



Fall 2015

Fabulous over 50

MAGAZINE

Feature Story: Fashion Over 50 Blogger Wendy Packer

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Contributing Writers



Jacki Wellwood

Professional speaker, author, business consultant and leadership coach. From negotiating corporate America to raising her seven children at home, she has faced tough challenges as she learned to do what's right because it's right. Best known for encouragement and inspiration, Jackie's passion is to help you unlock your potential and thrive in your current situation (or change it if necessary). Her fourth book, *Lead With Your Integrity* is scheduled for release on Fall 2015.



Randi Light, MS, CH, President of Enlightened Living Inc.com is a Transformation Specialist, Mental Trainer and Healer. Randi's proprietary system, The Essential 4, establishes over a 90% success rate with private clients who are stressed, in chronic pain, have trouble sleeping, or whose negative emotions block their success and happiness. She also created a 4-step process for getting athletes, performers and speakers in The Zone. Randi was voted 'Hypnotist of the Year' for 2012 at the Mid-America Hypnosis Conference.



Phyllis Benstein, CEO TranSPAmation

Speaker, Best Selling Author, Image Consultant Leading and empowering others to unleash their personal power, show up in style, and confidently own their space. Phyllis Benstein's mission is to serve others by helping them transform on the inside, step into their greatness, and out with confidence and a personal image that fits their personality, lifestyle and environment.



Julia Skeesick

Julia Skeesick is a Certified Life Coach, owner of LifeScape Strategies and official lover of life. Through LifeScape Strategies she provides private and group coaching services as well as workshops and weekend retreats.



Robin McGowan

The biggest challenges we face seem colossal when we have to face them alone. To break old, unhealthy habits and start new, healthy ones, you need a champion, a mentor, a friend. That's a health coach. Robin's passion is helping people spend more time with their families by helping them live longer healthier lives. Her passion comes from losing both her parents (her Dad just 53) to obesity-related issues. With a healthy eating program and Habits of Health System, Robin will be a guide and partner to help one on their journey to create a lifetime of Optimal Health.



Karen Putz is an author of six books and a *Chicken Soup for the Soul* contributing author. She regularly blogs at *Growing Bolder*, *Piccolo Universe* (owned by Ricky Martin) and www.agelesspassions.com. She is known as The Passion Mentor and she helps those in mid-life (and beyond) to unwrap their passion at any age. For fun, Karen water skis on her bare feet.



Cathi Lloyd is an Independent Franchise Owner for DECORATING DEN INTERIORS....where we make the world more beautiful, one room at a time.



Nancy Beck
Nancy Beck, Owner of Image1 Makeovers is a Beauty, Style, Spa, & Color Analyst Makeover Specialist. Nancy Beck has had an interest in Image Consulting since 1992 when she first became a Certified Image Consultant with BeutiControl Cosmetics. She has recently resigned/retired from a 39-year career as a Nurse specializing in the Surgical Services Department and launched her new business, "Image 1 Makeovers—for YOU, YOUr Home, YOUr Office" to fulfill her dream to be self-employed in the industry.



Theresa Neal

A born writer who is proud to have worked on a number of different writing projects. She is a dedicated journalist and the author of several short eBooks. Currently, she resides in Florida where she can "write under a palm tree."



Michelle Smith
Founder & President of Z&B Consulting, Inc., the Home of "Marketing Morsels", "Magnify Your Marketing", and "Maximize Your Marketing", a 3-pronged approach to business success. She is a business consultant, trainer and public speaker who empowers thriving entrepreneurs and organizations to strengthen relationships, create abundance and serve more people.



Diane Kania

A licensed independent agent/broker and owner of Lakeshore Health Insurance Brokers, established in 2010. She is also an independent associate with Aflac since 2009. Licensed in Indiana, Illinois, Michigan and Colorado, Diane is also FFM- certified to offer plans through the Marketplace.



As a transitions coach, consultant, trainer, and speaker, Doreen partners with people for the future they choose, personal and professional.

Doreen Petty Coaching operates in two primary divisions: "Coaching The Boss™" supports small business owners with leadership coaching, HR consulting and training, while "We to Me Transitions™" is all about Life Coaching for people who have left a partnership or relationship and are seeking to transition their identity from "We" to "Me" - and get back to happy. Doreen's credentials include a BA in Business Management, an MS in Psychology, along with professional certifications in Business & Life Coaching and Human Resources, plus more than 20 years' experience as an HR generalist, business partner, and coach. Doreen lives in Naperville with her husband, Jim, and their Golden Retriever, Angus, who is the inspiration for "The Wisdom of Angus MacDoggie™, a series of DPC talks about what you can learn from a dog.

Welcome!

Today I feel so blessed to be able to have the privilege of sharing the information our Fabulous Friends have contributed for this issue. Some of you may know that this project almost got cancelled. For the past year I have gotten off path, following opportunities that while providing a paycheck, did not feed my spirit or allow me to share my gifts and talents in a way that was congruent to what I believe I was put on this earth to do. I knew I could not spend one more day living in others dogma. Like Jacki, I decided to take a stand and go forth and pursue my passion.

Life is short and as we come into that next chapter, we need to listen to our inner voices and follow our hearts desires. In this issue we share stories from many Fabulous Women who have done just that. This fall, take some time for yourself and set goals to define what you want your life to be and who you want to become.

However you came about getting this magazine delivered to you inbox, it was meant to be. Something one of our Fabulous Contributing Writers shared is going to just what you need to know today.

So grab a cup of your favorite beverage and delve in!

All the Best!

Christine Neal

Founder/Publisher



PS. It is my deepest desire to continue to inspire other boomer women to look, feel and be fabulous! That said, without a solid book of regular advertisers, we will not be able to continue to do this magazine. If you like what you see please share the magazine with others you know will benefit. If you would like to share what you do with our readers, see page 11 for an offer to advertise in our upcoming holiday issue.



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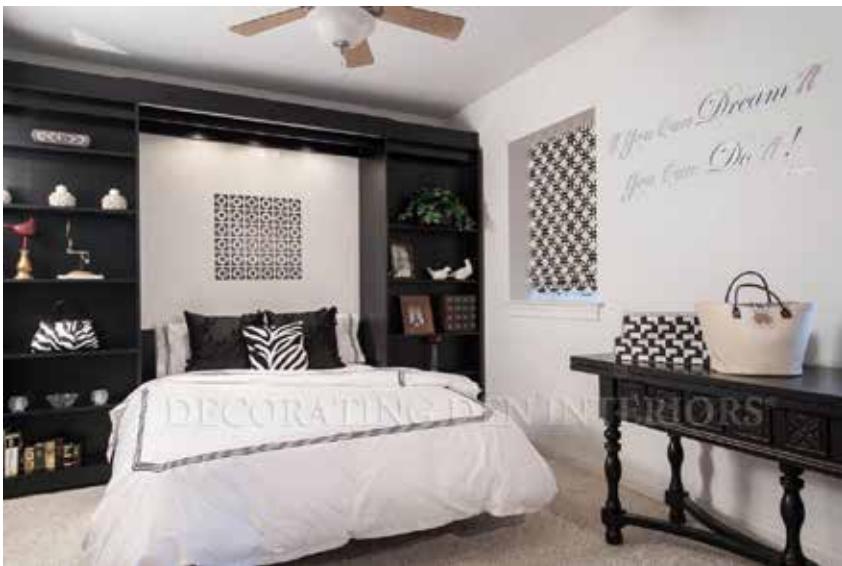
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This Murphy Bed is a space saver and can be folded back against the wall when not in use.

KIDS FLOWN THE COOP? RE-PURPOSE THE SPARE BEDROOM

By: Cathi Lloyd-Decorating Den

Photos Provided by: Decorating Den

If your children are in college or have 'flown the coop' it may be time to give a bedroom a face lift....maybe even repurpose that room to do double duty and function for your new lifestyle.

Would you love to have a home office? A place for your computer, printer, fax and all the other technology that we need to keep up with today's fast-paced lifestyles. Do you need a place to work on craft projects? And still need an extra sleeping area when company comes calling. Then you are in need of repurposing a bedroom!

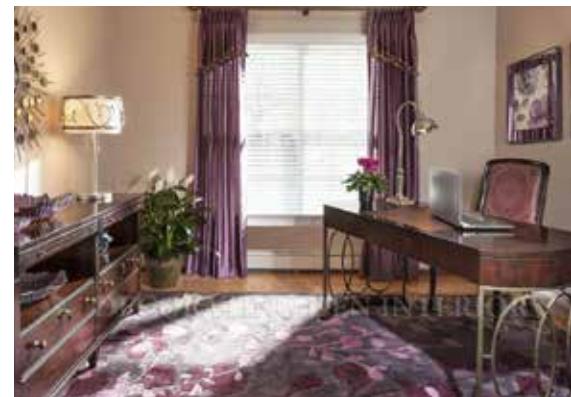
Because it's important that your multi use room be functional as well as decorative, utilizing the services of a professional interior decorator will be the key to your success. A decorator can access the space and provide furniture that will be beautiful and functional. Book shelves and storage can hide a Murphy bed that will fold down out of the wall when the office needs to accommodate overnight visitors. With the additional floor space opened up, you can add a free standing desk or a work table for crafts.

Another space saving idea is to reconfigure the existing closet to allow for the necessary office equipment. By removing the shelves and clothes bar, you'd be surprised how much additional office space you might uncover! And when you close those closet doors in the evening your work is hidden from view!

In an effort to update bedrooms and appeal to potential buyers in the future, many of my clients are replacing carpet with hardwood flooring. There are many size planks, different woods, stains and finishes available. The same wood choice may be used in the hall and other bedrooms. More and more home buyers are requesting wood floor instead of carpet. Additional softness and color can be added to these rooms with coordinating area rugs.



Working from home is more enjoyable with a beautiful dedicated work space.



Step out of your box and have fun with new colors and new styles in your multipurpose bedroom. This room is all about you now so make sure it reflects your taste and personality! ■

HAPPY DECORATING!

