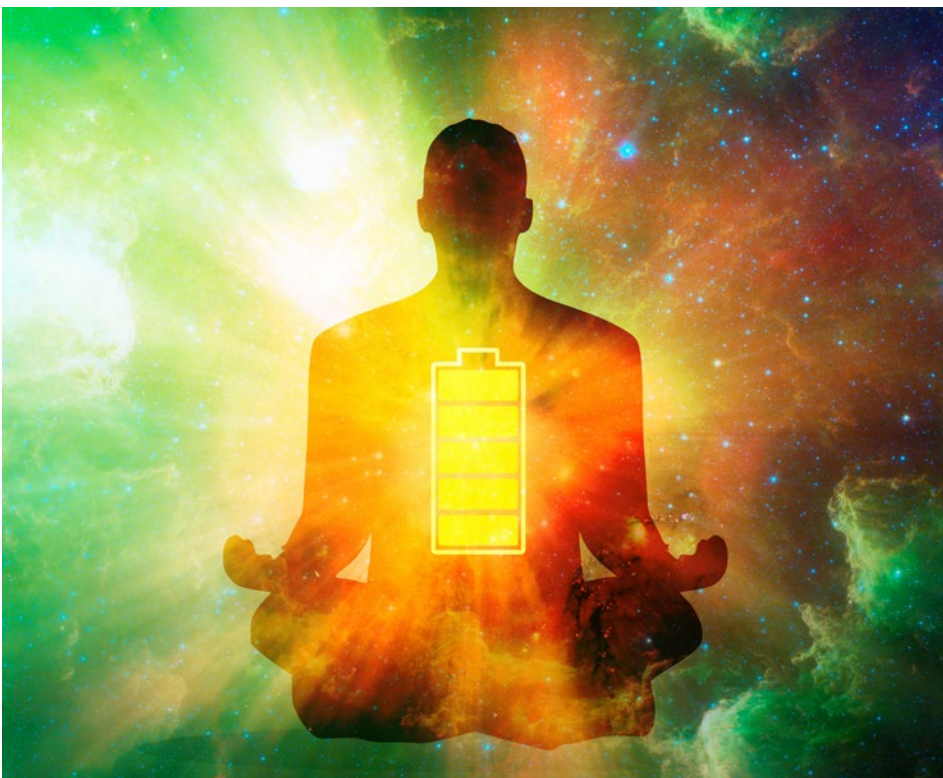


## ABOUT THE AUTHOR

Since 2001, Dena has been an elite business and mindset coach, helping thousands of purpose-driven leaders worldwide. Her 3-Pillar coaching approach builds well-oiled systems, solid sales strategies, and a greatness mindset. Featured in over 60 media outlets, she's also a keynote speaker and best-selling author of *The Greatness Game*. As co-founder of The Girls Rule Foundation, she empowers girls in leadership. Dena is a proud mom, wife, and philanthropist, with a relentless commitment to helping others achieve greatness.

Business & Mindset Coach to entrepreneurs and leaders who are changing the world. [denapatton.com](http://denapatton.com)

Co-founder, The Girls Rule Foundation. Offering financial literacy, confidence & leadership programs for teen girls. [girlsrulefoundation.org](http://girlsrulefoundation.org)



# Life Choices

## ESTABLISH YOUR EXPERTISE! PUBLISH YOUR STORY!

*"I am a first time writer. No, let me start again. I am an author. Yes, I am! Working with Judi Moreo has been the most enriching chapter of my life. The people Judi brings together for Life Choices are talented, endearing, and the best that you can imagine. I never felt intimidated or out of my league. We are all in the book together."*



*The support is endless. I was guided from start to finish. Judi is professional, approachable, and available. I am certain that working with her was paramount to my comfort level. I see a lot of ads from people who say they will get you published. I don't doubt they do, but if you want more than that, you need to talk to Judi."*

