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CONTENTS

WOMEN'S MILLIONAIRE

FEATURES

12 How to Make a Million in Real Estate, Cindy Wennerstrom

16 Investing Private Money in Mortgages, Chantel Le

18 Leading in Politics and Business with Hurricane Hazel

22 Starting a Business in Canada Nader Tehrani

26 Shopaholics, Consumer Addiction Janet Dillon

30 Clutter Clearing Your Home & Office for Abundance, Denise Linn

COACHING

35 Do Less - Time Energy Management Kate Northrup

40 Key Essentials For Marketing Your Business, Maureen E. Smith

WELLNESS LIFESTYLE

56 Healthy Household Cleaning with Aromatherapy Oils, Dr. Sabina DeVita

63 Maureen's Slow Cooker Kitchen

68 Feeling Good Natural Wellness Juicing

72 Dog Wellness, Fitness With Your Dog, Dr. David Feldman

FITNESS & RECREATION

86 Jogging & Power Walking

88 Biking

90 The Great Outdoors, Many Reasons to Experience Algonquin Park

TRAVEL

82 SOOKEPOINT Ocean Cottage Resort

NATIVE AMERICAN WISDOM

96 Discover Your Potential with Animal Totems, Maureen E. Smith

IN EVERY ISSUE

5 Letter from the Editor

44 Star Entertainment - What's Hot Music & Film, Books

52 Events

78 Horoscopes

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LETTER FROM THE EDITOR

Welcome!

Are you living your best life this spring and summer? Making new dreams for your future? With every season comes change not only in our gardens, with the spring and summer flowers, but with the new projects we create and seeds we plant in our own lives.

It's always such a pleasure to welcome the seasons of spring and summer after the long winters here in Canada. For me, I enjoy the blooming of flowers, the pink magnolia trees, decorating the garden, backyard and patio, entertaining and cooking outside.

This is also the best time for creating and beginning new projects or new relationships as they are filled with the newness and energies of spring. They can fill you with new energy and vitality, giving you a sense of renewal and personal power.

As summer rolls along, this is the best time to grow new projects and cultivate them. The time when you need to persevere and stick with your projects to make sure you see them come to fruition. One must also be patient and work hard to experience the end results.

It was wonderful interviewing Hazel McCallion, the former mayor of the City of Mississauga, who at 98 years is still going strong, working with many purposes, and is still healthy and fit. As some of her best achievements came after age 65, she is a big inspiration to many people. So life does not have to stop improving in your 50s. This can also be a time of transformation with new beginnings, including creating a new business, major advancement, whole career or relationship change. If you think you are old at 50, remember age is just a number. Truthfully age is really about attitude, as it's what you think and how you feel and believe about yourself that will determine what you are able to accomplish and most likely your body will follow. Because if you create energy to do something new, then usually your body keeps up too and you will continue to feel young. There are many benefits to being 50 and older as by then we have acquired much more wisdom and are able to make smarter and bigger choices, so life can continue to get better in your 60s and onwards!

So what are some of the most basic elements to living a wellness lifestyle?

I think one of the most important things it to keep fit, and to keep exercising by keeping up with the routine of a sport or outdoor activity; something just as simple as daily walking or bike riding outside, owning a pet and daily dog walking can make a huge difference, with the added advantage of getting plenty of fresh air and sunshine.

Diet also plays a big part in our health. As they say, you are, what you eat! Also staying on top of your emotions, by trying to stay positive with a good outlook and believing in the power of positive thinking, is equally important.

It's key to keep going and living your life with meaning and purpose. One does not have to quit working, you can continue to work in your elder years and continue to be happy and strong. You're never too old to learn something new. From what I've seen, it's when you slow down in life and stop keeping active, then so does your body and health.

With the advancements in education now available to us on diet, healing and alternative health, we are more able to maintain our health, overcome illnesses and live longer. Statistics prove that people are living longer and healthier lives. We can also avoid surgery at times, as there are many other options available in the field of alternative health. Additionally we can prevent ourselves from getting sick and improve our chances of this by keeping active and managing emotions and stress.

The environment in your home also plays an important role on your health. As Dr. Sabina DeVita teaches us, living and constantly cleaning with chemicals can seriously affect our health. We now have better options to choose with cleaning and household products made with essential aromatherapy oils and natural products, which are chemical-free and healthy.

Denise Linn, author of 18 books, also shares with us the importance of clutter clearing and energetic space clearing of your home and office for creating abundance, more enjoyment in your space and reducing overwhelming financial stress by living with more organization.

Many illnesses are preventable just by living a healthy lifestyle, keeping yourself happy and living with faith and hope. To never give up is very important because, in fact, we all experience hard times and in these times it's essential to keep looking for new solutions and answers to keep on the right path. One has to keep climbing and keep going.

One thing certain in life is change and with each season and year comes change. If your business is facing challenges, be courageous and strive towards finding solutions. Never be afraid to reach out to a coach to work with because sometimes it may just be one little thing you can do to take the next step and keep moving towards achieving more abundance and/or even creating a new business. While we may at times experience fear or self-doubt, remember courage and faith are the opposite of fear and much bigger, where we can find and choose better solutions to achieving entrepreneurial success!

I hope you enjoy all the articles and interviews included here from the brilliant entrepreneurs, leaders, authors and doctors that have contributed to this issue.

Love & light,

Maureen E. Smith, Chief Editor, Publisher, CEO

WOMEN'S MILLIONAIRE

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Hello
Summer!

Millionaire Mindset

How To Make A Million In Real Estate

By Cindy Wennerstrom-Wroblewski, Investor and Consultant

Cindy Wennerstrom is the owner and operator of Oro Properties, a boutique real estate investment firm providing tenant find services, along with strategic investment and renovation advice and management for landlords. A longtime professional real estate investor, Wennerstrom's journey began over 23 years ago when she bought her first investment property. Since then she's been featured in several top real estate magazines, newspapers, books and TV shows illustrating her expertise. Wennerstrom loves speaking at investor forums and has worked on a TV series. Inspiring thousands to become investors and acquire properties to build their retirement wealth is Wennerstrom's true passion.

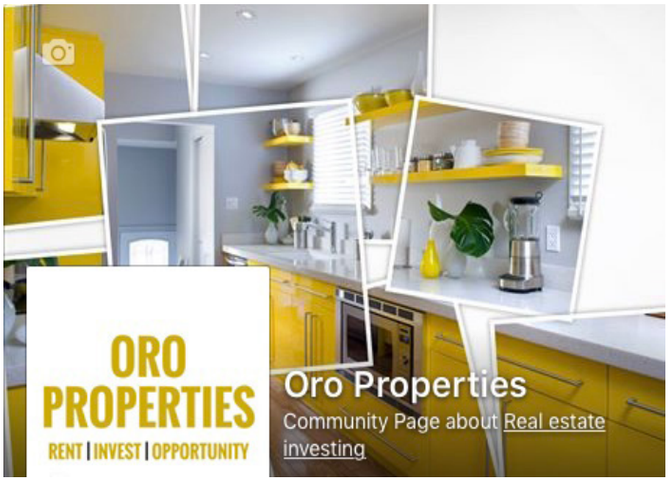
In my 22-plus years as a real estate investor, the million-dollar question has always been "how can I make a million dollars, Cindy?" Well I'm about to let the cat out of the bag.
If you're thinking the secret to becoming a millionaire in real estate is "easy," or involves some kind of divine intervention or "luck," I'm sorry to disappoint you. Devotion, dedication, perseverance, persistence and passion are the key ingredients to success in just about anything you do in life, so why would real estate be any easier? Yes, it's true that real estate has surely made more millionaires than any other avenue globally, but that's merely because housing is all around us. It can't be avoided. It's there for all to live in and for the less faint of heart to invest in.
Investing in real estate also involves a great deal of investment in you. To make a million it will take a million, well maybe not a million but a lot of hours of dedication to learn how to do it the "right" way. You'll need to read books and magazines, just like this one, and attend networking groups and conferences devoted to encouraging collaborative growth within an investor community. This is where you will begin to build your "team," of like-minded investors, all with specializations you don't have, to assist you on your quest to become a millionaire investor.
Once you're ready to dive in and make your first purchase, you'll call on your investor team:

1. An agent to help you find the gem to start with
2. A home inspector to make sure you go in with your eyes wide open
3. A mortgage broker who specializes in investment properties and lending funds for renos
4. A rental investment design consultant, like myself at Oro Properties, to guide you on the most appropriate renovations to attract the best tenants or future buyers and get the best bang for your buck
5. A contractor to provide you with a renovation assessment pre-purchase and also do your renos
6. A plumber to do a camera drain inspection before conditions are closed – this can save you up to $15,000 on your purchase price and a ton of headaches post purchase)
7. An insurance broker who understands the specialized needs of investment rental properties
8. A lawyer to close your deal and protect you and your investment
9. A stager to help stage the suites post reno and pre-rental
10. A tenant find service company, like Oro Properties, dedicated to marketing and selling your style of housing to the best possible fit of a tenant
11. A property manager for out of town rentals
12. An accountant specializing in rentals to ensure you're getting the maximum tax advantage

Your team along with you inner passion will be the foundation of your success. The players will change as your investment career evolves, but the fundamentals remain essentially the same. The key to your success – and sanity – is to remember that you cannot do or be an expert in everything. If it's not your passion or area of expertise, hire it out.

Now that the fundamentals are out of the way, it's time to have some fun. All deceptions aside, purchasing homes to renovate and rent is anything but easy, especially in the beginning. It requires tireless fervour to accomplish your dream. Slack off and so too will your millionaire mindset and bank account. When you're in the game, you're in it for the long haul. But what's your game? Whenever I'm asked what the "best" type of real estate is to get into my reply is easy: "what makes you feel the most comfortable?"

For me, a natural consequence of starting my investment career at the age of 24, while in university, meant that student housing was the most familiar and comfortable. I was a student, so of



course I understood their needs wants, desires and most importantly their budgets. It was a perfect place for me to begin. As I matured and evolved into a young professional so too did my tenant profile which morphed into young professionals, families, divorcees, baby boomers and the list goes on. While the clientele morphed, my investment vehicle remained exactly the same – bricks and mortar in the form of duplexes and triplexes.
In my experience and opinion, duplexes and triplexes provide the most advantageous exit strategy and are some of the most sought after rentals in the marketplace. I know what you're thinking. What about the tens of thousands of condos that everyone seems to be fighting over? Let them fight. The millionaire in you will be made from bricks and mortar not an outline of air in the sky. Sure some may make their millions there, but it won't be in a traditional way and I'm pretty certain it will take a lot longer. Remember that purchasing land or "pre-built" condos are considered "speculation," not investing. There is surely money to be made in speculative purchases but it is a completely different beast and should be treated as such.

So why duplexes and triplexes over all the other options? There are many reasons I choose them but here are a few:

1. They're plentiful and where they aren't you can always convert a single family home into a duplex or a duplex into a triplex with relative ease and city cooperation.
2. They're scalable and duplicable. Do it once and you'll see that the project size is manageable for most people regardless of experience.
3. They've got an exceptional exit strategy. Since they're the "next-step" for condo dwellers who have outgrown their boxes in the sky, they're in high demand as the next level of ownership. With the entry price to this market being substantially more than a condo, and the banking rules tightening nooses around everyone's necks, these buyers basically demand a secondary suite to assist with mortgage payments. Living in a triplex can virtually grant a buyer a free place to live. Now what could be better than that? This means that first-time homebuyers and investors alike will flock to buy your investment home if you feel the need to sell. And who doesn't like having options?

Now that we have the research, the team and the ideal type of investment, the next big question is location. Where should you invest your hard earned money? You know the old proverb "the grass is always greener"? Well it tends to hold true in real estate as well. When I was venturing out to buy multiple properties and begin seriously investing, I felt the need to look at many areas well outside of where I lived. These areas included Durham region, Hamilton and Mimico. But why? Yes, there is no doubt that these areas have all done very well over the last 12 years. However so too did my very own neighbourhood, which happened to be Leslieville. In fact, it did much better. Had I bought into all the hype of "you need to invest here" versus following my own intuition and research, I would have potentially lost out on millions of dollars of capital appreciation.

Do your own due diligence and research of an area. Be sure to fully understand how and where it is gentrifying, what the city is or isn't doing to assist development, what the transportation improvements look like, the current tenant profile along with the

type of tenant profile it may be attracting or detracting, the current and future potential rents, the current and future potential market values and the employment opportunities or proximity to them.

At the end of the day, when it comes to location there is no single "golden ticket" and there is no luck. I'm not suggesting that you should merely invest in your neighbourhood. But if your neighbourhood or surrounding areas show huge potential for capital appreciation, then maybe you should consider it before you add a two-hour drive onto your investment commute. You may find that this will rapidly wear you down.

Now for strategy. Do you: buy, reno, resell; buy, reassign without closing; buy, hold, rent, resell; buy, reno, rent, refinance and hold; buy, rebuild, sell; buy, rebuild, rent; buy, sever, re-zone, resell? The options are endless in real estate. A potentially wearing phenomenon to investing is being a landlord. It's not for everyone. That's why some people choose to flip properties out or buy properties to redevelop or even re-assign before closing. It's been my personal experience that buying, renovating, renting, refinancing – which is essentially flipping your money out without selling or triggering any tax consequence – and repeating is the way to build momentum in your investment portfolio and escalate your overall wealth nest egg. The 4 Rs, as I call them, have assisted me in growing my portfolio from $380,000 to over $10-million or around 2,650 per cent in 12 short years. That's 220 per cent per year. While the numbers may seem impressive, the journey was slow and steady and sometimes came with partners who provided me the ability to buy the next property a little bit sooner than I could have alone.

I often hear clients profess that they want to get started but simply don't have the funds. Prove yourself as a worthy expert in the real estate investment world, turn every conversation into a real estate conversation, maintain professionalism and integrity, and be genuinely passionate and you will never have a problem finding investors to invest in "you" – because that's really what they're investing in. Whether you decide to take on partners as owners (joint ventures) and share the profits and losses or simply borrow money from investors while offering them a straight percentage return, the choice is yours. As your investment journey progresses, so too will your partnerships with moneylenders and joint-venture partners. In time, hundreds in profits will turn into thousands; thousands will turn into hundreds of thousands; and hundreds of thousands eventually into millions.

Remember, there is no "overnight" million-dollar secret. The "secret" to how to make a million in real estate lies between the lines above and within the years ahead of you. May your fortune be found in the abundance within the journey.

INVESTING PRIVATE MONEY IN MORTGAGES

Women's Millionaire publisher, interviews Chantel Le, Managing Director of Vina Financial Group on private investing.

Chantel Le doesn't look like your typical banker. She's a minority woman in an industry dominated by men – and an expert at helping women grow their wealth. This accomplished private lender, with more than 16 years experience, has worked tirelessly to build Vina Financial Group, a leading non-bank boutique mortgage brokerage firm, providing alternative lending solutions to borrowers. Women's Millionaire explores how Le can help put your money to work for you. Her private lending solutions earn returns of up to 15 per cent with minimal risk, because these investments are secured against real property in markets that are inherently stable.

Women's Millionaire: So what exactly is a private mortgage?

Chantel Le: A private mortgage comes from an individual or a business that is not a bank or financial institution. The borrower needs access to funds for a variety of reasons that could include debt consolidation, an emergency, making a deposit on another property, or closing the sale of a property in the short term while they seek financing from a bank. The mortgage loan is registered against a property to provide security for the person or business who lends the money. Private mortgages are not new. In fact, they've been around for hundreds of years. We're just hearing more about them now because of new rules from the Office of the Superintendent of Financial Institutions (OSFI), Canada's main financial regulator, which includes a stress test that is making it harder for some people to get financing from traditional sources.