For more information Contact: Cathi Lloyd, Decorating Den Interiors @ (219) 365-0198 or visit her website at: www.CathiLloyd.decoratingden.com



POWERHOUSE: Phyllis Benstein

...Helping Women Build Stronger Hair and Stronger Bank Accounts

How many of you are or have been Underappreciated? That was Phyllis at the end of a 25 year career in Engineering in Corporate America, and it was affecting her most precious roles of mother of four, devoted wife, friend and servant to many.

"I never envisioned my life looking like this. I'm grateful that someone came into my life and asked me to take just a few minutes to learn about Network Marketing and the benefits. She said this may or may not be for me, but I owed it to myself to take a look. I was intrigued, and so glad I did, she tells us. "I now believe there's nothing better than being your own boss and designing the life of your dreams. There's so much freedom and empowerment that comes with this!" she added.

Network marketing is word of mouth advertising where women get paid for sharing great products. It is possible to have a business without investing hundreds of thousands of dollars, and working from home means that you don't have any overhead.

Just a few years ago Phyllis life was defined by Corporate America. Although her roots were in the fashion and beauty industry, she graduated from college with a bachelor of science

in Electrical engineering and began her 25 year career in a male dominated, fast paced and demanding environment. She loved my job but needed some new creative and inspiring challenges. About 14 years into that career she was introduced to Network Marketing. For many years she worked my part time business alongside her tech career. But continued to fall in love with the environment, freedom, flexibility, extreme positivity and the opportunity to work with other women who genuinely wanted to empower themselves and each other to be all they can be.

Recently, she has found her dream company with Monat. This company specializes in anti-aging, naturally and botanically based hair care products that are clinically proven and leading the market in strengthening men and women's hair at the follicle by nourishing it with essentials oils found in nature. She loves the companies philosophy that mirrors her own; "To be truly successful, you need to invest in the success of those around you." (Luis Urdanetta,Chairman)

Monat has afforded Phyllis the opportunity to grow both personally and professionally, while growing her bottom line as well. She passionate about helping other women do the same. Her track record includes leading, inspiring, and mentoring a 2 million dollar team, of which her new endeavor will far exceed.

Her family enjoys that she is able to contribute to the budget and have additional funds for paying college tuitions, and still have left over for fun. Some other perks include rewards that have allowed her to be able to take her husband on all expense paid vacations.

Are you ready to increase your income, have residual income, and start living your dream life? ■



For more information and samples contact
Phyllis Marlene Benstein Directly
847-910-6039
or visit: www.phyllis.mymonat.com

INSURANCE INTELLIGENCE

By: Diane Kania

Time to Review Policies!

As the world of health insurance turns, we all get a little overwhelmed when we're suddenly given the burden of finding our own health coverage. Whether it's because we've lost our employer-sponsored group coverage, moved residences, got married or divorced, or suddenly became responsible for our families' or parents' coverage, most of us don't have a clue as to what to do! As one of my client's put it when she was recently reviewing health insurance plans..."I might as well be reading Chinese!"

There are only certain time frames that you are allowed to enroll or change your coverage. These dates are very important because, if you miss them, you have to wait until next year to enroll or change your benefits. If you're unhappy with your existing plan and miss the deadline to make changes, you are stuck with what you have. There are exceptions, of course, for special circumstances, which allow you a "special enrollment period" of 60 days following the loss of your coverage to apply for a new plan. Such circumstances may include loss of group coverage, moving to a new area, getting married or divorced, or losing your plan because it's being discontinued.

Here is what you need to know.

If you are turning 65 or are currently on Medicare...

If you or a loved one, such as a parent or grandparent, are turning 65 or are currently on Medicare, NOW is the time to make an appointment and review your coverage! Medicare recipients are often unfamiliar with their own benefits and leave coverage decisions to their children who know even less! Take the time to learn about the different parts of Medicare: Part A, Part B and Part D. Become familiar with how Medicare supplements differ from privatized Medicare health plans. There are advantages to both, but making the right choice is a personal one. What works best for one

person doesn't necessarily work for the next person.

Annual Enrollment Period (AEP) for Medicare recipients

- October 15, 2015 to December 7, 2015

Enroll, change or disenroll from a Medicare Advantage plan and/or Prescription Drug Plan

- This does NOT apply to Medicare Supplements (which can be changed at any time)

If you are under 65...

Your window of time to enroll in a major medical plan or change an existing plan is coming up as well. You will have the opportunity to apply for new coverage directly through an insurance carrier or through the Federal Marketplace. This is the only time you can do this unless you qualify for a special enrollment period. If you think you may qualify for a tax premium subsidy based on your income, you will need to submit an application through the Marketplace. A licensed health insurance agent who's also certified to offer Federally-Facilitated Marketplace (FFM) plans can help you with either situation.

2016 Open Enrollment for those UNDER 65

Begins November 1, 2015 and Ends January 31, 2016

- Enroll in a new plan or make changes to an existing plan.
- To see if you qualify for a subsidy, which is based on income, go to www.healthcare.gov. The only way to get a subsidized plan is by enrolling through the Marketplace.

When it comes to money matters, ignorance is NOT bliss. It is our goal at Fabulous Over 50 to educate and empower women with knowledge to live their best lives. ■



Lakeshore Health Insurance Brokers Serving Indiana, Illinois, Michigan and Colorado

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Mówimy po Polsku

Disney for Christmas: Are You Nuts? If you go... Plan Ahead

By: Theresa Neal



Walt Disney World can be an amazing place to visit in late December. The park is full of holiday decorations. Even the characters put on special outfits to help celebrate the season. Unfortunately, all this good cheer tends to draw a crowd. The week of Christmas is one of the busiest times of the year in the Magic Kingdom. So, how do you create the perfect holiday vacation and avoid the crowds?

Take Advantage of Fast Pass Plus

Fast Pass Plus allows you to set times to visit attractions. Each person gets three per day, allowing them to experience some of the best attractions with little waiting. Because most people think of using Fast Pass Plus and each ride has a maximum capacity each hour, book the Fast Passes the week you get your Magic Bands or tickets. If you try to book the fast passes the day before or the morning you go you will find that they are sold out.

Choose the Right Rides to Wait for

During Christmastime, ride wait times can be double or triple what they are during the off-season. Selecting Fast Passes for rides that normally have long wait times can help you make the most of your time. Because all of the rides have waits, you may want to consider selecting passes for rides the majority of your party don't want to wait for. For example, if your three teens want to ride Space Mountain and little Timmy wants to see Peter Pan's Flight, try Fast Passing Peter Pan's Flight. If the teens don't have to wait, they won't complain about going on the ride. Or better yet, split up and take Timmy to Peter Pan

while your teens go to Space Mountain and plan to meet up after to do an activity the whole family will enjoy.

Plan Your Day with Shows

Even in the winter, Florida can be exhausting. Some family members may not be able to go on ride after ride and may need a break from all the standing in line. Rather than going on all the rides at once, schedule your day to include some attractions where the family can sit. Use a park map ahead of time to figure out the best way to alternate between rides and shows. For example, in Fantasyland, you may want to go from waiting in line to see the Seven Dwarfs Mine Train to Philarmagic, even though the line for Winnie the Pooh is across the way.

Arrive Early

One of the biggest mistakes visitors make is thinking that just because they bought Disney World tickets, they are going to get into the Magic Kingdom on Christmas or New Years. Because park tickets work on multiple theme parks and there are thousands of annual passholders, it is difficult to tell when the park will reach capacity. For many holidays, the Magic Kingdom will reach capacity before noon. To avoid disappointment, plan to get there around opening time to make sure you are not left with a ticket that you cannot use.

Always Have a Plan B

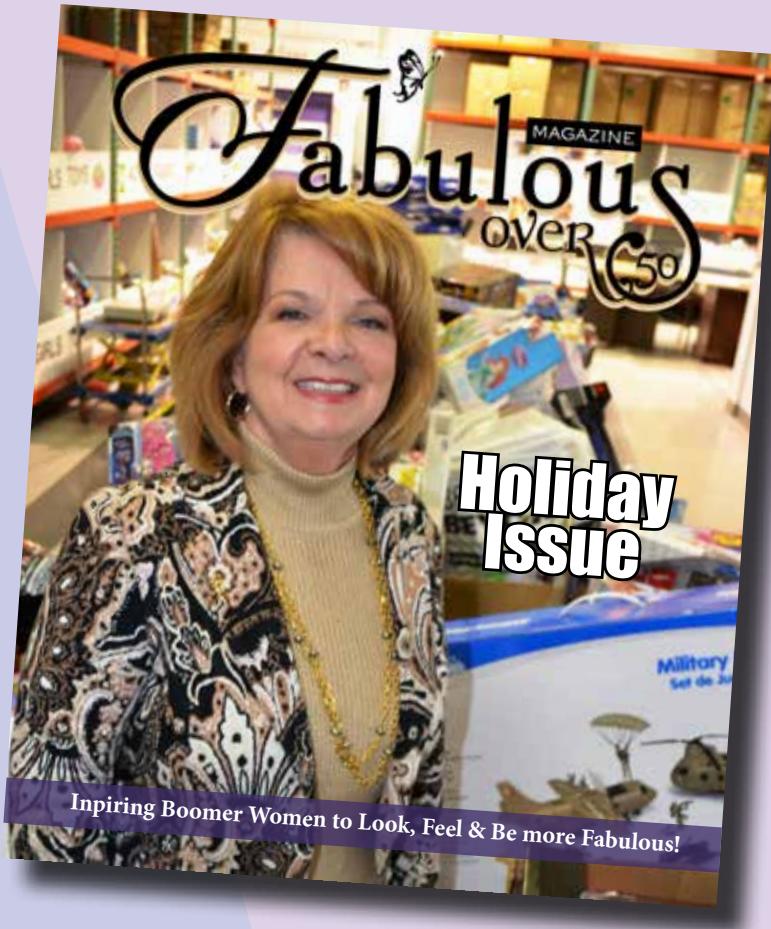
Crowds in Orlando are rough the last week of December and first week of January. Tourists need a plan B in case they are stopped for an hour in traffic, the park is full or they are just tired of waiting in line. Find a small local attraction or an alternative park like Sea World just in case. But again, be prepared for long lines at Sea World too. You can also try braving non-theme park activities, such as visiting the Florida Mall or the pool, if you need a break. ■

BOOMER WOMEN

SPEND BILLIONS DURING THE HOLIDAY SEASON

**Reserve your spot for our
HOLIDAY ISSUE**

**Available on Line
November 10th!**



Our reader is the DYNAMIC CONSUMER In America Today!