Deborah Clark  
Motivational Speaker

*"Working with Judi Moreo on a story for Life Choices has been a joy. I have often thought of sharing my story but hesitated. Timing is everything. Through her vision and encouragement, the time was right. She made the experience of publishing my childhood story one that has changed my life and will change the lives of others. I am grateful for her commitment to excellence for the Life Choices authors and the lives of others."*



Andrea Chestnut  
Entrepreneur

*"Being part of an amazing book, meeting the other inspiring authors, attending our own book launch has been a wonderful experience for me. I highly recommend if you have a story burning in your heart, share it and become part of the next Life Choices book—it is life changing. The world needs to hear your story!"*



Anne Dreyer  
Inspirational Speaker & Author  
South Africa

Calling all trailblazing women entrepreneurs! Your story is a powerful testament to resilience, innovation, and success. Imagine sharing your journey, triumphs, challenges, and wisdom with a global audience eager to learn and be inspired. This is your chance to be part of an extraordinary anthology celebrating the vibrant tapestry of female entrepreneurship. Your voice matters, your story deserves to be heard, and this anthology is the perfect platform to showcase your incredible journey to the world.



Writing a book is one of the best ways to establish yourself as an expert in your field. The mere fact that you are a published author lends credibility to your message.

**We seek stories that enlighten, inspire, motivate, or entertain.**

Each of our *Life Choices* books focuses on a specific topic or passion. *Life Choices* books contain well-written, original, non-fiction stories that include one or more of the following themes:

- Life lessons you have learned
- How you overcame an obstacle or met a life challenge
- How your product or method changed your life, created more wellness, gave you more vitality, or supported your healing journey
- How you or someone you know maintained a positive attitude despite life situations
- Random acts of kindness and the impact they had on your life



This is the fifth book in the *Life Choices* series.

***Life Choices: She Means Business***

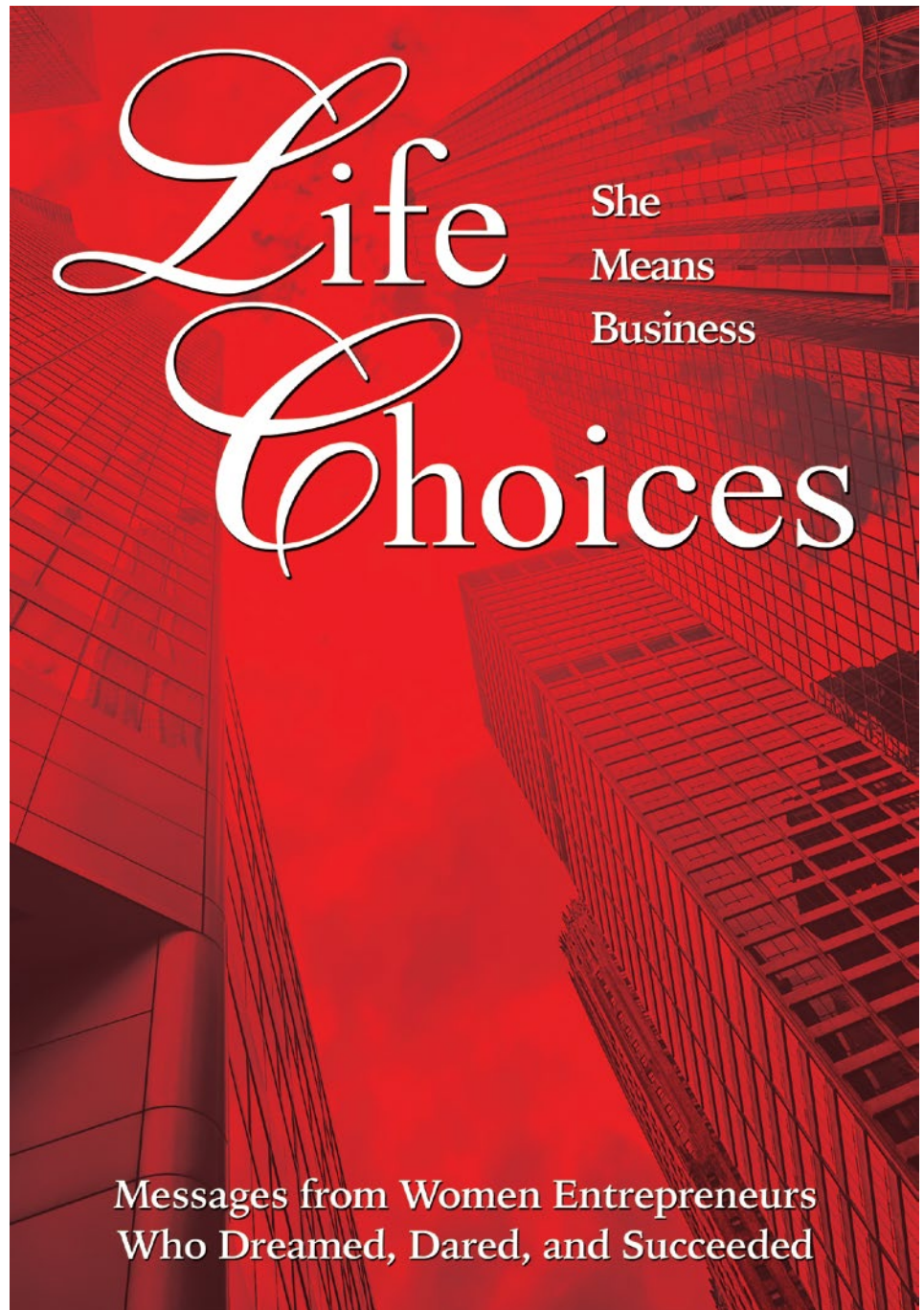
*Messages from 26 Women  
Entrepreneurs Who Dreamed, Dared,  
and Succeeded*