WM: Is investing in private mortgages safe?
CL: Private mortgages are safe because they are secured against real estate. Unlike stocks or mutual funds, your investment is backed by a physical asset that can be seized and sold if someone fails to make their payments. That said, it's important to note that people who are borrowing through private mortgages are not necessarily desperate and often only looking for a short-term solution, typically lasting one year or less. The typical borrower has good credit, strong income and excellent security to offer against the mortgage, so these are not high-risk individuals. They usually fall just short of qualifying for a traditional mortgage, based on the current rules and regulations. This is why it's important for us to look at the long-term goal, which could be the sale of a property after a renovation or the addition of a co-signer.

Some borrowers may need more time to improve their credit, perhaps after a divorce. As a certified insolvency counsellor, I guide borrowers through all types of scenarios in a short period of time. Sometimes it's as simple as getting a couple of credit cards and making regular payments. Other borrowers are self-employed and have a lot of legitimate deductions, so they have been claiming a lower net income on their tax returns. This is another situation that can usually be corrected in the short term, by filing a tax return showing a higher net income or providing a full fiscal year of bank statements that show regular deposits. Ideally, we're looking to coach borrowers on their credit or towards another exit strategy, then consolidate into a first mortgage in as little as six months.

Women who want to get started in private lending should also know that I generally will not go above an 80 per cent loan-to-value total against the property value being used to secure the loan. As an example, if the borrower has a house worth $500,000, the first and second mortgage combined would total $400,000 or less. This means there is equity in the property and a buffer against price fluctuations in the real estate market. After seeing hundreds of private mortgage files over the years, I can confidently state that there are no borrowers who would walk away from that much equity. Instead, they would prefer to sell the property hastily and take a smaller loss, rather than to lose all of the $100,000 in this example.

In addition to our own book of business, we currently have relationships with an extensive list of other mortgage brokers across the country, who rely on our services. So I can pick and choose our investments carefully. When I review mortgage applications, I take many factors into account, including an individual's credit report and past repayment history, as well as income and ability to make payments.

WM: What is the minimum capital investment?
CL: The minimum investment that we will place into a private mortgage is $25,000.

WM: Can you use other investments, like RRSPs, to invest in mortgages?
CL: Absolutely. You can invest cash or registered funds from your RRSP, RESP, LIRA or TFSA. As long as money is held with an institution that offers self-directed RRSPs, like Canadian Western Trust.

WM: Typically how long do you have to invest in a private mortgage?
CL: Most of the opportunities I bring to our investors are up to one year. Once you've successfully exited a private mortgage, you can offer your funds repeatedly. Your gains will compound and help grow your wealth even faster.

WM: How much can a private investor make on average?
CL: The typical rate of return for an investor is 12 to 15 per cent.

WM: How soon does an investor get back investment payments?
CL: Payments are direct deposited the first of each month. In most cases, it's an interest-only payment, with your capital returned at the end of the lending term. There are some occasions where borrowers will make combined principal plus interest payments, just like they would with a big bank. Everything is explained up front so that you understand the process and know when to expect your investment income.

WM: This sounds too good to be true. What are the costs associated with private mortgage investments?
CL: Vina Financial will never charge any fees to you, the investor. All costs associated with a private mortgage are paid by the borrower, such as appraisal fees, legal fees, and administrative fees.

WM: Is there anything else you'd like people to know about you and investing in private mortgages?
CL: I am passionate about helping people and seeing other women succeed. I originally studied to be a social worker and then transitioned into finance, so my career today allows me to help others and make a difference. I am just doing it differently than I had originally planned. There is a great deal of satisfaction in helping people access funds through private mortgages, whether it's because of an emergency, when they're in between jobs, or otherwise. I am also able to help those who may not have the expertise to put this type of investment together on their own. Essentially, I am giving back, just in a different way.

WM: What should the reader take away from this?
CL: My ultimate goal here is to shed light in an area that is often attributed to be male-dominated, and exclusive to the already-wealthy, high net worth individuals. I hope to open the door and educate other women, working mothers, or entrepreneurs alike, showing them the possibilities of investing with safe and, generous returns.

Visit www.fundwithvina.com for further information on regular seminars where she brings out her entire power team to explain how the process works and what protections we put in place for investors. This includes a lawyer, an accountant, and an administrator. The administrator explains everything, from how the mortgage payments end up in your bank account, to viewing your investment online so that you can check on it anytime and from anywhere in the world.

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HURRICANE HAZEL AT 98!

Former Mayor of Mississauga, Ontario, Author

HAZEL McCALLION

LEADING IN POLITICS AND BUSINESS WITH HURRICANE HAZEL

Maureen E. Smith, Women's Millionaire publisher, interviews Hazel McCallion at 98 years, former mayor of Mississauga and current Chief Elder Officer of Revera Senior Homes

Hazel McCallion was mayor of Mississauga for 36 years, from 1978 to 2014, the longest-serving mayor of a big Canadian city in the country's history. Originally from the Gaspe Peninsula of Quebec, she began her business career in Montreal and then came to Toronto in 1942. She first took office as mayor of Streetsville and then of Mississauga. McCallion is a political and business leader and an icon in her community, and known as a visionary and tough leader.

Age is just a number with Hazel McCallion. Could some of your best achievements come after you are 65 or 90 years? What dreams do you still desire to achieve in your life? What do you desire to be doing at 90 years of age and perhaps not retiring? You can still keep going.

These are things you just may want to think about, because your life can get better as you age, when you plan ahead and think positive. Let's dispel the myth that elderly people always get sick and that things begin to go downhill after age 65. On the contrary, what if you plan ahead, decide to keep active and have a great life filled with meaning, people and purpose, and never completely retire while remaining healthy. How is it one woman can still be strong and working, managing multiple jobs, sitting on advisory councils to various boards, being healthy, single and on no medication at 98? Women's Millionaire interviews Hazel McCallion on her life and secrets for success and maintaining health.

Women's Millionaire: So what do you think the secrets of your success and longevity were over your career as mayor for 36 years?
Hazel McCallion: Hard work, dedication and commitment. Doing my homework on any decision that I made and also consulting with others. Always listening carefully to what others may be able to assist you with, listening to them, asking and solving. Being interested in meeting with people and listening to their comments on different things and finding out their concerns.

WM: Who would you say were the biggest influencers in your life and how did they influence you?
HM: Well my mother was a big influence on me and my eldest sister, Linda; and also a lot of other people along the way. You know it's hard to say how many people had an influence on me, because if you're interested in being with people and meeting with people, you get a lot of good ideas on what they have done and how they accomplished things. You can't and don't have all the answers to all the challenges in life. My dad inspired me the most to go into business. He inspired me to get my education then go back and help him with his business. However I didn't go back.

WM: Who inspired you the most in politics?
HM: In politics I would say Charlotte Whitton, the mayor of Ottawa and Margaret Thatcher, prime minister of the United Kingdom. Charlotte Whitton was one of the few female mayors across Canada at that time. She also was a Roman Catholic who converted to the Anglican Church and became a member of the Synod of the Anglican Church. No woman had ever been on the synod of the Anglican Church. She was a very dynamic person. Margaret Thatcher was a fantastic prime minister, but ahead of her time. She got defeated because she wanted to help the underdog. So I always interested and learning reading about her and what she was able to accomplish and how strong she was.

WM: What would you say are some of the best qualities for other women for getting ahead in in business and politics?
HM: Having confidence in themselves. Remain very independent, work hard and do your homework. You must also be extremely committed, because a woman has to work hard to get anywhere in both the business world and politics. You've got to work hard and sometimes you even have to work twice as hard because, as a woman you may also be looking after a house and raising a family. You gotta be confident in yourself and confident that you, as a woman, a female can do anything a man can do.

WM: And what would you say is the most important factor in keeping your health and body in good shape over the long term?
HM: Physical exercise is very important. I think you should also watch your diet. I still exercise and take my dog for a walk every morning. I get up and exercise and also have a bicycle in the house. I also still cycle and ride a bike outside. I don't have time to sit around a lot. I always find something to do by keeping busy. Diet really plays a big role in health, which means lots eating lots of vegetables and good food including fish. Also having a positive attitude in life and staying on top of your emotions and keeping happy. Don't be afraid to make change, if you are unhappy in your job, move on. You know, I like to be with people a lot, so I sort of just say it's a combination of everything. It's a combination of balance. You've got to make sure you balance your life.

And also I can say that you should plan every day. You should not get up in the morning without a plan. You know, every single day; make sure that it's the best day of your life, because you never know if you're going to be here tomorrow. I plan every night before I go to bed as to what am I doing the following day. If you have a dog and have to look after it, like I do, you have to plan time for that too, as I live on my own with my German Shepherd. If you have a family you have to look after the kids, get them ready for school. So you know I raised all my children while I worked. So that's what you call planning. And most of all, you just always have to think positive, never be negative.

WM: What advice would you give to other women who'd like to be successful in politics and business?
HM: You have to be strong. Strive to demonstrate your strength and confidence in yourself, as It permeates to other people. People in business can judge and know quite quickly if you are confident or not. You must also be a go-getter and always take action on what needs to get done. It's the little things you do that count.

You also have to be prepared in politics to accept criticism because a politician is the main objective of citizens to criticize, and to be able to deal with that. And you have to work hard, be responsible and take action on things that are brought to your attention. In other words, you can't sit back and relax, be complacent and completely set aside things and hope they'll go away. You've got to take action on issues and solve them. You don't sit around hoping that somebody will forget they called you or forget they sent you a letter, forget it. You've got to take action on their comments and address their requests and complaints.

WM: What changes and improvements would you like to see in politics for Canada in the future?
HM: Well I think the political parties have to be working more closely together and not always be complaining about one another. It seems to be that no matter how good the legislation is, they gotta pull it apart and complain about it. I think it's got to be a genuine desire that they are there for the people, and also that they will work together, to make sure that whatever legislation is implemented, that it is good for the benefit of everyone. It may not be good for everybody but good for certainly the majority of people. Also to spend the public money efficiently with very little waste. That's what people are looking for. They should have more effective and efficient ways of spending taxpayers' dollars.

The municipal leaders should also be given authority. Currently the municipal leaders have much less power compared to the provincial governments. We're gradually getting more authority but we still have a long way to go. For example, we as a municipality must balance our books, but in the federal and provincial governments they don't. We should have more authority in regard to making decisions towards the financing of our municipality. We are all subject to provincial approval of our election regulations. As mayors I think we've grown up and should be given more leverage, as we also know the issues and requirements for people of the city.

WM: As the mayor of Mississauga, what did you do to further develop Sheridan College?
HM: I'm now the Chancellor of Sheridan College, but while I was mayor we were able to work to bring Sheridan College back to this city. We provided the land for them to build the college in the city core.

WM: While you were mayor, about how many development projects did you facilitate?
HM: Our new City Hall, the Living Arts Centre, the Hershey Centre, new Central Library and many new community libraries, community centres and arenas.

WM: For the future of Mississauga, what projects and buildings would you like to see developed?
HM: We need a large convention center in the city core and also a major five-star hotel facility than can handle three or four thousand delegates. Additionally we have a small museum but I would like to see a major museum displaying the whole history of Mississauga in addition to a good size major art gallery.

WM: As mayor what would you say was your most difficult challenge and how did you overcome it?
HM: The derailment in 1979 was the worst challenge I faced. We put together a team of local organizations including the fire, police officers and communication programs. It was a huge collective effort and the support of everybody working together creating a team effort that helped us overcome the challenge. We evacuated 230,000 people. It was the largest evacuation in North America at the time.

Additionally, developing the city from 270,000 people and growing it to a city of close to 800,000 was quite a challenge. It was not easy! We became the sixth largest city in Canada in a short period of time.

WM: What are you doing now with your career?
HM: Having retired as the mayor for the city of Mississauga at 93 years, I became the Chief Elder Officer for Revera, Senior Long Term Care and often visit senior homes, speaking and inspiring others to keep active. I'm also the Chancellor of Sheridan College and adviser to the vice president of the University of Toronto; Mississauga Campus, Honourary Guardian for the Trillium Health System and also advisory to the Ontario Women's Hockey Association.

WM: What in your legacy do you hope to be remembered for the most?
HM: For developing a great city, with a dynamic team, that people enjoy living and and working in. We've also done a great job in developing our beautiful waterfront in Port Credit.

Hazel still lives with her German Shepherd dog Missy, who is now 13 years old and also still going strong just like her master.

Life - Everything I Need to Know, I Learned from Noah's Ark

1. *Don't miss the boat.*
2. *Remember that we are all in the same boat.*
3. *Plan ahead. It wasn't raining when Noah built the ark.*
4. *Stay fit. When you're 60 years old, someone may ask you to do something really big.*
5. *Don't listen to critics, just get on with the job that needs to be done.*
6. *Build your future on high ground.*
7. *For safety's sake, travel in pairs.*
8. *Speed isn't always an advantage. The snails were on board with the cheetahs.*
9. *When you're stressed out, float awhile.*
10. *Remember, the ark was built by amateurs, the Titanic by professionals.*
11. *No matter the storm, when you are with God, there's always a rainbow waiting.*

STARTING A BUSINESS IN CANADA

Advantages and Disadvantages of Different Forms of Business

By Nader Tehrani

Nader Tehrani is a chartered professional accountant and principal of NHT Associates, a full financial services boutique dedicated to providing one-stop shopping for all clients' business needs. Tehrani has been consulting with individuals and organizations on their business needs for more than 20 years. He is the author of the upcoming book "Secrets to a Successful Business".

Many businesses start as a sole proprietorship. This is the simplest, easiest and cheapest form of start-up. It's a business owned and run by one individual. The federal government doesn't require a business to be formally registered, but provincial governments do require you to register your business if you are using a business name that differs from your full name or your corporate name. The business name registration applies to sole proprietors, partnerships and corporations.

Sole proprietors may use a business name or the owner's name. In this form of enterprise, there is no legal distinction between individual and business entity. All assets and liabilities are owned by the sole proprietor, who receives all profits and has unlimited responsibility for losses and debts.

Before registering a provincial business name, which can now be completed online, research the name to make sure no one else is using it. Check the trademark search database online in both Canada and the United States and also do a NUANS business name search report. As well, if you will be earning more than $30,000 you will need to register for a GST/ HST number and collect tax.

Corporations are a form of legal entity and are separate and distinct from their owners. Once a corporation is formed, meeting certain provincial or federal regulations, it can issue shares. Corporations are owned by shareholders who have bought or received shares.

ADVANTAGES OF SOLE PROPRIETORSHIP

Simplicity, lack of complications and costs to start this form of business are the greatest advantages. Most local provincial governments allow registering a sole proprietorship online. In fact, Canada Revenue Agency and many provincial governments don't even require a provincial business registry. The official provincial business registry comes into the picture when opening a business bank account or dealing with a vendor who requires your registration. The majority of individuals start as sole proprietorships before venturing into more complicated business structures.

• Lower start up costs
If you are short on capital or you are starting the business along with another full time job, sole proprietorship is the way to go. The provincial registration costs are very low and can vary between provinces anywhere from $45 to $130. In most cases, it's not necessary to enlist the help of an accountant or lawyer.

For more information or for sole proprietorship registration, you can refer to the following provincial sites:

http://www.bcbusinessregistry.ca/
www.servicealberta.gov.ab.ca
https://www.isc.ca/CorporateRegistry/RegisteringaBusiness/Pages/default.aspx
http://www.companiesoffice.gov.mb.ca/forms/bnr_e.pdf
https://www.ontario.ca/page/business-name-registration
http://www.registreentreprises.gouv.qc.ca/en/demarrer/immatriculer/formalites_immat.aspx
https://www.pxw2.snb.ca/brs/docroot/start/landingPage.jsp (New Brunswick)
https://novascotia.ca/sns/paal/rjs/paal262.asp
http://www.servicenl.gov.nl.ca/faq/commercial_registration.html (Newfoundland)
https://www.princeedwardisland.ca/en/service/register-or-renew-sole-proprietorship-pei

• Cheaper income tax returns
The paperwork required for the sole proprietorship is much less than for corporations. They do not need income statements, balance sheets, Notices to Reader or Notes to the Financial Statements. All that's needed is to tally expenses by category and take this to an accountant to be entered directly into your personal tax return. He or she does not need to prepare any statements and can directly enter the amounts on the income tax return. This makes their work much simpler than for a corporation.