This time of year they will be SPENDING BILLIONS on Holiday Gifts for the family, Travel, Entertaining, Home Improvements, Beauty Products, Health Products, Spa Certificates, Clothing and More!

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Contact Christine Neal 219-670-2111 or at Christine@FabulousOver50.com

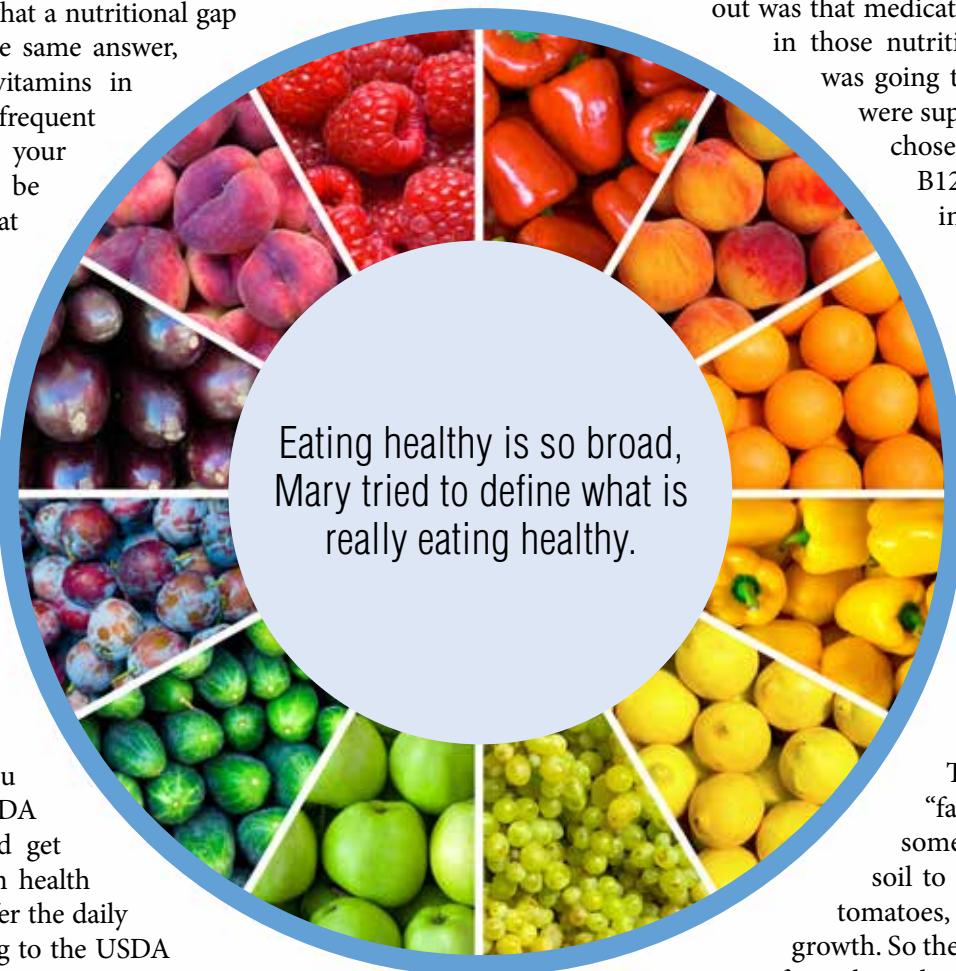
Mary Ziola-Vega Discovers The Key to Unlo

By Le-Vel

When Mary Ziola-Vega first became acquainted with the phrase, "Nutritional Gap", it intrigued her. She asked herself that could this "Nutritional Gap" be behind some of the health issues, she has been experiencing? Mary wondered that most of all, as someone over 50, with many wonderful, productive years ahead of her, how does she narrow or close these gaps? So, she started to investigate the meaning of this intriguing phrase.

Mary Ziola-Vega started to investigate what is the meaning of this illusive, nutritional gap. She went to search engines, asked friends, nurses, nursing students, a nutritionist and her doctor, to explain what a nutritional gap is. And they all had the same answer, missing nutrients or vitamins in your diet. If you are a frequent fast food eater, then your nutritional gap will be larger than a person that eats a clean diet. But they all said the same thing, with today's foods, it is hard to fill the nutritional gap and fulfill all your body's nutritional needs. Many people look healthy and fit, but that does not guarantee that a nutritional gap does not exist. The gap can lead to negative consequences with our health. You can follow the USDA guidelines perfectly and get closer to your optimum health yet our foods do not offer the daily requirements. According to the USDA dietary guidelines, they state and encourage Americans to practice the following: balance calories with physical activity to manage weight, consume more of certain foods and nutrients such as fruits, vegetables, whole grains, low-fat dairy products and seafood, and consume fewer foods with sodium, saturated fats, trans fat, cholesterol, added sugars, and refined grains.

Having a nutritional gap in your diet and missing those crucial nutrients can cause negative effects on your body. For Mary, nutritional gaps began after her gastric bypass surgery. Not being able to eat the right foods due to stomach reduction. She found that she started to develop many medical issues. Mary began losing hair, her nails became very brittle, and even her teeth falling out or chipping. She noticed that her skin beginning to look grey and dingy, even seemed almost thicker than usual. Not being aware of what was happening, not only to the physical aspects of her body but what was happening inside her body as well. As most of us would, Mary reached out to her physician for tradition medical fixes. What she found out was that medications were not going to fill in those nutritional gaps for her. What was going to help her fill those gaps were supplements and the diet she chose to consume. Mary began B12 shots weekly and Iron infusions monthly to reach her optimal health. This helped in the short term, but eating healthy was the true key.



After going to different markets and asking questions about the food and their nutrients. She was surprised to find out that many of our foods lose their nutrients after being processed. For example, Tomatoes are grown in "fake" dirt. Dirt created by someone that enhances the soil to create large, perfectly red tomatoes, this soil also encourages growth. So the nutrients the plant would get from the soil are not the full nutrients the plant needs to grow naturally, In turn creating sub-par tomatoes. You can tell the difference when you have your own garden, one bite of your home grown tomatoes, rich, juicy and pure is a taste of the past in most markets. The closest you can get to this is organic or true green gardens, which we all know we pay an increased cost for. She would have to eat

ck the “The Nutritional Gap” with Thrive

a dozen tomatoes today to get the recommend daily vitamin C. Now she could eat a dozen tomatoes with no problem, but what about the other nutrients she needed? Mary would have to eat 24-7 only fruits and vegetables to get near to the daily recommend nutrients. So she had to find a solution, who has the time to eat 24-7, she had to find a way to get healthy and get all her required nutrients in a 24 hour day.

This past year, at 54, Mary started to find her healthy body. She planned on living the rest of her life as healthy as possible. The foods, she eats, are not giving her the nutrients

she needs, so she had to find an alternative. She has found a supplement that finally fills her entire gap. Mary's last doctor visit proved her actual success, there was no longer a need for B12 shots or Iron infusions. She found a supplement that could also fill the magnesium, copper, and potassium that she was missing previously. Mary is finally closing the illusive nutritional gaps with a simple regime of supplements by Le-Vel, called Thrive. She is now thriving in her body to live a long, healthy, nutritious life. Finally, she understands how to take control of her nutritional gap. ■

The advertisement features the Le-Vel logo with a stylized 'LV' inside a circle. Below it, the word 'Le-Vel' is written in large white letters against a yellow gradient background. Underneath, the tagline 'premium level : premium lifestyle' is displayed. A dark banner across the middle contains the text '8 week experience!' and 'ANOTHER NUTRITIONAL INNOVATION'. To the right, a product box for 'THRIVE' is shown with 'BLACK LABEL' and 'NEW DESIGN NEW FORMULA NEW ATTITUDE' printed on it. The box also lists benefits like Weight Management, Mental Acuity, Blood Circulation, Bimatrix Fusion Technology, and Probiotic Support. On the left, a list of benefits includes: Lose Weight & Tone Up, Get Back In Shape, Take Your Workouts to New Levels, Make Better Food Choices, Get Rid of Aches & Pains, and Look Better, Feel Better and Have More Energy. At the bottom right, contact information is provided: 'For a free 3 day trial experience contact: Mary Ziola-Vega', with email 'mzvthrive@gmail.com', website 'www.ziolavega.le-vel.com', and phone number '708-289-0596'.

Creating a Healthy Mindset to Live an Amazing Life

By: Robin McGowan; Certified Health Coach



July 5th, 2010. I was 45 and felt the unhealthiest I've ever been in my life. Many would say... "You looked fine before" or "You didn't need to lose any weight". Maybe, in their eyes I looked healthy, but health isn't just about your physical body it's more about what's going on inside. Especially inside someone's head. From a physical standpoint...no, I wasn't significantly overweight. But, I was trying to manage my hereditary high cholesterol with exercise which made me a gym rat. I worked out an hour a day 6 sometimes 7 days a week. I was afraid of following my father's path and dying of a heart attack at the young age of 53 like he did. What you don't see in this picture is the pain, lack of confidence and feelings of unworthiness I had for myself and it affected my physical health inside and out.

I was doing all this exercise, but why didn't I look and feel healthy?. I was still harboring so much pain from my 2nd marriage. I was mentally and physically abused and that left me pretty broken. After the divorce, I had no friends left and was so desperate for them that it led me to a few toxic friendships. One in particular, led me to late night dancing, partying and alcohol. This was how I dealt with the pain. The lack of love for myself. The lack of confidence I had. The lack of love for my body. Three years of that pushed my body overboard.

Fast forward to August 23, 2010, the day I reached my "weight loss" goal. I lost 17lbs in 7 weeks. My cholesterol was under

control and I was feeling better, physically. I became a health coach shortly after when a few of my friends asked for help. What amazed me most was what I didn't know about health. I learned it had more to do with our mindset than our bodies. I was still struggling with so much of the pain

Serving others and helping them live longer healthier lives is the most amazing thing I've ever done.

from my past. What I continued to learn as a coach was that I had the eating and exercise down, but still didn't have the healthy mindset, positive thinking and knowing how to quiet the negative chatter in my head. I learned quickly being in this amazing health community that I really needed to get rid of everything toxic in my life and start working on me. Bye, Bye toxic best friend. Bye, Bye late night partying and drinking. And hello, personal development, healthy friendships, healthy habits, and a more amazing life.