In this anthology, we aim to weave together a collection of stories that inspire and empower other aspiring women entrepreneurs. Your experiences, lessons learned, and the obstacles you've overcome can spark a fire in someone else's entrepreneurial spirit. The power of shared narratives creates a community of support and encouragement, fostering a network of women who lift each other.

By contributing your story, you're not only adding a chapter to a book; you're becoming a beacon of inspiration for others who dream of carving their path in the business world. This anthology is more than pages and words; it's a movement that amplifies the voices of women who dared to dream, dared to challenge, and dared to succeed.

Why should you share your story? Because your journey is unique, and within its folds lie invaluable lessons. Your experiences, whether victories or obstacles, can be the guiding light for someone navigating the complex landscape of entrepreneurship. It's about showcasing success and embracing the journey that molds it.

As a *Life Choices* author, you will use these books to get your message out, educate and inform a broad audience, increase your circle of influence, market your products or services, and be a wellness enabler. Being part of an anthology is the quickest, most straightforward way to get name recognition. And since you retain all rights to the material, your story can be used as an introduction or an outline when you decide to write a complete book. Your exposure as an author is multiplied by the efforts of the other 25 authors, as each author's efforts



support the broader promotion of the book.

Join us in creating a collective narrative that resonates with women worldwide. Your story is a catalyst for change, a source of motivation, and a testament to women's incredible strength at the entrepreneurial table. Let your story be part of this movement, inspiring the next generation of women leaders.

Submit your story today and let your entrepreneurial journey become a beacon of inspiration for women

worldwide. Together, let's amplify the voices of women entrepreneurs and show the world the power of female-led innovation and resilience. Your story is not just a chapter; it's a legacy in the making."

If you desire to tell your story, we may be interested in working with you!

**Contact:**  
**Judi Moreo,**  
**Women Entrepreneurs Association**  
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# ADVERSITY TO EMPOWERMENT

BY NIKKI HILLHOUSE, TURKEY

In 2015, I hit rock bottom. I was in pain and despair, watching the young, healthy woman I once knew fade away. I didn't recognize myself anymore. Confusion, rejection, and fear consumed me, and I worried that the pain I was experiencing would define my existence. Through my tears, I thought, "If this is how my life is going to be, then I'm ready to be done."