DISADVANTAGES OF SOLE PROPRIETORSHIPS

The simplicity of creating sole proprietorships comes at a cost. Sole proprietorships are not viewed as separate legal entities. Hence the disadvantages are far greater and costlier since the business entity and owner are viewed as one. Here are some of those disadvantages:

• Unlimited Personal Liability
Since sole proprietorships are not viewed as separate legal entities, the owner has unlimited liability. This means all assets and

liabilities, debts, law suits of business belong to the owner and therefore all their personal belongings and livelihood including home and car and other valuables are at risk if they are sued.

• Limited Ability to Raise Capital
Sole proprietorships have a difficult time raising capital since they cannot sell shares and many people would rather avoid the unlimited liability than get into business with someone else. This form of entity is not favourably viewed by banks either, so obtaining loan can also be quite difficult.

• Limited Life Expectancy
Sole proprietorships die with the owner unless an heir or spouse takes it on and continues running the business. In most cases, sole proprietorships are created based on the expertise of the owner and the heir or spouse may not have the expertise or knowledge to run the business.

• Taxes and Succession Planning
Sole proprietors are taxed at personal tax rates established by Finance Canada. This basically translates to much more tax than corporations pay. For example, for 2018 the first $46,605 of business net income is taxed at 15 per cent plus the applicable provincial income taxes. In Ontario, the provincial income tax for the first $42,960 is 5.05 per cent, while in Alberta the provincial income tax for the first $128,145 is 10 per cent. This makes sole proprietorships the most undesirable business form tax-wise.

CORPORATIONS

Corporations have a legal existence and are said to be a legal person and, just like you and I, they can buy and sell assets, enter into a contract, sue other persons or be sued. Just like an individual, the corporations can commit offence and be punished and fined.

Corporations are run by directors and officers who are not necessarily the shareholders. Directors are responsible for daily affairs of the business and answer to creditors and government entities. Shareholders are the owners. In the beginning, when an individual starts a corporation, he or she is usually both shareholder and director responsible for all its affairs. But once corporations grow, they can hire directors and officers to run them.

ADVANTAGES OF CORPORATIONS

• Limited Liability
Being separate and apart from its shareholders, the corporation's liabilities are limited to its assets and resources and shareholders are not personally responsible for the liabilities and debts. This is the greatest advantage of a corporation since it brings a peace of mind to its shareholders.

• Access to Capital
It is far easier for a corporation to raise capital and banks and individuals prefer dealing with a corporation. One can also issue shares and bring in new shareholders to raise funds.

• Perpetual Existence
Unlike sole proprietorships, corporations do not cease to exist when the owner dies or retires. To dissolve a corporation, there are a series of steps and various requirements to meet.

• **Tax Advantages**
Corporations have the advantage of deducting many expenses individuals and sole proprietors cannot deduct on personal tax returns. Expenses such as health insurance premiums, vehicles and cell phones can be deducted on the corporate tax return.

In 2019, the federal tax rate on first $500,000 of net income is 9 per cent, making it far more advantageous over personal tax rates. For a list of provincial taxes and total income taxes corporations pay in Canada, refer to table below.

2019 Corporate Income Tax Rates			
	Active Business Income		
	General Tax Rate	**Small Business Tax Rate**	**Small Business Limit**
Federal	15%	9%	$500,000
Alberta	12%	2%	$500,000
British Columbia	12%	2%	$500,000
Manitoba	12%	0%	$450,000
New Brunswick	14%	2.5%	$500,000
Newfoundland & Labrador	15%	3%	$500,000
Nova Scotia	16%	3%	$500,000
Northwest Territories	11.5%	4%	$500,000
Nunavut	12%	4%	$500,000
Ontario	11.5%	3.5%	$500,000
Prince Edward Island	16%	3.5%	$500,000
Quebec	11.6%	6%	$500,000
Saskatchewan	12%	2%	$600,000
Yukon	12%	2%	$500,000

DISADVANTAGES OF CORPORATIONS

• **Higher Set-up Costs**
It costs significantly more to start a corporation and the majority of people enlist the assistance of an accountant or a lawyer.

• **Higher Accounting Costs**
Corporations need to prepare a set of financial statements at year-end. At minimum, it's necessary to prepare an income statement and a balance sheet. A complete set would include a Notice to Reader and Notes to Financial Statements as well. And once the books are done, a completely distinct corporate tax return must be completed for the corporation, in comparison to sole proprietorships, which only need to tally expenses and enter them in the tax return.Once you start a corporation, you must account for every transaction that went through the books and balance the books in order to prepare an accurate set of financial statements. Creditors and vendors rely on these statements to issue the corporation loans and credits. It's unlike a sole proprietorship, where the only requirement is to tally the invoices and enter them directly on the tax return.

When doing books for a corporation, every transaction must be accounted for. The example I use for my clients is to consider that no matter how close you are with your spouse, children, parents or best friend, you never go to their wallet without permission or accountability to take their money. The same rule applies with a corporation and that increases accounting costs.

• **Double taxation**
Dividends are paid to shareholders after the corporation has paid its taxes. But once the shareholders receive those dividends, they may need to pay income tax at personal rates so income can be taxed twice.

• **When is it time to Incorporate?**
This is one of the questions self-employed people most often ask me. There are a few factors to consider before incorporating:

• **Business Risks**
First and foremost, you should ask what are the risks involved in your business. Are you in a high-risk industry? For example, a roofing business is in a far more risky business than a consultant working from home.

• **Costs**
It's significantly more costly to incorporate and to run a corporation than a sole proprietorship.

• **Taxes**
Corporate taxes are far lower than personal taxes, but you should ask yourself if you would save any taxes if incorporated.

Women's Millionaire

BUSINESS COACHING

Maureen E. Smith

BUSINESS COACH • MARKETING & REAL ESTATE CONSULTANT, CEO

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Shopaholics

Consumer Addiction

by Janet Dillon, Credit Counsellor

Are You a Shopaholic? Check Out the Seven Signs!

Janet Dillon has worked as a mortgage professional for more than 12 years. She also is a certified credit counsellor and counselled hundreds of people who need guidance understanding how credit works as well as managing their money and building wealth.
Now Dillon's focus is helping women who are out of touch with their spending habits and want to gain control of their finances, build wealth and gain confidence with money and their life.

Over the past five years I have vacationed in Naples Florida for a few weeks each year. It is such a beautiful place to visit with so much to do and explore. Many of the people who are visiting Naples spend much of their leisure time shopping. Naples , being an especially rich and vibrant area, I know that shopping is a hobby or sport that many love and can well afford. Sometimes when in my favourite areas of downtown Naples, along Fifth Avenue, I sit and relax with a beverage and I people watch.

It's something that always intrigues me, a great way to pass time and just be in the moment and can be interesting as well as eye-opening. As I was sitting and relaxing, I became aware how beautifully the shops and the restaurants were decorated and how wonderful the surroundings were. I thought how often it is all taken for granted. It was as if I woke up and saw everything with fresh eyes.

It all looked so breathtaking and whimsical. The stunning palm trees with their trunks wrapped in twinkling lights lining the streets looked magical. Luxurious cars parked along the curbs. The opulence and luxury available to all who can afford the best is displayed with exquisite taste and style. Beautiful clothes, designer shoes, purses, are displayed with price tags that made me catch my breath. In some store windows exquisite diamonds and gems gleamed and sparkled. It is all for the taking as long as one has the mullah or the high limit on credit cards.
As I was admiring the beautifully-dressed women and couples, it came to me how many of the stores called to women moreso than men. I noticed many women walked out of the stores with beautifully-packaged parcels, pretty tissue paper peeking out.

We live in a consumer-driven society, which is definitely evident in this location. I am not suggesting that men do not shop or buy high-end items. However it's women who have the purchasing power within a family. The reason for this is that many women buy for the family as a whole.

I thought about the women who are caught in the trap of purchasing, perhaps because they are bored or feeling empty inside. Whether they're feeling insecure or not valuing themselves or who they are often depends on what is going on in their lives. And, unfortunately, many women with great paying jobs are in the high percentile of those who are accumulating high debt on their credit cards.

People do get addicted to the high that comes with the purchase of a perfect item. It actually does release a chemical that produces a high, making them feel good for the moment. Often it doesn't matter if the item is needed or wanted, it's the fact that the deal is too good to pass up. Shopping can mask feelings temporarily and alleviate unwanted emotions. This can become addictive. The problem also lies with the fact that shopping is a socially-accepted addiction and we are constantly told by advertisers it will make us feel happy.

I am not suggesting that shopping is a bad thing. The majority of the population loves to shop and finds it fun. And, the reality is we are all going to impulse shop from time to time. It's the nature of our environment.

When a purchase is preplanned and something that we need or want, and we have taken the time to save up and plan for this purchase, it makes us feel good, like we have achieved a goal.

When a purchase means we are over-extended, as we try to keep up with others and go more into debt, rather than building wealth, it can have a negative effect and cause much stress.

To be clear, in no way am I thinking that women should not spoil themselves or take care or look after themselves. But I am saying that shopping when you truly cannot afford it or are over-extended or not putting money away for a rainy day, creates a need to ask yourself what's really going on. It's time to face the music, stop ignoring the pattern that's not working and change that behavior. You are worth it!

According to the HuffPost Life (https://www.huffpost.com) these are seven signs you are addicted to shopping:

• You have many unopened or tagged items in your closet
• You often purchase things you don't need or didn't plan to buy
• An argument or frustration sparks an urge to shop
• You experience a rush of excitement when you buy
• Purchases are followed by a feeling of remorse
• You try to conceal your shopping habit

Right now, this is an exciting time for women, who are gaining an average of seven per cent of the world's wealth each year. They are waking up and paying attention and learning about money and investing. Women are running multi-million dollar businesses. However many women and even successful women are caught in the trap of purchasing to fill their souls, while their purses are empty. Fifty per cent of women will need a significant amount of guidance with money and 25 per cent some guidance.

Often we get into our silly habits or patterns and don't even think about why we are buying, nor do we have any sort of plan as to how much we can spend, or what we need to do for building wealth. Another strategy when you can't wait to get out and shop is to have an accountability partner, someone you can work with and be honest with, even a good friend who will call you out on what you're doing.

I'm sure from time to time we all see or feel a glimmer within ourselves of being a shopaholic, or feel like it especially when we find that perfect item at the perfect price that we have always wanted and purchase it knowing we shouldn't. Or from time to time we feel depressed or going through a difficult time and go out and treat ourselves spending or purchasing more than we should.

I also know, after working with hundreds of people, that the amount of money a person makes has no bearing on the shopping addiction, nor does this pattern only relate to women; it definitely affects men as well.

As we live in a world of-consumerism, with easy access to all kinds of things and products being so disposable, before making a purchase take a check on your emotions. Ask yourself what is it you are feeling. What is your gut telling you? We all have to learn to be aware and value how we spend our money, what emotions

are going on or have been triggered. We need to ask ourselves if we want or need the item in question or if we would rather put the money towards whatever it is we really want to achieve.

I feel that awareness of consumerism is slowly awakening within our culture. Many people are asking if they really need as much "stuff." It is not only cluttering our lives and our minds, but it's also hurting the environment as well as our wallets.

We are better than this, better than the shiny objects strategically placed to promote impulse buying, or the need to keep up with the Joneses.

If you are honest with yourself and you know you have a strong pull towards shopping or spending sprees, it's important to know and understand your trigger points and try to stay away from areas or stores where you tend to splurge. Be aware of feelings, face them and ask yourself why you have been triggered. It's important to note these emotions especially if you tend to shop your way out of them. Managing feelings, emotions and mental health as well as physical and financial health, all plays an important role. Our spending patterns can make us or break us. It's time to have a full wallet and a full heart and soul.

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DENISE LINN

CLUTTER CLEARING YOUR HOME & OFFICE WITH FENG SHUI

Increasing Abundance In Business And Life

Maureen E. Smith, publisher of Women's Millionaire interview with Denise Linn, Feng Shui Expert, Author

Denise is a world-acclaimed expert in feng shui, space clearing and internationally renowned teacher in the field of self development. She's the author of the bestseller 'Sacred Space' and the award-winning 'Feng Shui for the Soul,' and has written 18 books, which are available in 29 languages. Denise has taught seminars tin 25 countries and has appeared in numerous documentaries and television shows worldwide, and gives seminars throughout the world. She has been a featured guest on Oprah, Lifetime, Discovery Channel, BBC TV, NBC and CBS. She is also the founder of the International Institute of Soul Coaching.

CLUTTER CLEARING

Women's Millionaire: You say there are three things that can affect the energy in someone's office: clutter clearing, feng shui and space clearing. Let me start by asking you what is clutter clearing and how can it help someone's abundance?
Denise Linn: In general, clutter clearing is what I call modern-day alchemy. If you want to transform your life, activate more abundance and increase success in your business, one of the fastest ways to do this is with clutter clearing.

There are three basic steps. The first thing to is to scan your life to see if there is an area of imbalance. Whenever there's a blockage in your life, ask yourself, "Do I have clutter that might relate to this blockage?" For example, if you have challenges in your business, clear out your workspace. If you have romance challenges, clutter clear your bedroom. If you have health challenges, clear out your bathroom. If you have a relationship challenges, clear any clutter that has to do with relationships. For example, you may have boxes of photos you haven't gone through, of people you don't even know.

The second step is to be aware of items you do not use, or you do not love, especially in regard to the area of imbalance. These items are clutter. They can create energy blockages. They can also create physical blockages. For example, if you have to walk around something every time you walk into your home or office, you lose physical energy. And if you feel irritated every time you have to walk around the particular object, that irritation can filter into other areas of your life.

The third step is to take action. Even a small amount of clutter clearing makes a difference. Sometimes it seems to work in almost a mystical kind of way.

OFFICE FILES

WM: What about office files? Do you think it makes a big difference when you have your files all cleaned up?
DL: Files and unfiled piles of paper can create very heavy stagnant energy. Research has found that the higher up one gets in business, the less clutter they have on their desk. So to move up in business, consider clearing the clutter off of your desk.
Some people say upper management have clear desks because other people do their work; however, if you want to be somebody who's at the top of their game, don't have a desk like the person at the bottom of their game. Clear your desk. Act "as if" you're the person at the top. It's okay to have lots of files; just keep them organized and put them away, neat and tidy, and you will notice a difference.

BILLS AND FINANCES

If you are having abundance difficulties, it's best to clear clutter that has to do with your finances. This can be old bills and receipts that you do not need to keep. However, do be careful of the ones you are required to keep for income tax purposes – keep these in storage, filed in order and organized. If your bills are in a jumble, this creates clutter in your mind, which in turn can affect your finances.

COMPUTER CLUTTER

Also clutter clearing your computer and devices can be important for your business. People are used to clearing papers, but don't understand that you can have clutter in your computer and your phone as well, that is clogging your energy. The same principles apply. If you have contacts in you phone that give you a bad feeling every time you see them, clear them out. You should feel lighter as a result. Organization in your computer can be a key for a feeling of ease and for a flow of abundance.

FENG SHUI

WM: Can you tell me a bit about feng shui? How can you tell what's good feng shui when there are so many different systems? It's very confusing.
DL: Many top-rated businesses use feng shui to gain greater success, but they don't often talk about it. They are worried that people might think it's superstitious. But they get great results so they continue to use it. If you want to increase your success, pay careful attention to the feng shui of your workspace.