Today at age 50, five years later, I am much stronger and healthier, both physically and mentally. Serving others and helping them live longer healthier lives is the most amazing thing I've ever done. I look back even two years ago and I don't even recognize the person I was. Inspiring hope, awakening worth, cultivating courage in others. That truly is what I was meant to do on this earth. I truly don't know where I would be without all the people in my healthy community. I am full of self-confidence, joy, happiness and self-love! I have an amazing life! ■

Discover What it Takes to be Successful **NEW BOOK DOES JUST THAT**

When business individuals or companies put all the focus on money, everyone loses. To give individuals and companies the right and valuable insights about an effective way to succeed in business, Wendy Lipton-Dibner wrote a book entitled "Focus on Impact". If you do not know Wendy, now is the best time to know her more. Simple and plain, Wendy Lipton-Dibner is a powerhouse of optimism, passion and impact. She certainly has passion for helping individuals get what they truly want.

Being in the business for about 35 years now, she has successfully started ten businesses and authored numerous interesting books. For her, the most successful people or businesses never focus on money alone. In order to take performance into the next level, individuals and businesses need to focus on impact and money will surely come.

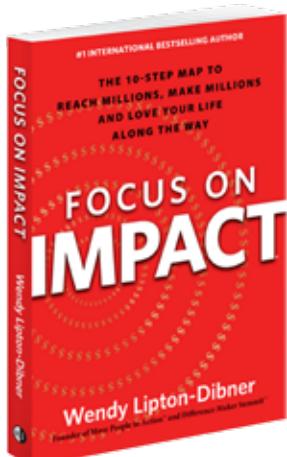
Wendy is also recognized a master of impact strategies. Her newest and most interesting book serves as a critical tool for today's rapidly changing and evolving global market. The book is practical, smart and well-written and definitely a must read. Focus on Impact depicts an actionable and powerful roadmap

for effectively monetizing your impact on the 21st century. This book is a must-read.

This book is also considered as expertly written guidebook that gives reader a step by step guide to establish profitable and sustainable difference in this world. This is the new milestone for businesses. The book is filled with original and substantial thinking and is backed up by practicality and proof. This is certainly a powerful book for creating lucrative relationships in any market.



Wendy Lipton-Dibner also founded the Action Movement, a global community composed of supportive, collaborative and extraordinary executives, credentialed professionals, entrepreneurs, spiritual leaders, marketers and entrepreneurs who joined together to create greater impact and then enjoy lifestyle and financial benefits coming from measurable and lasting differences in the lives of many different people. They are all dedicated to making effective and long lasting impact on individuals they serve through message, services and products. ■



SAVE THE DATE: Wednesday, September 30

Focus On Impact®

Celebration Tour

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Medical Breakthroughs

Hormone Pellet Therapy – Age Healthier, Live Happier

Over the years, there have been numbers of studies that demonstrated hormone pellet therapy as an efficient method in replacing hormone levels which decline with age. The pellets are placed under the skin, and the hormones are released in a constant dosage that

provides the body with the necessary hormones. The results are optimal function and a feeling of well-being. One of the benefits of this procedure is that it doesn't produce any "roller coaster" effects for the individual which may be experienced with hormonal creams and injections.

This hormone pellet therapy involves a minor office surgical procedure that is performed with the use of local anesthesia. Dr. Streeter will create a tiny incision for the hormone pellet (the size similar to a grain of rice) to be implanted under the skin of the man or woman. The healing of the tiny incision may take five to seven days and the patients are required to forego any vigorous types of phys-

Unlike other types of hormone replacement therapy, this procedure lasts for months in women and men that are hormone deficient

ical activities and tub bathing during that time.

The pros of bio-identical hormone pellet therapy

Since this hormone replacement therapy makes use of "bio-identical hormones", thus mimicking the body's own hormones, it is ideal for those women, who are hormonally deficient, to avoid potential drawbacks of the synthetic alternative therapies. There are still other notable benefits that it offers and these are as follows:

Convenience

Unlike other types of hormone replacement therapy, this procedure lasts for months in women and men that are hormone deficient. This hormone is readily available as the body needs it, based on their individual activity, and their bodies own demand of the need for the hormone.



Dr. Dennis Streeter tells us, "Both men and women are receiving many health benefits to bio-identical pellet therapy, these include: greater mental clarity, increased libido, decreased body fat and an increase in muscle tone and mass, enhanced energy level, and a decrease in depression, irritability and mood swings."

Over the years, there have been numbers of studies that demonstrated hormone pellet therapy as an efficient method in replacing hormone levels which decline with age.

Safety

Since hormone pellet therapy delivers a functional and steady hormone level, women are assured that their body can completely absorb the amount of hormones needed in a regular manner. Hormone pellets are primarily absorbed in the blood stream thus decreasing your risks to unhealthy diseases such as heart attack and stroke. Another benefit is that there are no untoward side effects.

Efficiency

Compared to other types of hormone replacement therapies, this hormone pellet therapy offers relief of symptoms related to menopause and aging in women. These common symptoms include insomnia, night sweats, irritability, lack of libido and fatigue. ■



Julie Streeter

'The longer women go without the protection of estrogen or go without replacement therapy, the greater the risk of developing serious health problems including osteoporosis, diabetes, heart disease, cancer, impaired vision and Alzheimer's Disease.' Julie Streeter tells us. "We are pleased to be able to offer this safer alternative to support women."



Dr. Dennis Streeter and Julie Streeter FNP started offering BioTE pellet therapy after looking at the health benefits associated with natural hormone replacement therapy.

Dosing Adjustments

Dosing of the bio-identical hormones are based on a thorough workup including exam, questionnaire and lab workup. Nutraceutical supplementation is encouraged as an adjunct treatment. Hormonal pelleting dosage can always be adjusted in accordance to the response of the patient. This is also essential to assure that the hormones and supplementation can pose healthy effects in the women's body.

For more information Contact:

Medical Surgical Wellness Center LLC at 300 80th Place Suite A Merrillville IN 46410. You may also call Dr. Dennis Streeter's office at 219-791-9782 for more details and information about their hormone pellet therapy services.

Learn more at
www.BHRTvideos.com

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Studio 10

Naperville

If you are like most women, you may wonder, is it worth the cost to go to a salon to get my hair colored? The answer is... it depends. However, if you go to Studio 10, a salon that is trained and uses John Amico products, then the answer is a resounding YES.

The real difference in going to this particular salon is that Studio 10 is a designated JA Exclusive Salon for a color treatment. The difference can be seen and felt not only the quality products, but in the technique the stylist uses for the treatment. Rosalyn Morris the owner of Studio 10 and has been a hair stylist for almost 50 years. Prior to opening her own salon she worked as an educator for John Amico, who has been a leader in the beauty industry for over 50 years.

The coloring process at Studio 10 starts with a complete consultation where your stylist will discuss your personal style, lifestyle and your own daily routines; so that they can help you select a style and color that fits you. Next, they shampoo, as they are trained to always color clean and clear fresh hair. If you are swimmer, a special clarifying treatment will be done with heat to pull the chorine out of your hair before coloring. This cleans up the buildup as well as the old color off your hair. Shampooing the hair before coloring opens up hairs cuticle to allow the enzyme to slip under the cuticle without damaging it. This allows the color to lock in, making the color last longer, have more luster and shine and it is Healthier for your hair. If a haircut is needed the hair is cut before coloring so that all color can be absorbed into the hair shaft. After the hair is cut, hair color is precisely mixed and applied to the hair. If your hair has lightened, some hair may be protected from the color to allow for these natural highlights to shine through. Whereas other stylists may choose to bleach the hair after coloring it, thus damaging your hair further. Once the color is set into the hair with heat, the color is rinsed out and conditioner is applied. A final rinse and off to the station for the unveiling of a younger, more vibrant version of you!



Many Fabulous over 50 Women bleach their hair, or lighten it to a yellow brassy state. In a lot of cases, this process can make you look years older. The right color, with the right shade of highlights can bring out your eyes and complement your skin tone. The staff at Salon 10 receives training in color theory as well as product knowledge as designated JA Exclusive Salon. This assures that you are not only getting a great color to make you look your best, but also that it will be done with the right technique to not damage the hair. The product, Bio Vita Shine color, has added keratin for strength, Shea Butter for the scalp, argon oils for moisture and shine and recercenol the developers are protein enriched enzymes, This product is free of and is free of P.P.D., ammonia and peroxide and leaves your hair looking and feeling FABULOUS!

Not only can you get your hair cut and colored at Studio 10, they are also highly skilled at applying keratin treatments. These treatments known for straightening hair also add luster and shine to hair. This is particularly popular with the high school and college girls going for the long, straight and sleek look; as well as those born with naturally curly, wavy and dry hair. While some of us may covet some curl and body, those born with it often want to tame it. For those that have baby fine hair, Studio 10 offers a special bi-complex texture perm which can give hair body and volume without peroxide and ammonia. Whatever

look you desire, the stylists at Studio 10 have the goods and will get your hair looking its best.

There is also a full manicure and pedicure station with several nail technicians available for everything as basic as a polish to change; to a full set of get nails. Several pedicure packages are available to allow you to relax in the spa and leave your feet looking and feeling fabulous!

The Estheticians at Studio 10 can analyze your skin and cater to your specific needs by suggesting the right professional treatments and products for your skin. During treatments your skin will be professionally exfoliated, smoothing your skin, increasing cellular turnover, softening lines and decreasing discoloration for more even-toned skin. The esthetician can also clean out blackheads and clogged pores with the proper technique without harming your skin. Getting professional advice and scoping for cancer are also part of the service. You can expect to leave with increased circulation, and hydrated, radiant skin. Aside from the many benefits facial offer, they are extremely relaxing and de-stressing. Studies show that stress can lead to unhealthy skin so what better way to promote healthy skin than though a facial? Image relaxing in warm comfy bed, soft music and sweet musk in the air, add a face, shoulder and neck massage and you have the perfect formula for some fabulous me time. You spend so much time caring for others, leaving you physically and mentally exhausted. A facial is a time just for you to refresh, revive and take care of yourself. And don't you deserve to be fabulous? ■



Studio 10 Salon owner Rosalyn Morris shown here with the awards she recently received from John Amico.