Then, in a moment of deep reflection, I received a message in my mind's eye. The word was *Power*.

What did this mean?

As I lay in bed, waiting for the pain

relief to kick in, I pondered that word. Slowly, the answer emerged: *I need to take my power back*.

From that moment, I had an unwavering faith that things could—and would—get better. That single realization became the catalyst for my healing and, ultimately, for my career change.

Fifteen years earlier, after receiving an osteopathic treatment for my neck, my life had changed in an instant. Within 18 hours of the manipulation, I suffered a stroke. That event altered the course of my life. But in 2015, I decided it was time to rewrite my story. I was ready to become the CEO

of my health.

I signed myself out of the pain clinic I had been attending for years and decided to take control. I realized that the toll of 15 years of prescribed medications for pain management was doing more harm than good. I shifted my focus to an integrative approach to healing.

I researched, experimented, and refused to give up. I explored meditation, adopted an alkaline diet, and embraced reiki, energy healing, and massage therapy. I did the inner work, confronting my past and healing limiting beliefs. Slowly but surely, I reclaimed my health.

I want everyone to know: *Freedom is possible.*

Over the past nine years, I have trained in the very techniques that played a pivotal role in my wellness journey. Today, I feel privileged to share those same tools and methods at my Wellness Retreats in Turkey and through my Coaching Business.

We are all here to thrive, to live fully and completely. Yet many people are merely existing, held back by their focus on what they don't want. This negative focus only leads the brain to attract more of the same. Instead, it's time to shift toward what you *do* want.

Perhaps you've had a passion simmering for years. Maybe you dream of starting a business, writing

a book, or pursuing your artistic or musical talents. But are you stuck on the sidelines, listening to that voice in your head—the one that whispers, "I'm not smart enough, I'm not good enough, I'm not attractive enough, I'm not thin enough"?

Stop listening to that voice. It's not true. *You are more than enough.*

Don't keep looking in the rearview mirror—it only distracts you from the path ahead. What will it take to ignite the spark within you?

We all have unique, beautiful gifts to share with the world. The world needs to hear *your* voice and see *your* light. Go out and shine.

Focus on the life you truly desire. Then

make a firm commitment to align with that vision. Stay true to your goals, and you'll be empowered to build a life filled with purpose and fulfillment.

You can't change your past, but you *can* make peace with it—and write a beautiful next chapter.

As Carl Jung said, "I am not what happened to me, I am what I choose to become."



### ABOUT THE AUTHOR

Following a stroke, Nikki Hillhouse found that after many years of conventional treatment, this proved to be slow, ineffective, and problematic. This prompted Nikki to find another way to improve her mental, emotional, and physical health. After graduating as a Mindset and Wellness coach Nikki not only wants to share her story but her solution to a free, happy, and healthy life.

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Website: [nikkihillhouse.com](https://www.nikkihillhouse.com)





CHOICES MAGAZINE  
AUTUMN ISSUE 2024

# A FINAL NOTE FROM JUDI MOREO

**A**s we wrap up this special holiday issue focused on health and wellness, we want to express our heartfelt gratitude to you, our loyal readers. Your continued support throughout the year has driven every article, tip, and story we share. It's been an incredible journey, and we are so grateful that you've chosen to be part of our community.

The holiday season is a time for reflection, and as we look back on

this year, we are reminded of the importance of well-being. We hope that the insights and inspiration you've found in our pages have helped you live a healthier, more balanced life, and you carry these lessons into the new year.

Thank you for allowing us to be part of your journey, and for trusting us as a resource for your health, wellness, and lifestyle needs. We look forward to bringing you more valuable content

in the coming year, and we wish you a holiday season filled with joy, peace, and the gift of good health.

Warmest wishes,



Judi Moreo  
Editor-in-Chief  
CHOICES