You are right, there are many different systems, and it is confusing. But in regard to feng shui, if you remember two simple things you will always get it right. "If it feels good, it's good feng shui, and if it feels bad, it's bad feng shui." These two tenets make it simple to figure out. You can ask yourself, "Does it feel good in this position? Does it feel bad?" When you do this, it's pretty easy to tell which places have good feng shui. Businesses that

have good feng shui can do a lot better than the places that have bad feng shui because they feel good to their clients.

Here's a feng shui secret: if you are looking for more abundance in your business, create a *feeling* of abundance in the place that you do your work. If you're a fashion designer and you work out of a room in your home, make the space that you are working in *feel* abundance. As you feel abundant it's much easier for you to generate more income.

The other thing to pay attention to, regarding generating abundance, is what's called the bagua of your space. The bagua is a kind of energy map that has an enormous effect on your fortunes. I'm constantly amazed at how it can produce instant results. There is one part of the bagua that directly affects your finances. To find this place, as you walk into your home or the space that you're doing business, or your home office, notice what is in the farthest left-hand corner as you are facing into your house, or your office, or workspace. That corner correlates with abundance. This space should be clear, organized and should feel abundant for greatest results.

If you have a toilet in the abundance area, which is considered inauspicious, make sure the lid is down. Otherwise it can symbolize your finances going down the drain. Make sure the bathroom door is closed, as well. Put a plant on the back of the toilet, with the leaves going upward to symbolize finances going upward. You can put up a really good artificial plant, if a living plant would not thrive. If you use an artificial plant, keep it clean, and dust it. You can put that behind the toilet and make sure that the leaves are going upward, so it counteracts that flushing down the toilet.

SPACE CLEARING – ALCHEMY

WM: I've heard you talk about space clearing. Can you tell us what that is?
DL: All ancient and native people practised what I named 'space clearing.' In various forms it has been used for thousands of years for the simple reason that it works. If you trace your ancestry back far enough you will find that all of our ancestors did this. Space clearing is using specific tools or methods to shift the energy of a space. In some cultures, for example, drums, gongs or bells were used to shift energy. In other cultures smoke, burning herbs, and or sacred oils were used. Although many different types of tools were used, the result was the same. The space felt better after a clearing.

When people say "I just don't know how to tell if my space needs a space clearing," I tell them that it's very easy. What you do is you simply close your eyes and imagine the view and get very relaxed. Imagine that you are walking into your home, your office or home office and walking around, but with the ability to sense what feels good or what doesn't feel good. Often people are surprised that they might find, for example, that a couch that they'd never even thought about before, is something that they actually don't feel good around.

I'm thinking of a client who was having a lot of challenges in his life and also in his business. He felt like there was always someone walking over him especially in his business. He felt that he was being treated unfairly. So when I did this exercise with him, I had him describe the various things in his home. When he got to the couch I said, "Tell me about the couch". All of a sudden he said, "Oh my gosh, this couch belonged to my grandmother. I inherited it. When I was a child she used to treat me really unfairly … she used to spank me on this couch!" He was shocked at the memory that had been hidden for years. He realized that every time he walked into his home, subconsciously he was being reminded of being treated unfairly, to the extent that he expected to be treated unfairly in the present. What is expected tends to be realized, so his expectation of being treated unfairly often caused it.

I told him there were some methods called space clearing that could be used to clear the energy of the couch, but he said, "I just want to get rid of it!" When he gave away his couch, his life changed. He said, "Denise it seemed like some kind of magic. As soon as the coach was gone, my life got so much better." I said, "This is why I call it alchemy." In ancient days, they had ceremonies and rituals for these moments of releasing things that had negative energy. He said, "Denise, all of a sudden something shifted inside of me. I felt different and I've gotten two raises since I got rid of that couch. My income has gone up dramatically and I just feel so much better about myself and where I am."

I hear these stories all the time. Simply by shifting those things out of your life, out of your home, and out of your energy field, you will transform your life.

So how do you it? You imagine that you're walking through your home. It's a kind of creative visualization or meditation. Notice the things that bring your energy up. Notice the things that bring your energy down. If it feels like anything brings your energy down, get rid of it, or at least put it in storage and move it out of your living space.

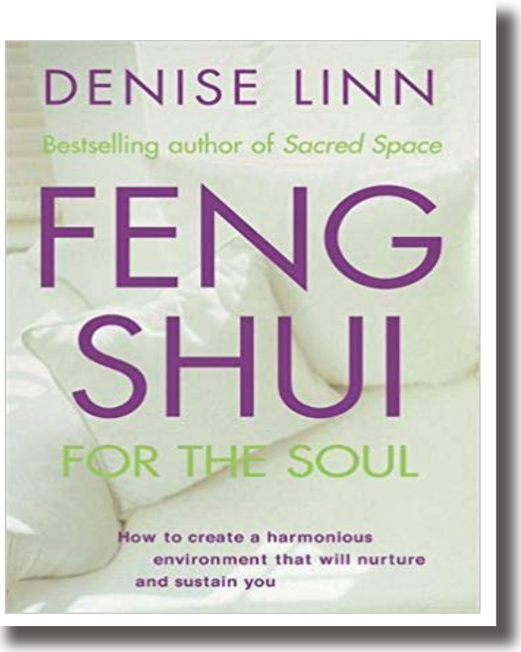
SPACE CLEARING IN REAL ESTATE

One real estate company that used space clearing is the Corcoran Group. As reported in the *New York Times*, the owner has some high-end buildings in Manhattan that were not selling. Someone suggested to do space clearing, and although Barbara Corcoran (of *Shark Tank*) thought it was weird, she tried it. At first she was skeptical and said she didn't believe in it. However, she hired a space clearer to come in and clear these buildings one by one and they started to sell. She said, "It's weird. I don't understand it but it really works!"

USING TOOLS FOR SPACE CLEARING

You can use a variety of tools for space clearing, such as sage, essential oils, chanting and dancing. Some people use knives. There's different techniques, as well, using feathers and bells. It doesn't matter which you use. You want to first of all decide what space you're going to clear. If you have a home office you can clear it first. You stand in the entrance. You get centered and very clear on exactly what results you want, for example increasing your income or generating more business. You hold the intention and then begin moving clockwise around the room. If you have a bell, ring the bell as you're walking. And if there's any place where the bell seems somewhat dull, keep ringing it until it rings clear. If it's a drum, keep drumming as you walk.

Now you can't get into every area because there might be bookshelves or chairs, but do the best you can, paying particular attention to the corners. It's not evil; it's just energy that gets stagnate in the corners. If you look at the energy flowing like water in a room, the debris would collect in the corners. When you get back to the point where you started, do a figure eight, to seal the vibrant energy you have created. Then give thanks to your spiritual source. This simple technique will make a big difference in that space. Even if you have a small home office, a tiny bit a space clearing will make a difference, especially in the four corners.



FENG SHUI CASE STUDY WITH A HOUSE

A client of mine started a company, which did well. He sold it for $40 million. He decided, because he was a rich man, he was going to build a house. However, the land that the house was built on dropped away at the back. I said from a feng shui perspective it was a bad layout, even though it was a beautiful house. The land behind a house should rise up, not drop away. When it rises up, the occupants of the house will be supported in their life and business.

However, he decided to build it and then decided to install a big swimming pool behind the house, which meant that the back dropped away even more. If you do not have support at the back, you will not feel supported in life and you will not be supported by the people in your business.

I told him that this wasn't a good idea, but he really wanted the pool in that area. As he was having this huge pool put in, with the bulldozers digging an ever-deeper hole, he talked about not feeling supported in his life. During that time, he had 50 employees and 30 of them began to cause trouble. In a matter of months he lost his business. He then lost all of his employees. He lost his wife. They divorced and eventually he lost most of his money. "I don't feel supported," he said.

But no wonder, because if you want to do well in business make sure you have symbolic support at the back, it's one of the most important things for financial abundance.

FENG SHUI OFFICE CASE STUDY

In an office, you always want to have support at the back. The back of your chair, for example, should not face an open space with a window, as that is that is not promoting abundance. Have a wall behind you. This is considered supportive energy. And if your chair has to have its back to a window or open door, make sure you get a high chair so that that a symbolic mountain is behind you.

I was working with a woman who was the top realtor in commercial real estate in Australia. She was doing so well that she moved into a big office that had a great big window ahead. She could see the Sydney Harbour and the Opera House. She was having a tough time and started losing money after her move into the new office, so she had me come in. The realtor said, " Denise what's going on?" I replied, " You've got this fabulous view, but if you want your finances to turn around, you cannot have your back to the window. She said, "Well I paid a lot for this corner office."
I said, "Alright, here's my suggestion. If you are going to keep this office, at least put a screen behind you, and notice if that makes a difference in your finances."

She put a screen behind her, so she had something solid at her back, symbolizing support, and suddenly her finances were going up. She said, "Denise, I don't know how it works, but this stuff works." Yes that's right, it's mystery but it does work.
Clutter clearing, feng shui and space clearing are the three keys that can dramatically increase your income.

do less

TIME ENERGY MANAGEMENT

with

Kate Northrup

Author, Coach

HAVE MORE BY DOING LESS

Maureen E. Smith interviews Kate Northrup, author of Doing Less, A Revolutionary Approach to Time and Energy Management for Busy Moms, that will teach you how!

THE SECRET TO SUCCESS IS FITTING MORE OF YOURSELF INTO YOUR DAY.

As an entrepreneur, bestselling author, and mother, Kate Northrup supports ambitious, motivated and successful women to light up the world without burning themselves out. Committed to empowering women entrepreneurs to create their most successful businesses while navigating motherhood, Northrup is founder and CEO of Origin Collective, an international membership site where women discover how to achieve more while doing less. Her first book, ***Money: A Love Story****, has been published in five languages. Northrup's work has been featured by The Today Show, Yahoo! Finance, Women's Health, Glamour, and The Huffington Post. She's spoken to audiences with Hay House, Wanderlust, USANA Health Sciences, and more. Kate lives in Maine with her husband and business partner, Mike, and their daughters Penelope and Ruby.*

Find out more and receive 3 ways to have more by doing less at katenorthrup.com.

What would your life be like if you had enough time and energy for the things that matter to you?

Women's Millionaire: What inspired you to write your new book?

Kate Northrup: My experience becoming a mother and suddenly having much less time and energy to devote to my career was my inspiration to write the book. My old way of working harder and harder, more hours, and pushing no longer worked with the new demands on my body and time. So I had to come up with another way to approach life and work that didn't mean my results would suffer. And the book is that way.

WM: What is the "Do Less Philosophy" in your book about, with regards to the global evidence for doing less and the "Upward Cycle of Success"?

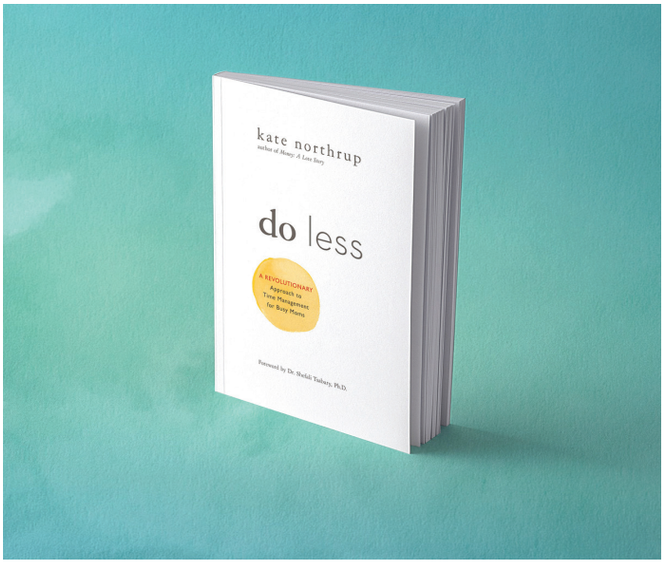
KN: The philosophy is that when we do less we have more energy and focus for the things that really matter. We get the same, or even better, results with much less stress, less of a toll on our emotional health, and less of a toll on our physical health. The global evidence proves that this is true. Productivity researchers are finding that the more we build in room for breaks and downtime, the more productive we are. And the happier we are, which is even more important. The Upward Cycle of Success is a method of planning and tracking our projects that mimics the way the earth works with its seasons, the way the moon works with its cyclical phases, and the way the female body works with its monthly cycle. These models are ingrained in who we are as humans, so when we organize our work-flow according to these models we get more done in less time with less stress.

WM: What are the three main steps you have found to have more by doing less, so you can have space for what really matters in your life?

KN: The first is to "wake up" to what really matters to you. This requires some reflection but without this information you'll have no rudder and no way to decide what to spend your precious time and energy on. Find out what matters to you and then make space for it.

The next is "clean up" which means letting go of what's not leading you toward what matters. What projects are you doing because you should, not because you really want to? What relationships feel like obligations? What are you doing that isn't giving you more of what matters? Let it go.

Finally, "farm out". This step is about delegating the things that have to be done but aren't a great use of your time. Just because you can do something doesn't mean you should. We all have limited bandwidth so finding ways to empower others to step in will give you the space you crave. Reallocating household tasks to your spouse and children is a great place to start. Perhaps hiring a neighbourhood kid to come play with your younger children while you're home so you can get some things done without needing to be so focused on your little ones. Giving yourself permission to stop trying to prove your worth through doing it all. This is the biggest one.



Creating a Life Worth Living – Streamline Your To-Do List

WM: How has your life changed for the better as a result of doing less? What are you able to accomplish more of which leads to even greater success?

KN: I'm far more grounded in what is and is not a good use of my time, which has made me great at setting boundaries and saying "no" to what doesn't serve me. When opportunities pop up, I can almost immediately feel whether I should do them or not because I've become so practised in knowing what matters to me, which actions get the results I'm after, and what is a waste of my time. My work has also become far more meaningful for me and far more impactful. The less I do, the better I get at the few things I choose to do. I've been able to dive deeper into my writing and content creation and our audience is growing, we're impacting more people, and I feel stronger in my message than ever before.

"Leverage = having a greater impact with less effort!"

WM: "What would your life be like with enough time for the things that matter most to you?" How does one start their own journey doing this by managing their energy?

KN: It's simple: notice how you feel throughout the day. Notice how you feel after meetings. Notice what drains your energy. Notice when you feel energized and what you're doing. Take notes. Add more of the things that give you energy and decrease the things that drain you. It really is as simple as that.

Women's Millionaire

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For Women and Men - Limited to 10 People per Group

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YOU CAN DO IT!