Giving Back

Studio 10 Naperville normally is closed on Mondays but not on the third Monday of the Month, that is devoted to providing services for free to patients going through Cancer Treatments. As the first salon in the state, Owner Rosalyn Morris is working with the Mondays at Racine Foundation providing clients help with makeup, massage therapy and for those losing their hair to chemo, cosmetic lashes and brows along with her staff volunteers.

"I have been touched by clients of mine having cancer and we have taken care of them", Roz tells us, " If we can do something to help, even that one Monday a month, we can take care of people, and I am all for that." She adds.

Although Studio 10 will accept walk-ins, she says they prefer clients make appointments for the free service that they offer the third Monday of the Month for cancer patients. For more information, visit studio10naperville.com and mondaysatraccine.org.

Studio 10
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Fashion Over 50 Blogger **Wendy Packer Lives in Style!**

Fashion knows no boundaries. Fashion blogger Wendy Packer aims to help women over 50 discover their inner beauty by doing fashion shows and providing fresh fashion tips and advice on her blog. Wendy also enjoys a considerable Facebook following.

Women over 50 often find it hard to discover a style that is both stylish and comfortable. They need a style that is somewhat more conservative than what women in their 20s wear, but won't make them look like grannies. Fashion for women over the age of 50 should lie somewhere in a comfortable middle ground. It should make them look and feel great. This is what just Wendy tries to do on her blog. She created her blog with the women over 50 in mind. Wendy wants older women to be proud of

who they really are and show their thoughts and personal style through their fashion.

Wendy updates her blog with the latest news and trends on accessories, lifestyle choices, shoes and clothing for women over 50. If it is about finding the perfect addition to one's closet, Wendy has it covered. Her blog is a rich source of tips on selecting the right clothes and accessories that emphasize a woman's charm.

Older women often complain that they're invisible, but the real culprit might just be their wardrobe. Before buying a new wardrobe, women need to look at their body to get an idea about the type of fashion they should focus on as well as know which parts of their body have expanded or dropped. This will let them know how to deal with these changes and go through their wardrobe to get rid of those that no longer flaunt their figure. Throwing away these clothes, however, should not be treated as something disdainful. It is just about making room for new wonderful clothes and accessories that will emphasize their beauty and appeal.

Wendy also covers the perfect color combination for women over 50. A lot of women love sticking to the colors that were recommended to them twenty or more years ago. It's time to have these colors evaluated again. The feet should not be forgotten as well. By the time women reach middle age, they experience stiff hips, swollen feet and knee problems. Wendy made sure to cover women's needs for stylish and comfortable shoes. Various types of shoes are available for women. Experimenting and having fun is the most important thing – something that Wendy aims to inspire through her blog.

As part of her dedication to helping women over 50 discover their own style and inner beauty, Wendy also conducts fashion shows where the latest designs from popular designers are showcased by women over 50. Through these fashion shows, Wendy aims to inspire women to feel more confident and show their true style.

Wendy is planning to conduct a fashion show at Bloomingdales in Chicago on November. Watch for details on our website at FabulousOver50.com/events. ■





Over 50 Model Search

Ever wanted to learn walk like a model? Dream of being on stage showing off your moves in beautiful designer clothing? Now is your chance! We are currently taking applications for a special model training that takes place in Chicago in October. At the end of the training you will be participating in a live fashion show at Bloomingdales! Go to www.FashionOver50.com for details.





CREATING A **PASSIONATE** LIFE AT ANY AGE

*You're never too old to
unwrap your passion.*

By: Karen Putz

As a Passion Mentor, I help others discover their passions at any age and create a life of joy and fulfillment. The first step in this process is clarity: identify what you love to do and what brings you joy. Take some time to sit with a notebook and a pen and simply write down what you would be, do, or have if life was ideal. This becomes your blueprint for creating the life you love.

Many times, we often have beliefs or thoughts that hold us back and keep us from even beginning. I often hear the same excuses from others that I went through myself: too old, not enough money, no skills, etc. Focusing on the "how" will trip you up every time. The key is to focus on the "what."

I learned this life lesson from Janet Attwood, author of "The Passion Test." She encouraged me to listen within and focus on what I truly wanted to invite into my life. The first time I did this exercise, my desire was to barefoot water ski all year around.

Of course, immediately, all the excuses flooded into my mind. The idea of water skiing all year around seemed impossible given my location (Chicago), lack of funds, and no one to ski with. Yet, I kept that passion front and center. People began reaching out to me and inviting me to ski with them. Sure enough, I ended up barefoot water skiing 11 months out of the year!

It's important to keep an open mind when it comes to your passions. When you first begin your journey, you may not have the expertise, the knowledge, the resources, or the funds--but when you begin with a beginner's mind, you will find the world opening up to you as you continually choose in favor of your passions. Be willing to try something new each day or be open to new knowledge. People will appear in your life as mentors and guides. At first, you may find yourself feeling like a clumsy, incredible fool as you begin a new experience, but with persistence, you will reach the point of incredible joy instead.

No matter where you are on your life journey, at any given moment, you can change your thoughts, your attitude, or your actions to create a new direction. If you're going down a path where no one has ever gone before and there's no one to guide you, step forward with confidence. After all, someone always has to be the first--and it might as well be you! ■

Karen Putz, Passion Coach & Barefoot Waterskiing

"Makeover Magic"

By: Nancy Beck, Owner, Image 1 Makeovers

For this session of "MAKEOVER MAGIC", I had the privilege of working with Diane Gross, a Co-owner of the "Eco Chic Boutique" located in Dyer, Indiana. She came to my studio bright & early at 8 AM so that we could begin what would be a fun day of "MAKEOVER MAGIC!"

The "MAKEOVER MAGIC" experience started with her experiencing some relaxation time for her to wind down from her very busy week. After that, I did a "Skin Analysis" to determine what type of skin care, moisturizers, & anti-aging products I would use on her. Next, I did a "Color Analysis" which ended up being very interesting in that she was able to see what colors really looked best on her.

When I "draped her" & also used our "Color Card Process" for "Color Analysis on the Go," I saw that she had blue undertones in her skin which made her a "cool" skin-tone wise. That means that dark, vivid, blue undertone colors such as red, navy blue, cobalt blue, evergreen, black white, & magenta, just to name a few, look best on her. We proceeded with a Glamor Makeover using the best BEAUTICONTROL Color Coded Cosmetics to give her the best color look possible.



Nancy Beck



Diane Gross after her "MAKEOVER MAGIC"

One of my specialties, which really makes some of the biggest impact from the whole Makeover Experience, is when I worked with her regarding her hair style & color. Many women like to add "yellow or blonde highlights" when that may not be the most flattering look color-wise.

After we were done with the "MAKEOVER MAGIC" in my Studio, we drove over to her Eco Chic Boutique. We proceeded to look for clothing off the rack that would complement her Makeover Colors.

As you can see, Diane went through a total transformation. Her make-up is much more harmonious. Her dress & accessories had the royal blue color in them so they looked FABULOUS on her! Taking out the yellow in her hair, & changing her hairstyle to a shorter, gray style & color, made her look more in harmony with her natural coloring & looked very flattering-so much so, that Diane actually had several customers that were shopping in her Boutique, compliment her on her new look.

Would you like to experience "MAKEOVER MAGIC" for yourself? Call or Text Nancy@ 219-789-5974 to schedule a 1-on-1 Consultation for you!

Two Keys to Emotionally Detoxing Your Mind, Body and Life

By Randi Light, MS. CH, Transformation Specialist, Mental Trainer, Healer and President of Enlightened Living, Inc.

Is it possible to detox your mind, body and life all at the same time? Are they really that interconnected?

Let's take a closer look at the two keys to emotional detox. The first key is present day mindfulness, in essence, staying present, positive and optimistic. The second key is healing your history. These keys are joined at the hip. You could meditate and heart

You must take charge and learn how to be in control of your thoughts because what you focus on determines what you are feeling and what you consistently feel determines the quality of your life.

breathe daily but if you can't forgive someone, you will still experience toxic effects in your body. Tony Robbins articulates the concept well, 'Resentment is like drinking poison and expecting your enemy to die.' Just do a tiny bit of research on the fight or flight response and you can see that consistent negative thoughts and emotions, including stress, creates inflammation in the body, exacerbates negativity and exhausts our immune system.

The thing is, our lives are filled with never ending challenges and problems to solve. We all have them but it's how we RESPOND to these challenges that is in our control. How do you want to respond to life, negatively or resourcefully? I know you're wondering why I am even asking but in order for you to respond resourcefully you have to learn to take the bull by the horns. That's right; take charge of that 'little voice' in your head that thinks over 60,000 thoughts in a day.

If you keep telling yourself, 'I can't do this' or 'my boss sucks,' you will feel bad, you'll pay attention to all the things you can't stand about your boss and a chemical cascade of stress hormones will course through your body affecting your thinking, your health and your life.

You must take charge and learn how to be in control of your thoughts because what you focus on determines what you are feeling and what you consistently feel determines the quality of your life.

So how can you be ready for the next set of challenges?

Step 1 - Stay focused on the present, that's why it's called a present. Learn how to change your state, easily and quickly, through breathing techniques, gratitude exercises and a daily self-hypnosis or meditation practice. When the

negative thoughts creep in, say, STOP, imagine a big red stop sign and then immediately change your thoughts to something positive and truthful.

Step 2 – Do the deeper work NOW. Don't wait until something happens that's extremely unsettling. Heal your history today by working with a coach or someone trained to help you overcome and change your limiting beliefs you have about money, relationships, spirituality, and yourself.

Got it?