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- **Make Your Biggest Dreams Become Your New Reality**
- **Learn to Overcome Your Obstacles To Success With The Laws of Attraction**
- **Create Your Destiny**
- **With a Strong Support Group, You Can Achieve Anything You Put Your Mind To!**

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GOLD STAR - REAL ESTATE PROFESSIONALS & INVESTORS

Maureen E. Smith, Master Intuitive Visionary Coach, Business / Life / Wellness Coach, Q. Mediator, Real Estate Consultant, Recording Artist, President

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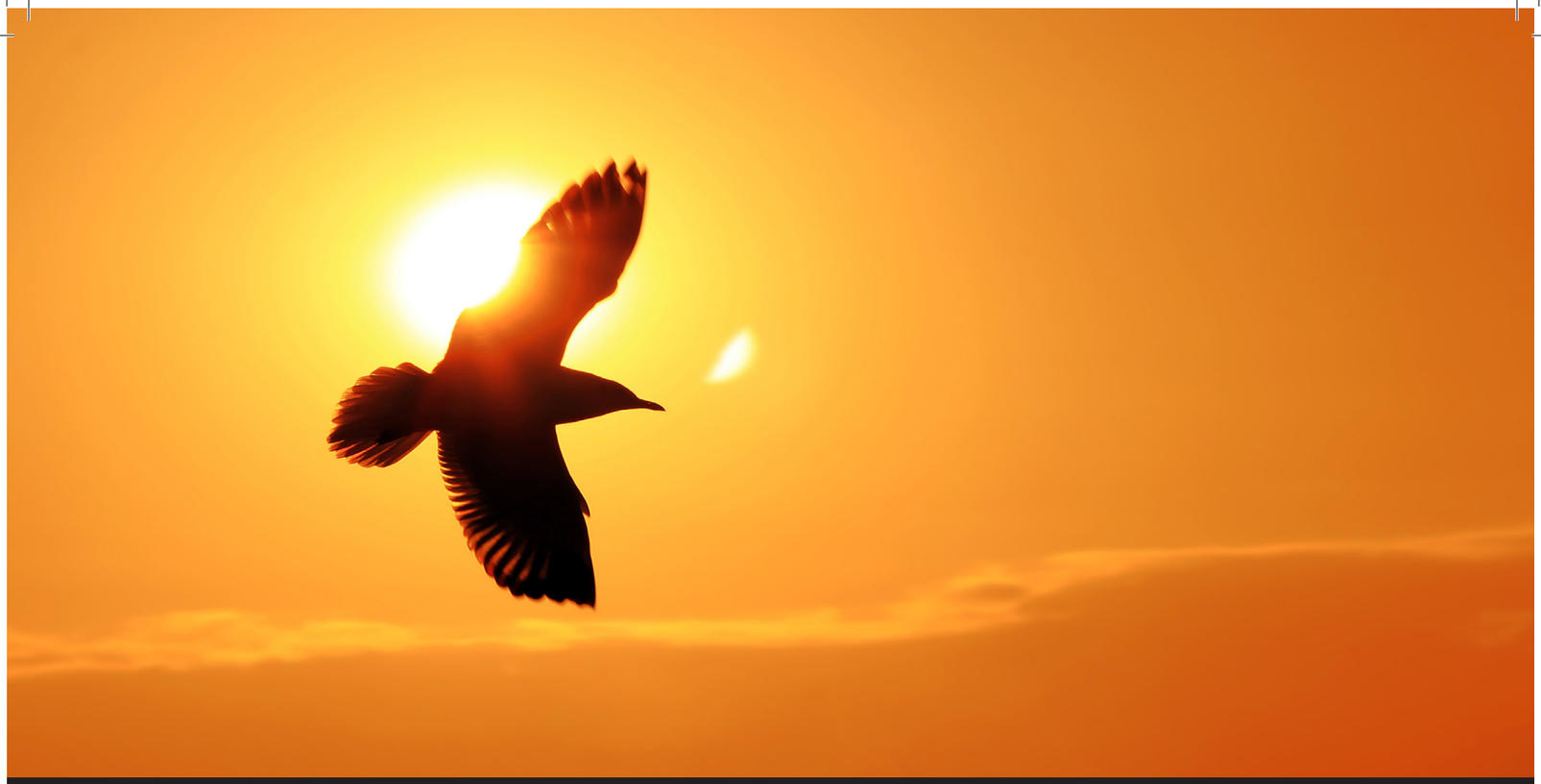

Spirit Coaching - Coaching Corner

Key Essentials For Marketing Your Business

By Maureen E. Smith, Business & Intuitive Visionary Life Coach, Consultant

Boldness is Genius

www.spiritcoaching.ca

How effective is your marketing plan?
How much time do you devote to marketing and growing your business?

Did you know that successful businesses put, on average, at least 50-60 per cent of their time into marketing and promotion? If your business is not successful, then perhaps you are not putting enough time into marketing to reach your goals or running your business from the right location. Before giving up, always look for solutions to improve and/or increase your marketing efforts. Here are some key essentials to keep you growing your business.

PROSPECTING

Know your clients and where your demographic is. Make sure you are marketing to the right clientele. Where do they spend their time? Where and how could you possibly go to meet them? Is this through cold calling on the phone, referrals, going door-to-door, or perhaps by joining a networking group or new club? Could you find them online through social media? There are many options to consider when prospecting for new clients.

PLANNING

Planning is really key and you should take time regularly to plan events and conferences you will be attending to market your business. If you don't plan enough in advance, you will find yourself missing out on important shows and events you could be attending. If you have travel involved, then you realistically should be planning at least two to three months ahead of time if you are going abroad to a conference and even booking meetings with the people you want to meet at least two to four weeks before you go.

NETWORKING

Attending business events, trade shows and conferences on a regular basis are key. Are you attending the right events and meeting the appropriate business connections? It is important to get out to local business events, or join a chamber of commerce in your city. What about joining an association for your particular field and attending their regular events, getting involved or volunteering to be on the board of directors? Networking opportunities are endless including local meet-ups.

TRADE SHOWS AND CONFERENCES

Exhibiting in trade shows is a great way to grow your business and gain customers. It's even better if you partake in a few trade shows and do so consistently, also sponsoring them or participating as a professional speaker in addition to having a booth. This will give you more exposure and help you stand out from the crowd. It is really one of the best methods to growing your brand and business. However, do be careful and make sure you choose the right trade shows, as they can be expensive and you may not always make a profit. It's often trial and error until you find the right ones for your business. The follow-up of these is extremely important for gaining customers and developing business relationships and should be done consistently over the year.

PUBLIC SPEAKING

Partaking in events, and public speaking on key topics for your business is a great way to grow your business. The more people you speak in front of at the right events, the more clients will come your way. If you have a workshop or product to sell, then creating public speaking events is a great way to boost your sales and get things started.

Preparation is also key for this, so make sure you have all of your marketing materials ready, including flyers, business forms and your books or products, if you are selling them. You may also need to hire assistance to mend your booth and help with sales.

OFFICE SPACE

Do you have an office for your business and/or are you working from home? There are many pros and cons to both of these settings. However if you have a business where you need a constant stream of clients coming in, you may be best to have an office in a commercial setting in a community with great visible signage on the street. Location really is of key importance, so take time finding the right location in a busy area where there are a lot of people who will constantly see your business.

Many businesses are also using virtual offices, with flexible plans and work hours. You can now opt to work in a busy community and office building for very affordable costs, starting with just a few days a month or right up to full-time access. Just about every city now has virtual offices, some offering networking and online communities worldwide to increase your exposure at affordable rates.

HOSTING EVENTS

Can you host your own events for your company or club? Create social networking events, home parties, or bring in other public speakers. This is also a great way to grow your business, but may not be for everyone, depending on your product or service. If you are in network marketing, creating home parties can be very effective.

DIGITAL MARKETING

Digital marketing is crucial to promoting your business and there are many things involved in doing this. Here are some of the most important basics.

• Websites

It is very important to have a great website representing your business brand. With proper marketing it can really make your business succeed. Also choose your domain name carefully, one that is close to your business content.

• Social Media

Joining and writing in groups and advertising on social media websites can really help you develop your brand and increase the size of your audience. There is a lot involved in creating and marketing on social media and too much to go in to detail here. However here are the most important social media websites for developing your businesses.

• Facebook, Twitter, Instagram, LinkedIn

It is very important to have a professional LinkedIn profile for your business, as this is the biggest website for networking in business. You can also join numerous groups for free and get involved in conversations online, for just about any area in business now.

• Google and Digital Display Advertising

Display ads and video marketing on Google and other major websites offer huge opportunities for outreach. One should advertise on a regular basis on Google with keywords by creating a Google account. You can control your budget with Google and start with an affordable budget and/or go all out depending on your needs.

• Blogging and Article Writing

The more words and content you write about your business, the more the search engines and people will find you. It can be very time consuming writing articles and blogs, however hard work does pay off and this is a very effective way to get new customers and build your brand. When writing, be sure to use a lot of keywords that customers would search for your business or the topics you specialize in.

EMAIL MAREKTING

Creating a newsletter and sending it out to people who you acquire on your list can be very effective. How many people can you acquire on your list? Some have upwards of the high thousands. If you can send email out to thousands of people every week, this should really help your business grow.
People now are very busy with their businesses, so you may only get 15 seconds at the most to make an impression. Great looking professional emails are very effective.

WEBINARS

Are you great with technology? It's not difficult to learn and if you enjoy technology one of the best and affordable companies for hosting online webinars is Zoom. It's used worldwide for teaching, online meetings and seminars. This is a great way to connect with a group of customers at once, and/or have a private business meeting without having to travel long distances.

RADIO, NEWSPAPERS AND TELEVISION

These traditional methods are still very effective for advertising your business, helping you gain a larger outreach, but they can also be quite costly. However one can start small and advertise and/or go big. Newspapers now offer online subscriptions and television networks on the Internet which are great for videos. Classified ads are still very effective.

PRESS RELEASES

Press Releases are effective for getting out articles and announcements to major media on the Internet. A business can reach many media outlets in various countries in one day. Campaigns can range in size, depending on your budget and how many media outlets you want to reach. These can be done very fast and are also effective for reaching the masses. Women's Millionaire and White Eagle Promotions also provides services for sending out press releases in the U.S. and Canada.

MAGAZINES

Being featured in a magazine can bring you publicity and credibility in addition to advertising your business. Magazines offer the added advantage of reaching large audiences and in a variety of focused markets. Long-term consistent advertising can make a big difference with developing your brand and bringing customers.

BECOMING AN AUTHOR, WRITE A BOOK!

If you want to really stand out from the crowd, then becoming an author in your area of expertise is really your best bet. Take extra careful consideration with creating the title for your book in addition to the cover. For publishing your book, there are many options to go with today, from publishing companies you can pay to buy into their programs with publishing and printing and/or other larger publishers that you may reach through a literary agent. Keep in mind that just because you have a publisher, with many you still have to do much of the marketing and promotion of your book yourself and this can be time consuming. You are better off to go with a publisher who is also good at marketing and promotion and can get your book in major bookstores and distributed internationally. White Eagle Publications now accepts up-and-coming authors for publishing as well.
Contact: info@womensmillionaire.com

COACHING SESSIONS

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BUSINESS COACHING - THE LAW OF ATTRACTION - INTUITIVE VISIONARY LIFE COACHING

"You Can Do It"

Coaching consultations with Maureen Smith may include any of the following:

- An analysis of your current business situation
- Creating a Business Plan
- Marketing & Promotion
- Publicity, Press Releases
- Overlooking your marketing plans and current strategies
- Recommendations on how to breakthrough your obstacles and work towards your success
- Dealing with personal issues that may be interfering with your business
- Coaching on the Law of Attraction for Success
- Prepare & Plan your Speaking Engagements
- Creating Events
- Networking
- Performance Coaching and the Fear of Public Speaking
- Webinars, Websites, Facebook, SEO and more!
- Mediation on all Business Matters, Conflict Resolution in the Workplace
- Mediation Family, Divorce & Civil - ADR
- Financial Coaching, Former Mortgage Agent
- Land Developing & Real Estate Consulting
- Distribution Deals
- A Free Discovery Coaching Session

STAR ENTERTAINMENT What's Hot!

MUSIC

HIGHLIGHTS FROM THE JUNO AWARDS, 2019

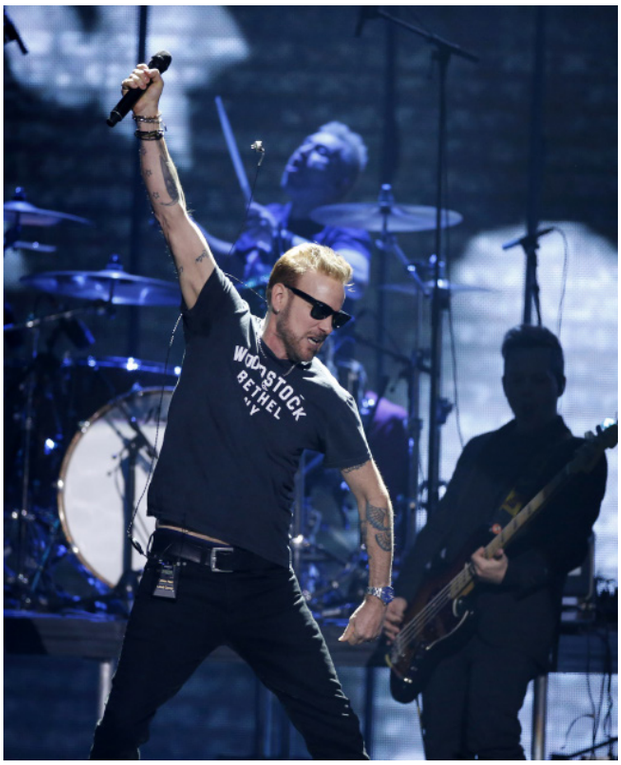
Sarah McLachlan
Host of the Juno Awards, 2019

Avril Lavigne
Fan Choice Award

Michael Bublé
Adult Contemporary Album of the Year

Laila Biali
Vocal Jazz Album of the Year

David Foster
Humanitarian Award



Corey Heart
Canadian Music Hall of Fame Inductee

LOVECOLLIDE
Contempoary Christian/ Gospel
Album of the Year

Jessie Reyez
R&B/Soul Recording of the Year

STAR ENTERTAINMENT What's Hot!

FILM

Mary Magdalene

Starring: Rooney Mara & Joaquin Phoenix

Film Reviews by Maureen E, Smith

A beautiful movie based on the life of Mary Magdalene and her relationship with Jesus of Nazareth from the Bible, set during the first century CE. Mary grew up in a small fishing village in the Holy Land. She experienced a very difficult life with her father, as she refused to get married and was nearly killed. When Jesus came to her town, she met with him and he talked to her about sharing love and told her that there were no demons. She left her family and traveled on her own to follow her true spiritual calling and the social movement with Jesus of Nazareth and his Apostles.

Mary eventually becomes an apostle of Jesus of Nazareth, and actually the most important person in Jesus's circle. She was a feminist. They were not romantically involved, nor was she a prostitute, as she was originally depicted. She is a healer and very caring and loving person who is also very outspoken and chose to follow her faith. She watched Jesus through his crucifixion with her strength and loving compassion, being present for him and retaining eye contact with him right until the very end.

Towards the end of the film, Jesus has resurrected and he comes to visit Mary on the mountain to tell her about the Kingdom of God. She goes back to tell the Apostles and some, at first, didn't want to believe her. She insists on telling them the truth and that Jesus wished them to know that the Kingdom of God is available to everyone through loving, kind acts and caring for others.

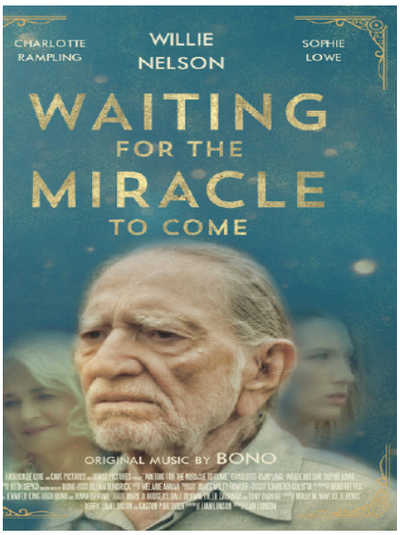
This is an extraordinary film and very moving, based on the true meaning of Christianity. Mary Magdalene was misrepresented by Pope Gregory in 951. However, the truth about her as an apostle of Jesus Christ was restored by the Vatican in 2016.

The film is directed by Garth Davis, with Rooney Mara as Mary Magdalene and Joaquin Phoenix as Jesus
.
Box Office: Over $11.7 million

Waiting For The Miracle to Come

Starring: Willie Nelson

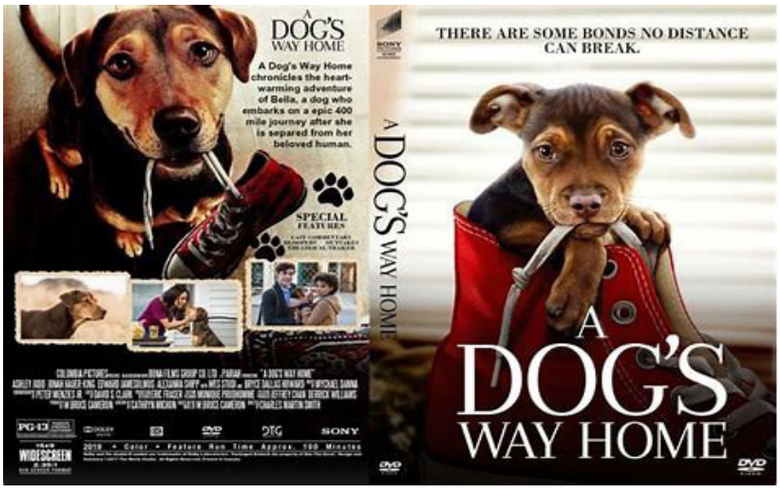
Sophie Lowe and Charlotte Ramping



An aspiring young female trapeze artist, Adeline Winter (Sophie Lowe) discovers a very important letter left to her, after her father died. The letter directs her go on a journey of discovery to a remote desert in Ransom, California and meet Dixie and Jimmy Riggs (Willie Nelson) at the Rainbow Bridge, where there is also a goldmine. She goes on her own discovery to meet them, leaving her troubled mother behind.

Set in an old storybook town, Dixie and Jimmy live in an older home in a trailer park, also a haven for abandoned horses, hardly a goldmine. Adeline soon discovers there is no goldmine there, but something even better. The story gradually unfolds in which she plays an angelic role to reunite her troubled mother with her real parents, Dixie and Jimmy, who had given her up for adoption. They were waiting for a miracle to come, to meet their long lost daughter in their elder years. Adeline was able to make this happen for her mother and the couple, actually her grandparents.

Her journey is one based on faith, love, and transformation, in which she also becomes a trapeze artist at the Rainbow Bridge. The movie will not appeal to everyone, but will to mature audiences and Willie Nelson fans.



A Dog's Way Home

Starring:

Jonah Hauer-King

Ashley Judd

A pit bull mother and litter of puppies are found under an abandoned home in Denver Colorado. Lucas comes to the rescue and decides to take home a puppy, who he names Bella. Unfortunately Bella becomes separated from Lucas, due to strict animal control for pit bulls. This leads her on a 400-mile journey to find her way back home with her beloved master. Bella meets a few friends along the way, and it takes you through an emotional roller coaster. She eventually finds her way back and reunites with Lucas. A really heart-warming film based on unconditional love.
Based on the book "A Dog's Way Home" by W. Bruce Cameron

STAR ENTERTAINMENT What's Hot!

HIGHLIGHTS FROM CANADIAN MUSIC WEEK, 2019

2019 CMW CANADIAN MUSIC WEEK 2019 • TORONTO, CANADA

CANADIAN MUSIC AND BROADCAST INDUSTRY AWARDS

ROBBIE ROBERTSON

LIFETIME ACHIEVEMENT AWARD RECIPIENT

2019 CANADIAN MUSIC & BROADCAST INDUSTRY HALL OF FAME INDUCTEE

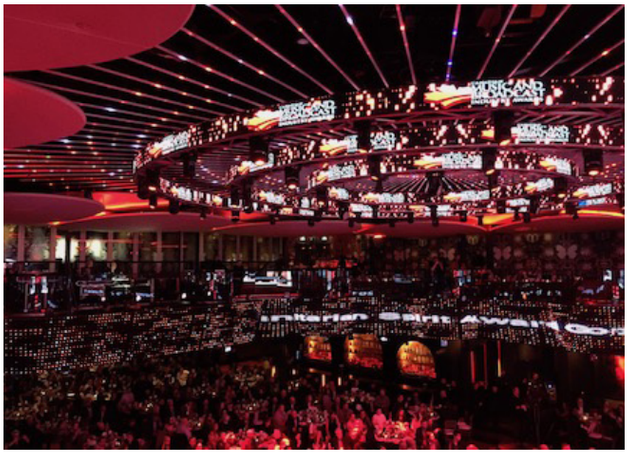
MICHAEL McCARTY

2019 CANADIAN MUSIC INDUSTRY HALL OF FAME INDUCTEE

Live MUSIC INDUSTRY AWARDS

TRIUMPH

LEGENDS OF LIVE RECIPIENT



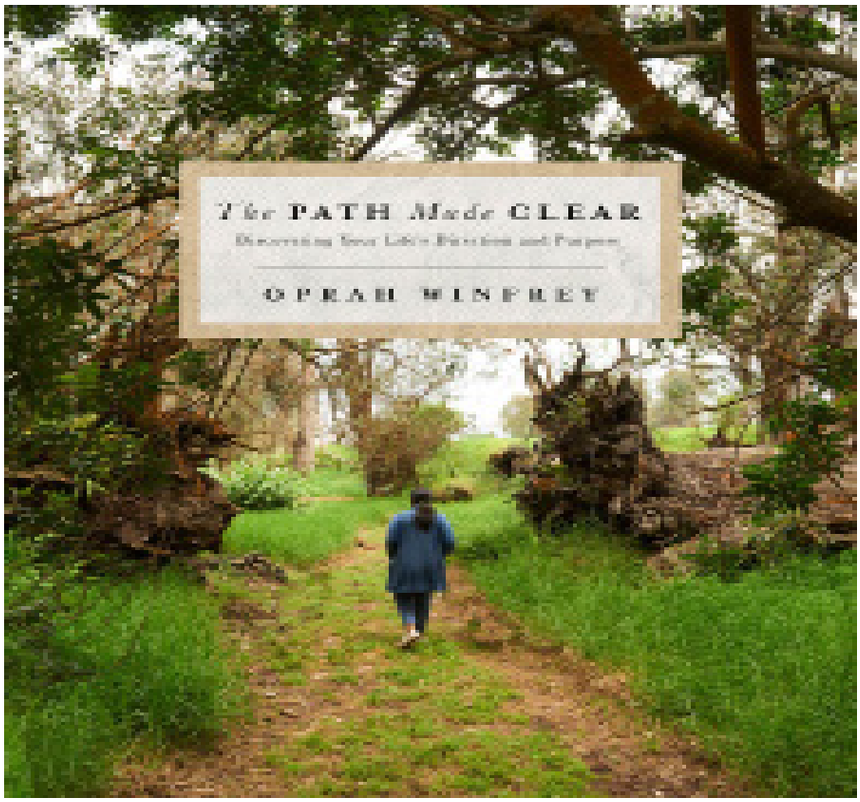
BOOKS

WOMEN'S MILLIONAIRE CHOICE

THE PATH MADE CLEAR

Discovering Your Own Life's Direction and Purpose

by Oprah Winfrey



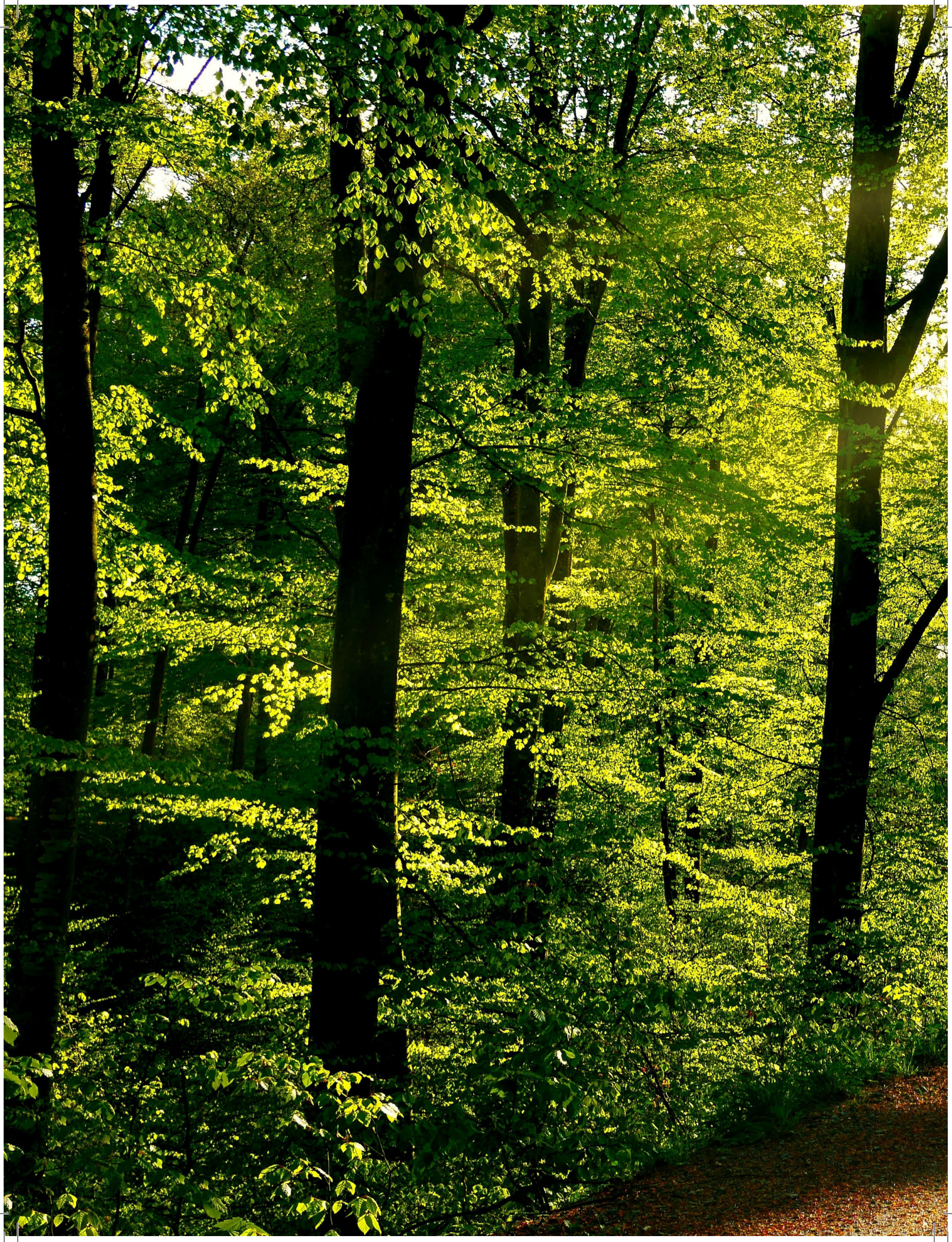
Book Review by Maureen E. Smith

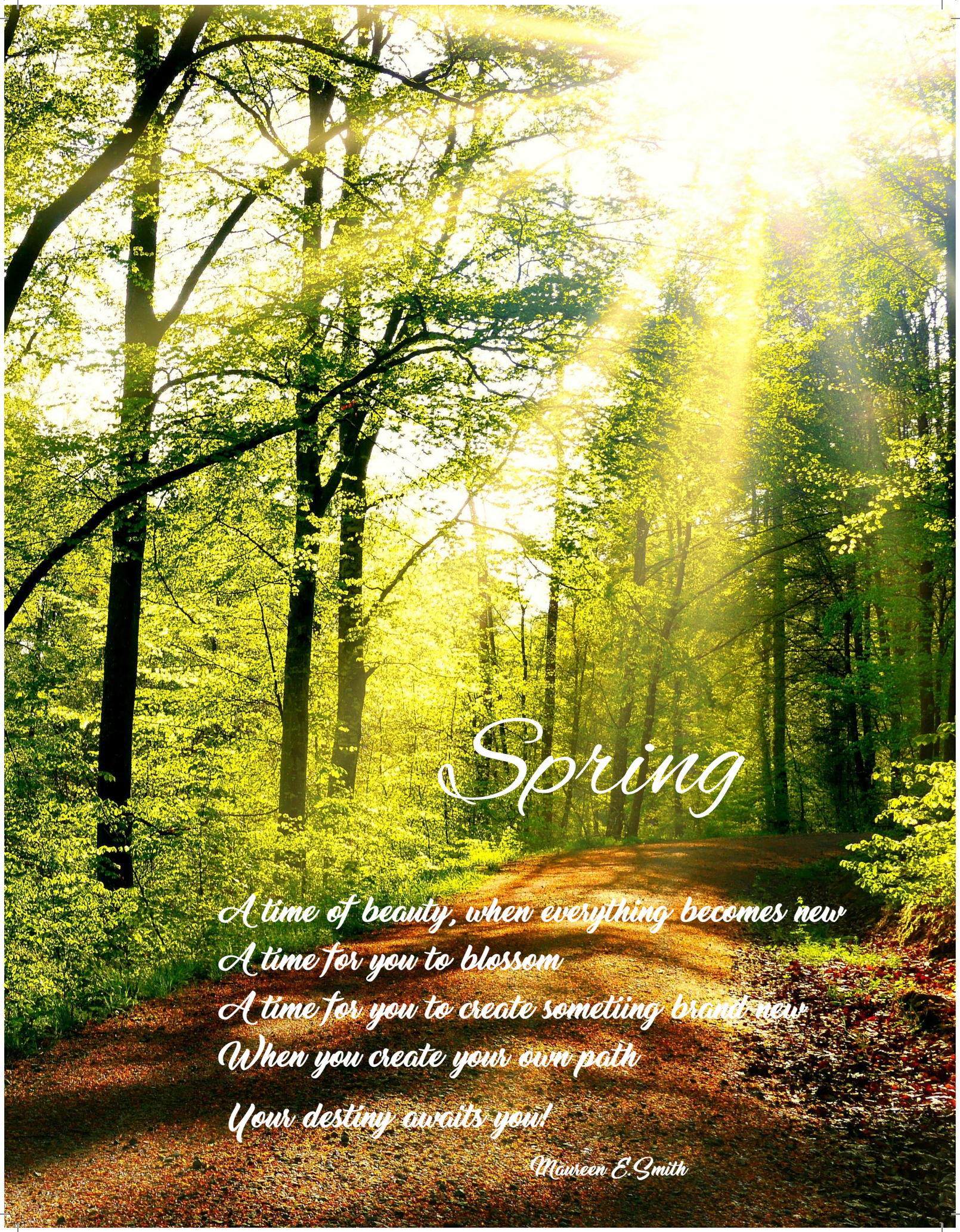
This is a beautiful, inspirational book for helping readers to find their purpose in life, creating their own unique paths and achievements.

Oprah provides an interesting framework in this book of 10 chapters for self-discovery – The Seeds, The Roots, The Whispers, The Clouds, The Map, The Road, The Climb, The Give, The Reward and Home – which take the reader on a deeper road to finding their true callings and purpose.

In each chapter Oprah reflects on her own life, sharing her own key lessons and personal stories. She additionally interviews several well-known authors throughout each chapter, getting their insights and wisdom as well. Some of these contributors include: Deepak Chopra, Ellen DeGeneres, Caroline Myss, Marianne Williiamson, Gabreille Bernstein, Jane Fonda, Jack Canfield, Goldie Hawn, Alanis Morissette, Gloria Steinem and many more.

It is filled with beautiful nature photography and quotes throughout each page on each page. This book is a real keeper and one that you could return to for inspiration at any time.