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*For additional resources, visit Randi's website
at www.EnlightenedLivingInc.com*

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- PATRICK MONGOVEN, SHORELINE PRODUCTIONS

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SESSION #4: THE FORGIVENESS FIRE™ SESSION

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Randi was voted
"Hypnotist of the Year"
in 2012 at the
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Randi Light, MS, CH

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About Randi Light

Randi Light, MS, CH, President of Enlightened Living Inc.com is a Transformation Specialist, Mental Trainer and Healer. Her life work combines 30+ years of research, training and life skills to provide sustainable wellness solutions for personal and professional performance improvement.

Randi's proprietary system, The Essential 4, establishes over a 90% success rate with private clients who are stressed, in chronic pain, have trouble sleeping, or whose negative emotions block their success and happiness. She also created a 4-step process for getting athletes, performers and speakers in The Zone.

Randi communicates from the heart and lives her life in service to others. Her passion is to help people get out of their way, move forward and be their best self. Her hypnosis work provides a framework that can help people quickly reduce stress, overcome symptoms of diseases, release emotional and physical pain as well as breakthrough limiting beliefs, negative feelings and unwanted behaviors.

She is a member of the IMDHA, NGH and IHF. She has been trained in a number of healing modalities including Pediatric Hypnosis, Theta Healing, Alchemical Hypnotherapy, EFT with a Guarantee, Reiki and NLP. Randi is a Master Facilitator leading transformational workshops, classes, seminars and retreats for both children and adults. She also Coaches, Consults and Trains through Skype, phone and in person.

Additionally Randi serves on a number of Boards for women and for the environment. She was a radio show host and founder of Transformational Radio.



Silver Dawn Partners Cathi Braxton and Tami Neumann with Blue Island Mayor Domingo Varga.

Caregiver Resources:

Silver Dawn- Helping Cities Become Senior Friendly

The term “Silver Tsunami” is becoming ever popular in health care facilities, local media and social exchanges. It describes a “seismic force upon regions, U.S. and world economics” that will drain our medical, social and economic resources in the years to come. Silver Dawn, a grassroots movement and company co-founded by Tami Neumann and Catherine Braxton are out to change that.

Silver Dawn started business in March of 2015 after a collaboration of ideas, efforts and 40+ years of combined experience which lead Neumann and Braxton to realize that there were serious deficits in how American Culture views aging. Silver Dawn differentiates itself from other organizations by focusing on the social interactions and needs of the aging adult rather than infrastructure within a cities limits. Silver Dawn began as an effort to certify cities to become Senior Friendly through a social approach in which training, education and sensitivity enhancement was offered to first responders, health care providers, traditional businesses and caretakers within a city. Blue Island is the first city within Illinois to receive the training and certification. Alderman Candace Carr of Blue Island Illinois states “The training I took with Silver Dawn was one of the most fascinating classes I have attended. It was a real eye-opener to think of the hundreds of necessary steps it takes to complete simple everyday tasks... I particularly enjoyed the segment on how to speak with dementia patients without agitating them”.

The focus was on people becoming “senior friendly”. Braxton states “it is the human model that is failing our seniors, not necessarily the infrastructure”. She continues “an older adult can navigate

through a city, up a ramp and even through a widened doorway if necessary, but if the people inside the community are not educated and sensitive of the issues associated with aging, a city will never truly be “senior friendly”.

Silver Dawn has since expanded its efforts in combating the negative stereotypes of aging, focusing on the contributions of the older adult, volunteer efforts in helping seniors make their dreams come true as well as an international presence to promote their efforts.

Silver Dawn has travelled to and presented the Silver Dawn social model in San Francisco, California, Washington D.C., University of Notre Dame, Indiana, Toronto Canada and Taipei, Taiwan. Neumann and Braxton have presented at the 3rd Annual International Conference on Dementia and Alzheimer’s disease in August of 2015. They have also recently been named the event curators and ambassadors for the first Chicago Chapter of Aging 2.0, an international organization that links entrepreneurs with investors and networking within the aging space.

Silver Dawn believes that negative priming in our culture leads to negative language (such as the term “silver tsunami”), avoidant behaviors and an overall disconnection among the generations. Through education and empowerment of caretakers, first responders and the aging population at large, Silver Dawn believes that we can “create a shift in the social fabric of our lives, a common language within our communities that provides a foundation on which we can build upon” says Neumann. ■

Helping Families Through Transition

One of the hardest decisions in our life is when do we as children step in and help our parents? When has their household become more of a burden for them or even a danger? How do we help them in a respectful manner and how can we help them when our lives are extremely busy or we live out of state!

These are all real concerns facing many of us as the baby boomer population ages and needs support. You are not alone. Most importantly, you have help.

Helen Morgan is a Certified Senior Housing Professional (CSHP) who has served in this area for over 30 years. She understands the emotional strain these decisions can have and she is focused on how to make this a pleasant experience for the entire family. Helen does not just help you relocate, she helps you transition.

A transition supports the physical and emotional changes for the entire family in a respectful way. Carefully considering all options: Planning and preparing a household for sale, donating excess goods to the proper places, boxing and packing, garbage debris disposal, arranging clean up and/or repair in order to ensure best sale price for the house.

A transition also ensures the best environment in the new location. This may include unpacking and/or making sure they have services set up to keep them safe and secure. Whether that includes safety bars installed in the shower, an assistant who checks in to ensure medicine is taken properly or the individual moves to an assisted living or senior home.

A CSHP is highly trained and has the specific resources necessary to assist in all aspects of these later in life transitions. Helen's team of experts work closely with the client and their family to attend to any need or concern they have. This



Helen Morgan; Resource 55

allows the family the opportunity to do what matters the most; support and care for each other. ■

Helen offers a complementary consultation on the phone, or in person. Call to schedule yours today!

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“We all prefer to do business with someone we know, like and trust. So if developing relationships with professional women who understand the power of a strong referral network would help you, join us in helping us grow our network together.”

Christie L. Ruffino, DPWN Founder and President



Dynamic Professional Women CHAPTER LIST

- Arlington Heights/Rolling Meadows
- Barrington
- Bloomingdale/Addison
- Chicago - Edgewater Morning Chapter
- Chicago - River North Morning Chapter
- Elgin/South Elgin
- Geneva/Saint Charles
- Gurnee
- Hoffman Estates/South Barrington
- Oakbrook Morning Chapter
- Menomonee Falls, WI
- Milwaukee, WI
- Naperville/Lisle
- Orland Park/Tinley Park
- Palatine
- Plainfield/South Naperville
- Schaumburg
- Skokie
- West Chicago/Carol Stream
- Wheaton
- Woodstock Morning Chapter

DYNAMIC PROFESSIONAL WOMEN'S NETWORK

Since its conception in 2007, the Dynamic Professional Women's Network, Inc. (DPWN) has positioned itself to be a very functional platform for women to develop the valuable connections necessary to grow in their professional as well as personal lives. Inspired by the need to connect and partner with other professional women, but unable to commit to other early morning groups, DPWN was created to better meet the needs of working women and offer meeting times that also fit into a working mothers schedule. The objectives of DPWN are simple, yet powerful. We focus on building great relationships, learning new business practices, sharing other networking opportunities, exchanging marketing ideas, and of course generating business for each other through referrals.

Founder Christie Ruffino, Founder and President of the organizations tells us, "Our DYNAMIC MEMBERS are the foundation of DPWN and what sets us apart from other women's groups. Our members are dedicated to actively supporting each other". She continues, "Our chapter meetings are intended to be structured enough to be extremely productive, yet still allow for time to chat with your friends and acquaintances during our open networking time" she adds.

What began as one chapter in a Chicagoland suburb has expanded to support hundreds of members representing multiple businesses in many communities and states.

In addition to the non-compete networking chapters, DPWN also hosts monthly open networking events designed to inspire, educate, and motivate women. They facilitate additional educational opportunities, offer

success coaching to thier members and partners with affiliates to offer additional benefits and opportunities for the members. The DPWN website was designed to allow members the opportunity to connect and market their business virtually with other professionals. The group also has a not-for profit arm, the DPWN Angels which will leverage the internal and external connections of the Dynamic Professional Women's Network to serve the needs of women with a "Hand Up" in the areas of Body, Mind and Soul.

Dynamic Professional Women are a dedicated group of success-oriented business professionals setting goals to increase your business and develop personally. We help each other's business grow with valuable referrals and assist each other by providing counsel in our particular areas of expertise. ■

Please contact the director of the chapter you want to visit so they can include you at their luncheon. Bring plenty of business cards and the desire to meet some wonderful women.



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A. Audience – You'll analyze your target customers to clearly understand them and develop the best path to reach them. Defining your target will show you exactly where to put your time, energy, and marketing dollars for maximum return and maximum impact.

M. Mindset - Most small business owners are not making enough money, which usually comes down to mindset. Working with self-limiting beliefs about success and money is like shooting in the dark — putting you at a disadvantage before you even begin. Once you start using the millionaire mindset, you'll see opportunities (and sales) open up right before your eyes.

M. Marketing – Now that you're ready and have taken aim...it's time to fire! Because once you have targeted your audience you won't spend your marketing dollars on shots in the dark. Ammunition (marketing & ad dollars) is expensive so you don't want to waste it on anyone other than your target customers. You'll learn to design your marketing strategy to hit the bullseye (your target customer) and avoid the obstacles and distractions that keep your bullet from reaching the target.

O. Outcome – You'll develop a 12 month financial goal and plan for your business to keep you on track and keep improving all year long. **You'll also master the 3 proven strategies to increase your revenue to keep straight-shooting as you move towards achieving your desired outcome.** proven strategies to increase your revenue to keep straight-shooting as you move towards achieving your desired outcome.

Fast Action Bonus #1

Register by September 30 and you save \$50 off the \$147 ticket price. You must use the **Discount code: FAB50** to claim your discount.

Bonus #2- Register Now and you can bring a friend for FREE. Use Discount Code: FREEFRIEND

Note: Your free friend must put down a \$47 deposit to hold their space, but upon checking in at the event, your friend will receive their check back, **and they must list your name on their online registration form.** You can not pick up your friend's check, if friend doesn't attend they forfeit the deposit.

Join us for AMMO for Small Business to set up your best shot at success!

Fabulous over 50 Women Attend Business Conference Geared to Them

The “Maximize Your Career - Business Tools for Women over 50” conference offered a full day of quality presentations, interesting exhibits and fabulous connections. Held on Aug. 28 at DePaul University’s Naperville Campus, it was the first conference in the Chicago area targeted at corporate and entrepreneurial Boomer business women.

Top-notch speakers shared how women can market themselves better in person and online, increase confidence in the workplace, better understand business politics, network in the right places, develop their entrepreneurial skills and master their mindset for success and a happier life.

The woman behind this effort, Lillian D. Bjorseth, is an author, speaker and networker extraordinaire. She is the president of

Duoforce Enterprises Inc., co-founder of the Greater Chicago Networking Extravaganza as well as co-founder of Cornucopia, a by-invitation-only women’s business organization in the western suburbs. Lillian has been inspiring others for decades to dream big and to use well-honed communication and face-to-face networking skills.

Lillian has produced leading-edge networking and communication products. She is author of Breakthrough Networking: Building Relationships That Last (now in third edition), 52 Ways to Break the Ice & Target Your Market, and the Nothing Happens Until We Communicate CD/workbook series. She's a contributing author to Masters of Networking and Overcoming Mediocrity (first edition) and also a co-presenter of the Marketing Boot Camp DVDs/workbook. ■



Lillian Bjorseth, Conference Producer.



Mary Lynn Van Dyken (right) share a branding program created by O'Connor Design Works.



Judith Stafford, Padgett Business Services, stops to view jewelry displayed by Simona Platukyte at the Parer Boutique booth.



Chris Ellbogen from Integrative Healthcare makes sure an attendee relaxes between sessions.

What Are You Achieving Next?

By: Doreen Petty

Autumn is in the air and with the kids going back to school and the summertime vacations moving into the realm of reminiscing – it is time to focus on what's next. What do you want to be true for the next few months? Lots of folks will sit down with a list of goals and that's great, but let me give you something to consider . . .

"A goal is the reward for doing what you need to do to get there – nothing more, nothing less."

Setting goals is all about creating the vision of what will be. Once you have that vision created robustly in your mind, on paper, or however it works for you to make it feel real for you – you can hang it on the wall and get down to the business of achieving it. Because the one thing I can guarantee is that no work happens in the goal. ALL of the work happens in the path leading to the goal. So, in reality, the goal is both an incentive and a way to clear the path for the actions you choose to take. In the end, the most important factors are NOT about what you CAN do, but what you are WILLING to do. I always tell my clients, It's the not the tools you choose, but the tools you USE that move you forward. The same is true for action steps in service to a goal.

To clarify, let's set it up in a Vision-Options-Action (VOA) checklist. This is a tool that I developed for a Goal Strategy Workshop. The workshop is usually a couple of hours in duration, so this is a relatively bite-sized serving.

There are a lot of complex forms and tools for setting goals and creating action plans. The VOA checklist, while not exactly simple, serves to break down the process into step-by-step factors that you can tweak and adjust as you wish to fit how you think and operate.

VOA Tool for Achieving Any Outcome

Vision: This is a process of self-inquiry, and dependent on your purpose. The more real your envisioned outcome feels to you, the clearer the path to achievement becomes.

What outcome do I want?

Why is this important to me (purpose)?

What exactly will it look like when true?

How will this outcome help me?

When will this outcome be true?

Who do I need help from to achieve this outcome?

Options: Developing options is the next step. This is a brainstorming process, and important that you allow no judgment.

- What do I need to consider in working towards this outcome? List words that represent categories associated with the goal. For example, if my goal is to go back to school, some categories of consideration might be Money, Time, Childcare, Work, Moral Support, etc. If my goal is to start a business, the categories might be Money, Time, Childcare, Moral Support, Knowledge, Resources, etc. List each category on a blank piece of paper, and jot down any thoughts you have about the categories that you want to remember as you go forward.
- Now, review your categories and thoughts, then begin identifying specific actions you might take that will move you forward on your path to your outcome/reward. Use a blank piece of paper and write down everything that comes to you. Seriously – don't let any judgment cloud the process. There is no commitment

“Setting goals is all about creating a vision of what will be”

Doreen Petty

here, only ideas. Imagine sitting in front of a table piled high with small pieces of folded paper. Every piece of paper contains an action that can move you towards your goal. Let yourself think about your envisioned outcome and the categories. Then, imagine taking one piece of paper and unfolding it – what does it say? Get the ball rolling, then fill at least a page with options. It won't be as hard as you think, if you let your creativity flow.

Actions: This is where the commitment, and the real work, comes in. To truly move forward on your path, you must be willing to take action on at least some of those options.

- Go over your list of options. Read it through at least once, continuing to keep judgment at bay.
- Then, go through again and draw a line through those options that you are NOT WILLING to do. It is perfectly reasonable to know you do not want to do something. However, consider why you crossed off some options. If you did so because of a lack of knowledge or skill, then circle those options.
- Go through the list a third time and put a check mark next to the options you think you might be willing to do. Put two checkmarks next to options you are certain you are willing to do.
- Then, on another blank piece of paper, write at the top, “I am willing to do these things.” Begin transferring the options you are willing to do. List first the options with two checkmarks, then the options with one checkmark.
- If you wish, you can write down the categories on yet another piece of paper, so you can list your actions categorically, which can simplify the bigger picture.

- When you have a list under “I am willing to do these things,” order them loosely by category and timeframe.

Ask yourself these questions:

- Label the actions according to the categories you listed earlier, either on a separate piece of paper or by labeling each item with a category code.
- What would I do first and why?
- What is next? (keep asking this one)
- What action will I be taking right before I reach my outcome?
- What actions can be done simultaneously?
- What actions are related to other actions and must precede or follow each other?
- Choose 1 to 3 actions that come first in the timelines for your categories and write down exactly what you will do to execute on that action.

One supporting tool that I share in the workshop is called a Single Daily Action. This is simply a personal commitment to take a single daily action in service to your goal. Put time for it on the calendar, even if it is just 15 or 30 minutes – then do something from your action list every day. Keep that reward hanging on the wall and before you know it – You will have what you want and be moving on towards the next thing on your list.

One last thing: Revisit your original brainstorming list and look at the options you crossed off then circled as something that might require skill or knowledge enhancement on your part. Consider these for your personal development plan, if it make sense to do so.

Bring other people into the process as you wish and don't forget to have fun – this is your future! ■

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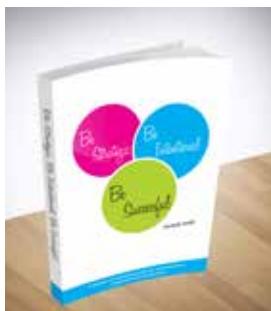
Be Strategic, Be Intentional, Be Successful

By Michelle Smith

The hustle and bustle of today's busy world can make it difficult for businesses to focus beyond the task at hand. The businesses that take time to be strategic and intentional, however, are often the most successful. They start by building a foundation for their business and then move onto developing the "stuff"- what they do and how they do it. Only once all that is in place, do they shift their focus to the "extras" such as giveaways and social media.

Think about an ice cream sundae. You can't put the ice cream (the "stuff") just anywhere. You need a bowl or some sort of

foundation to lay it on. Likewise, the "extras", all those yummy toppings like whip cream and cherries, can't go on until you have the bowl and the ice cream. Unfortunately, many business owners don't treat their businesses in the same way they do the sundae. They jump right into the "extras" or the "stuff" before they build a foundation. The result is much worse than melted ice cream and toppings on a countertop. It's wasted time, wasted money and confused people who more than likely no longer trust the company and probably don't want to do business with them. ■



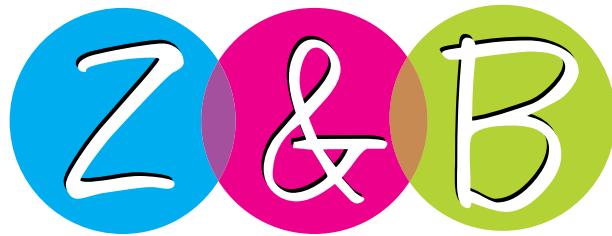
Book Release....Coming Soon!

Be Strategic, Be Intentional, Be Successful:

A Business & Marketing Guide for Small Businesses, Entrepreneurs and Not-for-Profits

Michelle Smith knows firsthand about the success that comes when you slow down, get strategic, and focus beyond the day to day activities in your business. Throughout her career she brought companies to great heights by focusing first on the foundation and then on the "stuff" and "extras". She later used what she learned as she started her own company and, true to form, saw tremendous results. Today Michelle works with entrepreneurs, small businesses and nonprofits to help them be strategic and intentional in all they do so they can see the success they've been dreaming of.

In her soon to be released book, "Be Strategic, Be Intentional, Be Successful: A Business & Marketing Guide for Small Businesses, Entrepreneurs and Not-for-Profits ", Michelle talks about building the foundation of your business, adding the stuff and then the extras. She shares key parts of each and asks thought provoking questions to help you be more strategic and intentional in your business. The book is a great first step toward looking beyond the day to day and taking time to work "on" your business instead of "in" your business. It's a great view into the work Michelle does with her clients in her Magnify Your Marketing program where they build a plan for their business in just three days and her Maximize Your Momentum Program where she continues working with clients and provides guidance as they carry out their plan. To learn more about Michelle and the programs she offers, visit www.zandbconsulting.com.



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I'd love to walk with you on your journey . . .

I'll be the support you need when there's so much to do and you just don't know where to start.

What people are saying . . . "Michelle is giving me a whole new perspective on moving my business forward. I only wish that I had taken the plunge & joined her program earlier. She has great insight and is very supportive of her clients and our goals!"



Authentically Me, Myself and I

By: Jackie Wellwood

I didn't want to quit. I thought I pretty much liked the job. It wasn't my first choice, but it gave me the income I needed to pay bills while I worked on building my business. And of course I had mastered the art of making any and all situations work regardless of anything. I can adapt to any environment, adjust to different personalities, overlook people and circumstances that annoy me and be an overcomer!!! Imagine my shock the day I found out that just because I CAN do these things doesn't mean I SHOULD.

I have worked off and on as a server in a few restaurants for the better part of the last decade. It is the best part-time hourly income I have found in my situation. I love talking to the people at the tables, running my own section each day and getting higher tips for giving good service. There are downsides to the job, but that is true for most positions.