Spring
A time of beauty, when everything becomes new
A time for you to blossom
A time for you to create sometiing brand new
When you create your own path
Your destiny awaits you!
Maureen E.Smith

TORONTO EVENTS
TRADE SHOWS & CONFERENCES

JUNE

Toronto Pro Super Show
May 31 - June 2, 2019
Metro Toronto Convention Centre

The Canadian Telecom Summit
June 3 - 5, 2019
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10th Annual Money Show
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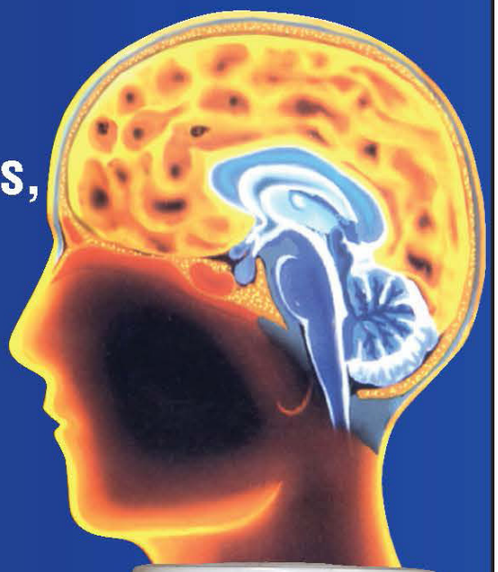

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and Your Healthy Home

with

Dr. Sabina DeVita, Author

HEALTHY HOUSEHOLD CLEANING WITH AROMATHERAPY ESSENTIAL OILS - TOXIC HOUSE – SICK & TOXIC YOU!

Chemical-Proof Your Home for better Living and Total Body Wellness

By Dr. Sabina DeVita Ed.D., N.N.C.P.

Sabina M. DeVita, Ed.D. N.N.C.P., O.S.J.,C.B.P., graduated in 1986 with a doctoral degree in Applied Psychology Counseling (pioneering applications in environmental illness & allergies) from the University of Toronto. Dr. DeVita was certified as a Nutritional Consultant in 1995. Today, she is an experienced seminar leader in holistic health, Environmental Illness Consultant, Specialized Kinesis practitioner, dowser, integrated aromatics practitioner, Young Living leader, bio-electrography (Kirlian) specialist/instructor, international lecturer, teacher and author.

Physical and mental health starts in your home. Clean yourself and your house with aromatherapy oils. I had just finished supper and promptly washed my dishes. Immediately my sinuses became congested, my eyes started to itch and I felt extremely tired. My apparently unexplained tiredness seemed to always take place after I had an exposure to something. I was careful with what I ate for dinner, but what I didn't realize at that time was my reaction to the dish washing soap. When I investigated the brand, I was shocked to learn the amount of dangerous chemicals in dish detergent. You are what you eat, digest and absorb. This also includes what is absorbed through inhalation and the skin, the largest organ of the body.

This was one of many of my exposures that resulted in years of research and investigation. I began asking my clients and students what they were using to wash and clean with, in their homes. Now I ask you:

How safe is your home?

Do you know that the state of your home can be directly related to the state of your overall health? Are you aware that your indoor environment can be making you weak, ill, old, moody, and dis-connected? I certainly discovered this happening to me.

Many health conditions are influenced by toxic chemicals, most often found in the home, including mould and electromagnetic pollution. Chemicals found in most products such as cleaning and laundry detergents, air fresheners, toiletries, body care products and cosmetics are toxic:

Since World War II more than 80,000 synthetic chemicals have been invented and over 100,000 have been dumped into our environment. Most have been created from petroleum and coal tar for the purposes of chemical warfare. The sad news is that hardly any of these substances have ever been tested for safety, yet they have been added to food, water and cleaning products. Little has been done to inform the public of any dangers.

The typical home contains more than 63 hazardous products that together contain hundreds of chemicals, which combined create their own toxic time bomb. No testing was required to determine the safety of these hazardous combinations.

According to the National Research Council, "no toxic information is available for more than 80 per cent of the chemicals in everyday-use products. Less than 20 per cent have been tested for acute effects and less than 10 per cent have been tested for chronic, reproductive or mutagenic effects." Over 150 common household chemicals found in everyday products have been linked to allergies, birth defects, cancer, fatigue, lethargy, depression, asthma, migraines, ADD, ADHD and psychological abnormalities.

Indoor air pollution causes one death every 20 seconds.
The Environmental Protection Agency considers indoor air to be one of the four **most urgent environmental health risks in North America**. Yet most are unaware of what these common household products are doing. Ninety-one per cent of the population utilize 300-million pounds of these poisons annually, often indoors. It's been estimated that city dwellers use more chemicals per acre than farmers do and spend more than $1 billion annually.

Shocking but true. Do you experience headaches, tiredness for unknown reasons, skin rashes, irritability, anxiety, itchy or aging skin, hair loss, respiratory problems, asthma, dizziness, sneezing, runny nose, and/or urinary issues?

What about sleeping disorders, mood swings, lethargy, depression, and/or behavioural issues? These symptoms and many more can be caused by the chemical products used daily for household cleaning and personal care.

I have discovered safe and easy ways to create an allergy and pollutant-free home!. Due to my illness called multiple chemical sensitivities (MCS), which started in the 1980s, I suffered many of the symptoms listed above, including red itchy and swollen eyes, constant sneezing, extreme fatigue, runny nose, headaches, memory issues, brain fatigue and low energy. Unfortunately, there was not as much available to help me as there is today.

When I researched the toxic chemical soup's impact on me, specifically my brain, I decided to author my book, *Vibrational Cleaning*. I knew it was important to help as many people as possible, above and beyond my clientele learn to go safe, green and natural.

However, my approach goes further than making some simple suggestions for changes. My book also addresses issues such as how to improve memory and concentration, increase energy, feel and look youthful, and enhance intuition and creativity all while household cleaning. It sounds like a tall order. But when you understand how the brain is impacted by toxic substances and what essential oils can do for detoxification, it all makes "scents." It is a great way to help Mother Earth at the same time.

Instead of spending time searching for DIY recipes, or money on "green," so called eco-friendly products with little success, make it easy on yourself. First understand what these chemicals do to you. Then learn some simple, highly-effective ways to green clean your home with essential oils.

Your brain is impacted by chemical toxins. You may be blocking your doorway to higher consciousness or that part of you that facilitates multidimensional thinking, intuition and mastery of energy. You may be polluting your bodies with synthetic fragrances, formaldehyde, engine degreasers, paint thinners, petrochemicals, cancer-causing agents and even toxic hormone disruptors. Every day in some way you're becoming a toxic waste dump.

Vibrational Cleaning presents a novel method in home cleaning. It can open many doorways, especially to higher awareness. The key to the universe may be located at the very center of your brain. The pea-sized pineal gland, which lies deep within the human brain, once considered mysterious, is an important endocrine gland that has long been known as the centre of psychic awareness in the human mind.

Chemicals in soaps, perfumes and even fluoride in our water have left our pineal glands atrophied, dormant, calcified and oppressed to the point of uselessness. Life-changing information and recipes in this book will provide readers with the knowledge and understanding to make a difference in their bodies and brains and information about this gland, also referred to as the third eye.

A few examples are in this article to acquaint the reader with ways to avoid unnecessary suffering and make safe, affordable, non-toxic choices for a healthy and mould-free environment. What's the truth about chemicals, such as chlorine bleach, or air fresheners? Michael Dufresne, a leading researcher in environmental cancers, told *CBC Marketplace*, (Mercola 2013) that "women who work in the home are at a 54 per cent higher risk of developing cancer than career women." All women are exposed to an onslaught of household chemicals but moreso those who are in the home all day long.

Triclosan is one of those toxic chemicals that are causing reproductive and many other types of problems. A common antibacterial agent, it is found in a variety of consumer products from dish soap to shampoo, toothpaste and hand sanitizers (worst offender) and even clothing. Products with triclosan are known as "antimicrobials," substances that inhibit the growth of harmful bacteria, viruses and fungi. Triclosan has been used in consumer products for more than 30 years. It was used relatively rarely through the 1990s, but today is found in over 1,000 products.

Health Canada recommended avoiding antibacterial products because they kill good bacteria that fight bad germs and because of the concerns over antimicrobial resistance. It affects male and female hormones in all species and contributes to MRSA, the antibiotic-resistant superbug. Centers for Disease Control and Prevention found in one study that nearly 75 per cent of people tested positive for triclosan in their urine.

Potential health effects include an array of symptoms, since it is one of the major endocrine disruptor chemicals.

Effects include:

- chemically mimics thyroid hormone
- contributes to antibiotic-resistant bacteria, also known as "superbugs" or the street name, "flesh-eating disease"
- causes allergies and asthma
- causes cancer
- linked to heart disease and heart failure
- linked to pregnancy problems
- impaired muscle function
- learning disabilities
- infertility
- liver and inhalation toxicity
- skin, eye and lung irritation

Then there's chlorine bleach. Chlorine was the first chemical warfare agents. With the excess amounts available after the war, and in the name of huge profits, it was added to our water supply and many other household products. Scientists protect themselves when handling chlorine by using protective gloves, facemasks, and ventilation, yet it is in most store-brand cleaners, including dishwashing detergents. The harmful effects are intensified when the fumes are heated, as in the shower, baths or Jacuzzis.

Bleach of any kind is considered to be quite toxic by many of the environmental groups. It is now being linked to the rising rates of breast cancer in women, reproductive problems in men and learning and behavioural problems in children. The best solution is to simply avoid using bleach in your home.

Dioxin (a by-product of the chlorine industry) pollution is pervasive in our environment and has quickly moved into our food supply. Dioxin is believed to be one of the most significant carcinogenic chemicals known to science. According to the Energy Justice Network, the EPA described dioxin as a serious public health threat — perhaps more dangerous than DDT — in its 1994 draft report. It reported that dioxin-like chemicals had been found in the general U.S. population and were associated with adverse health effects. Dioxin exposure has also been linked to birth defects, inability to maintain pregnancy, decreased fertility, reduced sperm counts, endometriosis, diabetes, learning disabilities, immune system suppression, lung problems, skin disorders, lowered testosterone levels and much more.

What about air fresheners?

In 2013, after a study of more than 2,000 pregnant women, the International *Journal of Public Health* reported that women who used air fresheners in their homes were significantly more likely to have babies that suffered from wheezing and lung infections. One study that followed 14,000 children from before birth found

they had higher levels of diarrhea and earache, while their mothers had increased risks of headaches and depression, all linked to the frequent use of air fresheners and aerosols during pregnancy and early childhood. A 2007 study also found that using air fresheners as little as once a week can raise the risk of asthma in adults.

These are only a few examples of what toxic chemical exposures can do to us.What can we as consumers do? Simply, stop buying them – and choose wisely instead to buy natural solutions. Essential oils are the best in providing us with a phenomenal approach along with amazing benefits to brain health.

HEALTHY CLEANING TIPS WITH ESSENTIAL OILS

When I discovered the many benefits of essential oils, I began to use them for all of my household needs. Researchers are paying more attention than ever to the natural cures of essential oils. Modern science has rediscovered their healing, disinfecting and antiseptic properties. More than 200 types of essential oils are distilled worldwide today, with several thousand chemical constituents and aromatic molecules identified and registered. Cleaning your home with natural aromatherapy essential oils can keep you much healthier overall and actually prevent many illnesses.

What are essential oils?

Simply stated, essential oils are distilled from shrubs, flowers, roots, trees, pine needles, bushes and seeds as a subtle, aromatic, volatile liquid. They are the lifeblood or the life force of the plant, containing the regenerating and oxygenating immune defense properties of the plants.

They also have disinfecting and antiseptic properties. Today we see essential oils being used for aromatherapy, massage therapy, emotional health, personal care, nutritional supplements, household solutions and more. They're also used spiritually to balance mood, lift spirits and dispel negative emotions.

Dr. Alan Hirsch, a neurologist and psychiatrist has conducted and published more than 200 research articles and studies on the effects of smell and taste on human emotion, mood, behaviour, disease states, consumer preferences and weight loss, among other topics. Smell is the most powerful of all the senses, directly connecting us to our emotional brain.

Most of the brain's neurotransmitters are located in the olfactory bulb. Odours are processed directly to the limbic system, our emotional switchboard consisting of the pineal, pituitary, hypothalamus and amygdala, where we react first to the smells and think later.

Our sense of smell is estimated to be 10,000 times more acute than any of our other senses with sensitivity to some 10,000 chemical compounds. Therefore, you can feed your brain while cleaning through the powerful influence of nature's aromas. Inhaling specific aromas aids in cleansing the pituitary and pineal glands and helps to activate their function, as well as helping to maintain youthfulness. The pineal gland is an anti-aging gland. This can be called anti-aging and smart-green cleaning!

Essential Oil Quality

One of the most vital things to know about essential oils is that not all are created equal. In fact, most of them are worthless to your health and often synthetic. Many oils sold in stores and on the Internet are adulterated oils filled with solvents. Essential oils' quality and purity are everything and hence it's important to know your company's standards. Young Living has set the highest, golden standard in the world with its "seed to seal" distinction. (www.seedtoseal.com)

As the world leader in essential oils, Young Living is committed to creating 100 per cent pure, potent, therapeutic grade oils, and products indigenously sourced through environmentally conscious methods from six continents, with more than 20 owned and co-partnered farms.

BATHROOM:

Your bathroom may contain "potentially" toxic, harmful, poisonous, and even carcinogenic Ingredients. Look at your toothpaste, shampoo, mouthwash, shaving cream and moisturisers.
Lemon essential oil, like many other essential oils is known to assist in so many varied ways. When diffused, lemon has been known to refresh and stimulate the mind, improve memory and promote a sense of well-being. Lemon can be used for basic home remedies. It strengthens nails, removes sticky substances and can even be used as an insect deterrent when diffused. There are many more benefits to using lemon oil with its high d-limonene content.

Lemon Oil - Additonal Usage Tips

- Add one teaspoon of lemon essential oil to one cup mineral oil for an effective furniture polish.
- It works well for removing gum, wood stain, oil, and grease spots.
- Add a few drops to the dishwasher for spot free dishes.
- Diffuse to freshen your home or add a few drops to a spray water bottle to deodorize and sterilize the air.
- Add 10 drops to a cotton ball and place inside your vacuum cleaner

While cleaning your home with high quality lemon essential oil, you're cleaning yourself by receiving immune system benefits. This doesn't exist with any other green product. It is truly unique.

KITCHEN:

One of the most important areas in the home is the kitchen. There are more than 76 million cases of food poisoning per year with 80 per cent believed to be caused at home. After all, the most used chemical agent is often found in the kitchen.
One million poisonings in Canada each year are due to household cleaner ingestion. Some are fatal. The number one cause of household poisoning is dish detergent.

We have answers to help keep your kitchen green clean and food safe. Thieves Household Cleaner is a therapeutic grade essential oil-based formula (made by Young Living) that boasts the most effective 100 per cent plant- and mineral-based ingredients available and absolutely environmentally friendly. Each of the oils in this cleaner makes Thieves effective and an all-time favourite. It is highly effective for eliminating mould and mildew.

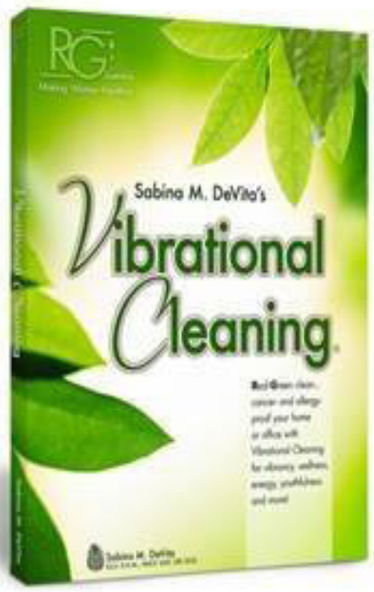
Thieves essential oil blend – lemon, clove, cinnamon, rosemary and eucalyptus – is used in the Thieves household cleaner. It's vegetable-based, biodegradable and derived from food-approved amino acids. All the ingredients that make up this unique formulation are ecologically friendly, come from sustainable sources, have biodegradable properties, and none are petroleum-based. Use this formula as one would use a traditional cleaner for dishes, floors, sinks, refrigerators, counter tops and so on. The Thieves product line for cleansing provides a full-spectrum "overwhelming force"- for any area in the home without harsh chemicals. Whether in the air, on surroundings, or inside or outside the body, the Thieves line is the best way to clean every home safely.