I felt compelled to keep my position in a restaurant even though it was interfering with building my business and writing my next book. I even completed a challenge offered by the general manager that allowed me to have a better schedule. Certainly I went to work on that Saturday with a good attitude that I could make

the best of my situation.....until I got the lousy section for the third Saturday in a row. I was standing around because people didn't want to sit there while other servers were crazy busy making good money. My attitude slipping, I ended up enraged when the cook didn't make the order I placed for the table of six that finally sat in my section. The first five or six times he harassed me on other days I handled it calmly and told the manager. Nothing ever came of these requests for help. Harassment was a normal operating mode for this cook. The other servers warned me it was not worth crossing him.

I challenge you to pursue your dreams and enjoy the happiness that results from being the woman you were meant to be.

But this day I could not contain myself and out my mouth came the words "I can't do this anymore." So that night I sent the general manager an email and I quit effective at the end of the next scheduled work week. A pretty disappointing exit interview the next day effectively made my employment end immediately which made me happy. Happy!!!

I am happier now than I have been in years. I am free to pursue the writing of my new book, Lead With Your Integrity,

on my own timetable. It is now possible to have the book in hand right before the holidays. The bottom line was not the money. I was in an environment where I did not behave consistent with my moral code. The environment was not conducive to who I am and what I am called to do. And just because I made it work, didn't mean it was good for me. So what happened next after I quit?

Almost immediately money started coming in from various places. Within two weeks I knew that money was not going to be a problem. I am fully engaged in writing my book, life coaching and booking speaking engagements. This is what I am hard wired to do. These pursuits are my passion and now they are my life work. I stopped working in an environment that was unravelling me and stepped into my life which is jazzing me up!

Are you looking for happiness? Is your work what you **WANT** to do? I challenge you to pursue your dreams and enjoy the happiness that results from being the woman you were meant to be. And in my opinion when we are over 50 we **OUGHT** to be doing what we want to do. It is never too late!! ■

Contact Jackie at (309)310-4862 to book her as a speaker or set up a 30-60 minute complimentary, no obligation coaching session. Her email is jmwell@gridcom.net

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TURN A NEW LEAF THIS FALL & CREATE THE LIFE YOU WANT TO LIVE

By: Julia Skeesick

As Autumn approaches the relaxed, too short time of sunshine, patios and vacation days come to an end. Whether we have children or not, back to school triggers us to return to work, develop a more structured schedule and be goal focused. As we get back into the swing of things it is a good idea to consider if we are setting up our daily life in a way that supports and creates the life we actually want to be living.

It is the things that we do in each moment of our lives that creates the quality of our lives. We often overlook this fact and fill our time with things that do not really matter in the long run or keep telling ourselves there will be time for the good stuff later resulting in schedules overbooked but unfulfilling. Many complex factors influence how we spend our time and live our lives. But there are ways to turn over a new leaf to live with more freedom, authenticity and intention this Fall.

Humans are creatures of habit. We easily fall into routines and behaviors that are hard to break. In fact, experts say that up to 90% of our behavior is habit. Habits start young and girls are encouraged to be nice, put others first, and take care of ...well everything. These messages growing up greatly effect our daily lives. We tend to fill our schedule with things that are not really important or meaningful to us out of a sense of obligation or even guilt. Many women admit they have a hard time saying no, not surprisingly, these same women confess they have difficulty finding time to pursue their own goals and dreams. As we get older there is added pressure to do it all, we can easily fall into the habit of doing far too much, exhausting our energy on others and having little left for ourselves. Let's face it, we are all so busy we operate on autopilot most of the day, we hardly remember the drive when we arrive due to rushing, distraction and multitasking.

Newton's Law that an object in motion stay's in motion keeps us stuck. We tend to continue to do what we do regardless of if we enjoy it or if it is good for us. It seems easier to just stay the course but if you find yourself depressed, anxious, restless, bored, angry or dissatisfied these are alarms meant to startle you to take new action. When life does not feel right it likely isn't right, trust your instincts and chose differently. We usually stay where we are because we believe it is hard to change, while making changes can be difficult, regret is not easy to live with.

Modern America has fostered a culture of accomplishment and busyness that is exhausting at best and undermines our health and happiness. This constant focus and competition to do ever more is pervasive, we all fall prey to it. This is compounded for women due to gender messages and nurturing natures. We believe others are doing more than we are and judge and compare ourselves with harsh, unforgiving standards. As a result we jump onto a hamster wheel constantly trying to run faster but getting nowhere. We buy into thinking that our very worth is tied to what we do in our lives rather than who we are in our lives. We may not even realize it but much of what we do day to day is fueled by a desire to be more than we think we are, to be enough.

Becoming aware of the influences that shape our routines, fill our schedule and shape our lives offers an opportunity to choose differently. When we listen to much of what women talk about, fatigue, stress, hectic schedules, frustration, it is apparent that we want a change. What we also hear is the litany of reasons we cannot do anything different and must do it all. You would think each individual woman was the little dutch boy at the dam and I know from experience that is exactly how it feels at times.

Do we want the next part of our lives to be the best part of our lives? If you are reading this magazine I can only imagine your answer is a resounding yes! We cannot expect to be our best selves if we are acting like our old selves.

Having a strategy to make new choices as well as a support system in place will get you on your way to shift thinking and develop new habits that better align with the life you want to create. Here are some starting points:

Make Way: Inventory what you are doing and chose what to let go of to allow room for what you want. Get rid of the should and have to items first. Then move onto the hard choices of work and relationships you remain in that do not serve or honor you.

Clear your schedule of activities that are unnecessary or can be delegated.

If it is not a yes it is a no: If something is not valuable or meaningful to you or someone you dearly love say no. Trust your instincts and be true to what is best for you.

What do you want? Many of us simply do not know the answer to that question.

Reconnect to your dreams,hobbies, passions and long ago goals through self exploration and reflection. Take quiet time to revisit and rekindle what you want to be do and have in your life.

Chose with authenticity and intention. Begin to be and live as the woman you are and want to be. Make thought out choices with your time and energy that are in alignment to your goals and values.

The idea of self growth and improvement is to more fully become all that you are. Turn over a new leaf this Fall to reclaim your time and in each moment begin to create the life you want to live.

Julia Skeesick, CPC LifeScape Strategies 630.664.9740
www.lifescapesstrategies.com

TURN OVER a New Leaf

*Renew your mind,
body and soul.*

Restoration & Renewal
Oct. 16th 7:00 pm -
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you barely have
to change anything
to change
everything.

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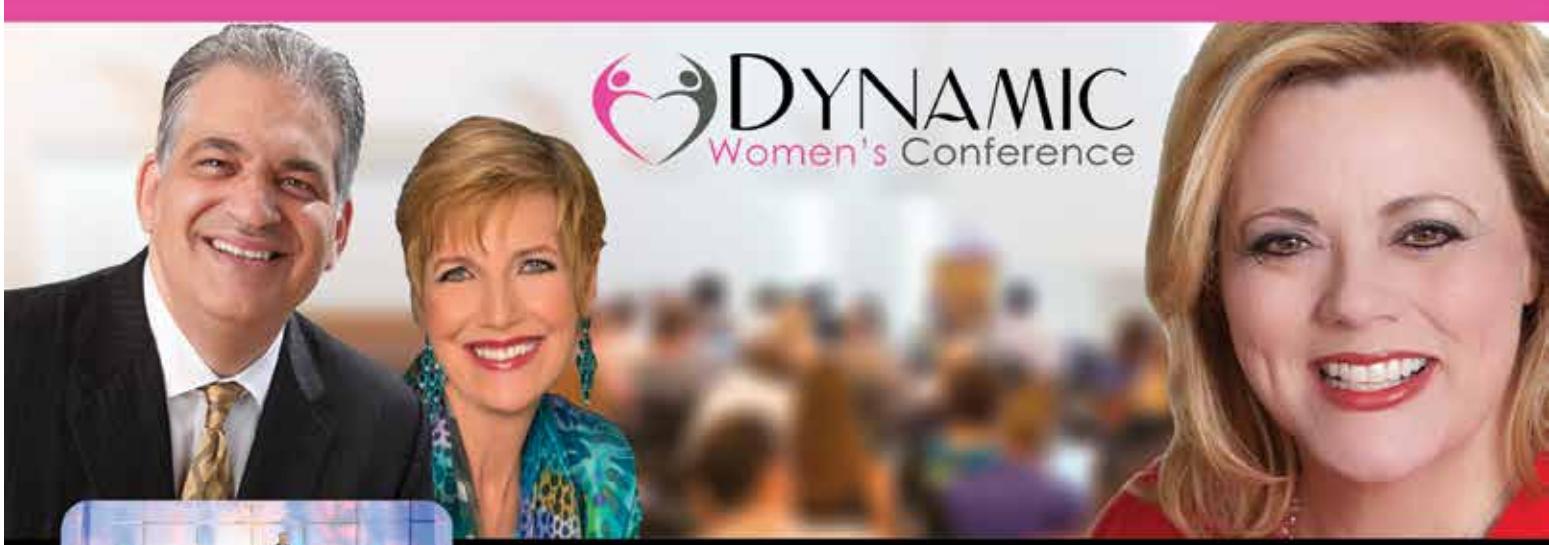
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anything to change everything.*



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8:30am - 4:30pm

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Keynote Speakers

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National Bestselling Author and International Speaker.

Michele Scism

International Speaker, Radio Show Host and Author.

Dr. Judith Wright

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Attending DPWN's 2015 Dynamic Women's Conference is an investment in your career, your business and your future.

This Conference is designed to not only motivate and inspire you, but to equip you to take steps toward achieving your next level of success. We know you don't have time for motivation that leaves you energized with nowhere to go. You need real, tangible take-home tools to help you make your business and your career thrive.

We've ditched the cookie cutter motivational rhetoric and created a full day of authentic business building, where you can connect, collaborate and create while learning real-world strategies and applications. Our speakers and sessions are specifically designed to share knowledge on setting and achieving powerful goals in many areas of your life.

Our program isn't about sitting around and listening to other women tell you how they achieved success. It's about YOU... moving your vision forward and finding real solutions to the challenges working women face every day.

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