Tip: Methylisothiazolinone is a synthetic preservative causing some scrutiny for allergies, and it's found in many "green" household products, including dish soaps. Thieves Dish Soap has no synthetics; every ingredient is naturally derived.
Citrus Fresh essential oil blend, specific to Young Living, is a better and healthier air purifier than any synthetic air freshener. It is composed of lemon, orange, tangerine and grapefruit essential oils and known to clean the air and add freshness to the environment.

Japanese research found that diffusing a citrus fragrance in offices improved mental accuracy and concentration by 54 per cent. It is high in limonene. Citrus Fresh is an oil friend to have nearby for cleaning and for myriad other benefits.

High standard, Seed to Seal Essential oils, provided by Young Living, provides the secret to a greener, alive and conscious home! Smell good to feel good. Whatever we do to the environment, we do to ourselves. If a product is not friendly to the environment, it cannot be friendly to us. However, if a product is friendly to the environment so it is for us.

All these oils and products are friendly to the environment and to us, and can easily be purchased directly online at https://MyYL.com/drsdevita .



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ESSENTIAL OILS

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Real Plant-Based Eco-Green Revolutionary product.

In the battle to stay clean and safe, MOLD-Free and chemical- toxic free, YL **Thieves®** product line provides a full-spectrum "overwhelming force" to give you power without any harsh chemicals and/or drugs. Whether in the air, on surroundings, or inside or outside the body, **Thieves® product line, from the Household cleaner to Laundry soap,** combines naturally derived, plant-based ingredients, to give exceptional multipurpose home results! It is a real, chemical-free solution that can be used for virtually any surface in your home or office! **Safe to use around every member of your family, children and pets.**

View **www.myyl.com/drsdevita** to order direct at **wholesale(Save 24% or more)**.... check out our other exceptional health products.

CONTACT: Dr. Sabina M. DeVita Ed.D. – 905-451-4475 email: info@energywellnessstudies.com

Maureen's Slow Cooker Kitchen

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www.feelinggoodwellness.com

FRENCH ONION SOUP

VEGAN AND GLUTEN FREE **Preparation Time: 30 minutes**

7 - 10 large onions
1/2 cup margarine or butter
2 full 32 oz. containers of organic beef broth
1 1/2 tsp Worcestershire sauce
3 bay leaves
5 - 8 slices toasted French bread
1/4 tsp thyme
1/4 tsp salt
2 garlic cloves

1/2 cup grated parmesan or shredded mozzarella cheese

Directions:

1. Slice onions and saute in butter just until softened on the stove.
2. Transfer onions to slow cooker and add broth, Worcestershire sauce, seasonings and bay leaves
3. Cover and cook on low for 5 - 6 hours. Remove bay leaves before serving.
4. Use a soup ladle and fill bowls, add cheese and French bread.

SHRIMP MARINARA PASTA

VEGAN AND GLUTEN FREE **Preparation Time: 20 minutes**

1 14.5 oz can Italian diced tomatoes
2 tbsp minced parsley
3 garlic cloves minced
1/2 tsp dried basil
1/2 tsp sea salt
/4 tsp black pepper
1 tsp dried oregano
1 6 oz can tomato paste
1/2 tsp salt
1 lb thawed shrimp, cooked and peeled
3 cups gluten free linguine

1/4 cup grated Parmesan cheese or shredded mozzarella cheese

Directions:

1. Grease the slow cooker with butter or olive oil
2. Combine tomatoes, tomato paste, parsley and all seasonings in the slow cooker
3. Cover and cook on low for 4- 6 hours
4. Add shrimp into the sauce
5. Cover and cook on high for another 15 minutes
6. Serve over linguine with Parmesan and mozzarella cheese

Note: You can cook the pasta in the slow cooker as well, or boil it on the stove.

VEGAN & GLUTEN FREE - MACARONI & CHEESE

Preparation Time: 15 minutes

2 cups of brown rice fusilli or macaroni pasta
2/3 cups of vegetate shredded cheddar cheese
Milk - 3 cups of rice milk, or 2 1/2 cups of rice milk and 1 12 oz can evaporated milk
One 14 - 19 oz can of diced tomatoes
Onions, - 1 chopped white onion
Unsalted Butter 1/2 cup
Basil - 1 tsp
Garlic - 1/2 tsp
Sea salt - 1 tsp
Turmeric 1/4
Black pepper 1/4
Cayenne pepper'. 1/4
Coconut Oil

Directions:

1. Grease the slow cooker well with coconut oil
2. Combine all the ingredients in the slow cooker
3. Cover and cook on low for 2 hours
4. Gently stir and serve
5. Leave on warm for the day or evening

BROCCOLI CRANBERRY SALAD WITH CASHEWS

Preparation Time: 15 minutes

2 cups raw broccoli florets
1/4 cup sesame seeds
1/4 cup cashews
1/4 cup dried cranberries
1/2 cup mayonnaise
2 tbsp. appe cider viegar
1/2 tsp organic brown sugar

Optional add ins: 1/2 cup red onion chopped, 2 medium carrots - grated

Directions:

1. Mix is a separate bowl mayonnaise, apple cider vinegar and organic brown sugar
2. Chop brocooli and mix with cranberries, cashews and sesame seeds in a medium bowl
3. Mix in dresssing
4. Gently stir and serve

BLUEBERRY KALE

WITH THE USE OF A BLENDER MACHINE

- 1 banana
- 1/2 cup of blueberries
- 2 -3 large kale leaves
- 1 scoop of vanilla protein power
- 3/4 cup of vanilla yogurt
- 1/2 cup of almond millk

Additional Options: 1 tsp of omega fish oil, 2 tsp of chia seeds

Combine in a juicer and enjoy the taste and energy boost!

Smoothies

Lavender Herb Benefits

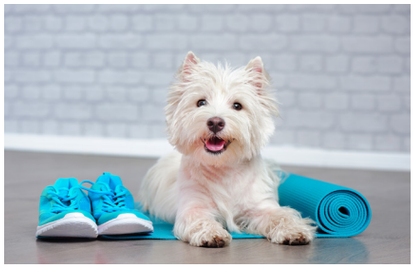
- Promotes Relaxation
- Helps to Reduce Stress
- Reduces anxieity, depression
- Aids wih Insomnia
- Can reduce mild pain
- Healing antiseptic and anti flammatory properties
- Can heal minor burns and bug bites
- Makes a great air freshener spritz when combined with water
- Mix with vinegar and water to clean your bathroom in a spray bottle

Just Like the
Heavenly Scent of Lavender
Don't forget to be
Awesome
Maureen E. Smith

Dog Wellness

FITNESS WITH YOUR DOG!

With Dr. David Feldman, My Pets Chiropractor



Dr. David Feldman is a Certified Animal Chiropractor practicing in the mid-Toronto area. Dr. Feldman's focus is getting the best out of your pets through gentle and safe Chiropractic adjustments. These are aimed to decrease pain and improve overall function, performance and health of your furry friends.

Obesity in dogs, as in their human companions, is increasing at a disastrous rate.
The Association for Pet Obesity Prevention reported in 2017 that an estimated 60 per cent of cats and 56 per cent of dogs in the United States were overweight or obese.

And, obesity comes with a cost. Excess fat storage in your pet can cause severe health issues such as skin problems, respiratory disorders, high blood pressure, kidney dysfunction and joint disease. Obesity may also lead to diabetes, cancer, increased inflammation, decreased quality of life and ultimately reduced life expectancy.
However, this issue is completely preventable. With high quality nutrition and a consistent age- and breed-specific exercise routine, pet owners and their trusted friends can thrive for many years to come. Who better to be your exercise buddy than your best friend?

GOALS AND BENEFITS OF EXERCISE

For Both Dogs and Humans:

- Improved cardiovascular health
- Lowered cholesterol
- Weight loss
- Companionship
- Improved mood – positive psychological effects
- Improved range of motion, mass and strength
- Improved daily function
- Help with injury prevention
- Increased speed of recovery
- Longer lifespan

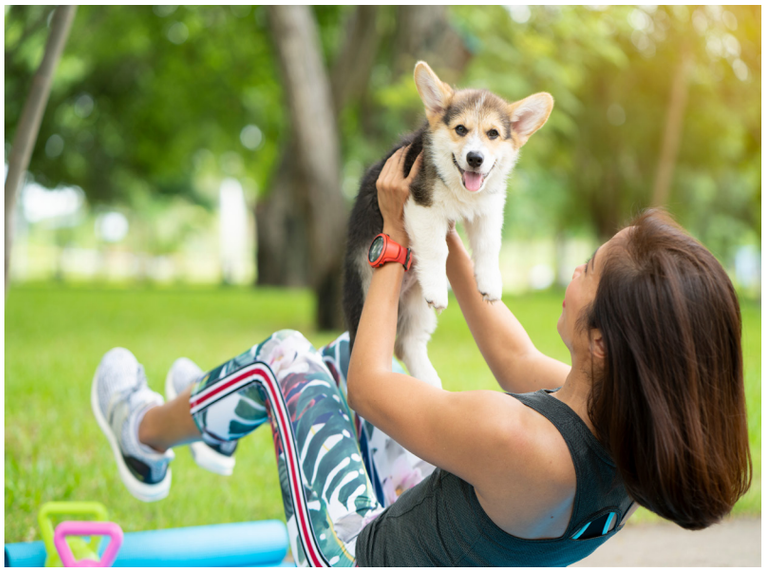
For Humans:

- Aids in mindfulness and calmness
- Decreases depression
- Makes children more active and responsible
- Enriches life for the elderly
- Decreases feelings of isolation

For Dogs:

All of the above physical health benefits plus:

- Decrease in behavioural issues, including destructive chewing, digging and barking
- Improved use of limbs and reduced lameness
- A more relaxed, well-adjusted dog
- Enhanced performance and endurance



Studies in recent years suggest people who regularly walk their dogs are likely to be in better physical condition than people who walk alone or with other people. Even the elderly are more apt to take regular walks when their walking partner is a dog.

A study conducted by Michigan State University reported that dog walkers are more active overall than people without dogs. About half of all dog walkers get an average of 30 minutes of exercise at least five days a week. Among non-dog owners, only a third got that much exercise.

Ask your veterinarian or animal chiropractor what types of activities are most appropriate based on your dog's breed, age and physical ability. Why wait until your dog is injured or in pain to take action? The opportunities for physical activity with your pet are endless. Walking, jogging, swimming, agility, fly ball, disc or ball retrieving, as well as remote controlled toys are excellent options. The general recommendation is that dogs need at least 30 minutes of physica-lactivity a day and cats should strive for three five-minute intense play periods. These outings should be entertaining, keep your pet's interest and, as much as possible, be interacitve.

Ready, Set, Go!

When venturing out to exercise with your dog, the first step should be a trip to the vet. This is essential to evaluate your dog for heart or other organ problems. It's extremely important to be on the lookout for signs of arthritic or degenerative changes. A dog with inflammation in its joints, ligaments and muscles would require a lower impact exercise plan. An overall spinal check from animal chiropractor is a great idea as well.

Walking

Speed walking is one of the most ideal exercises for both dog and owner. Walking helps to strengthen the heart, lower blood pressure, increase energy, improve mood and strengthen the bones.

Regular walks may decrease your dog's poor behaviour at home, often caused by pent-up boredom and restlessness. There's no golden rule for the speed or how far you and your dog should walk. Just build up slowly toward a certain goal and continue a gradual increase in speed. Remember to add inclines and declines if you desire increased intensity.

Jogging

This has all the benefits of walking but at a quicker pace. Make sure to wait until your puppy is full grown as intense jogging can be hard the pup's joints. Gradually build up to a 30-minute run. A run like this should include a warm-up period of about five minutes, a 20-minute run and five minutes of cool-down. Avoid heat. Dogs don't sweat, so stop immediately if your dog is lagging or stopping. Bring plenty of fresh water for both you and your dog.

This is the most primitive game there is for a dog. Repeatedly tossing a favourite ball, toy or stick and having the dog retrieve provides a great stop-start exercise. Not only is it providing great exercise, but it also incorporates training and bonding.

This may be a fantastic exercise for your dog, but it doesn't do much for you right? How about doing push-ups, lunges or abdominal crunches in the time it takes for your dog to retrieve? This now becomes great exercise time for both of you to benefit from.

Dog Parks

More than one-third of all households have dogs. Due to this rising number, communities are including more and more public off-leash dog parks as part of their services. Off-leash parks have become a gathering place for dogs to exercise, socialize and run free. Their owners also benefit from conversing with others and sharing information regarding events, veterinarians and other tidbits.

Swimming

This is arguably the best exercise for humans and dogs, stretching and strengthening joints without the impact of gravity. This is an all-in-one workout that is extremely beneficial for dogs and people with arthritis or degenerative joint disease. It is low-impact and thus easy on joints. Swimming works many different muscles, improves endurance, increases circulation and strengthens the heart and lungs. Remember, this isn't for every dog. There are certain breeds more apt to swim than others.

Frisbee/Disc

The best part of disc tossing or frisbee is that you and your dog can be very casual and play in your own backyard or park. Or, you can up your game and enter disc dog competitions. Often, joining a team or participating in events will motivate you and your dog to keep exercising while enhancing training and your relationship.

Agility

Agility training definitely ups the ante when comparing different types of exercise. In agility training, dogs race through a timed obstacle course of tunnels, weave poles, ladders and hurdles. You run alongside your dog for guidance. This quick pace provides you both with an amazing cardiovascular workout while also increasing co-ordination. Once again, this goal-oriented sport can take place in your backyard or park or you may participate in organized competitions.

Flyball

For dogs with a need for speed, this sport is ideal. The course consists of a running lane with ~~4~~ four hurdles. The dog jumps the hurdles, presses a spring-loaded flyball box that releases a ball, grabs the ball and returns. This is a relay, so dogs are timed and awarded points based on their finish. As a chiropractor, I have attended many flyball events. It's amazing to see the speed, finesse and precision involved. Warm-up is essential in a sport like this as dogs are hitting the box at high speeds and turning on a dime.

Doga

Doga is a new and emerging trend of yoga for dogs. Aside from the benefits of yoga on the mind and body, doga is a fantastic way to strengthen your bond with your pet, combining physical activity, entertainment and socialization. Doga will often appeal to a dog's natural inclination to stretch and, as such, help them improve their flexibility and range of motion. This can be great for injury prevention, or post-surgical stretching and rehab of ACL injuries or hip dysplasia. (For the most part, dogs can't actually perform most yoga poses; however they really enjoy the stretching).

Enjoying The Good Life With Fido

STRETCHING

Range-of-motion and stretching exercises are extremely important for your dog to achieve and/or maintain improved function either post-surgery or for those with chronic conditions (arthritis, hip dysplasia). Larger breeds are more prone to musculoskeletal problems so keeping a big dog lean and strong is vital to its well-being.

I believe stretching for a healthy dog is just as important. The key is consistency. Daily walks with a short session of gentle stretching afterward can really elevate your dog's health, both physically and mentally. If your dog is an athlete performing in flyball, disc or agility, stretching as a warm-up and cool-down is a must.

Stretching is often performed with range-of-motion exercises to increase flexibility of muscles and tendons. Caution must be used during stretching to avoid tissue damage. Needless to say, if your pet shows any sign of pain during stretching, discontinue the movement and see your vet as soon as possible. Stretches are usually held for anywhere from 15 to 30 seconds. Typically three to five repetitions are sufficient. This type of stretching is ideal to perform three to five times per week depending on your dog's physical condition. (Check with your vet or animal chiropractor if unsure). See some stretching examples below. As a chiropractor for dogs, what inspires me most is the relationship between owner and pet. This bond gets strained when one or both has physical limitations and/or laziness. Well….no more.

The population of people living to 100 years or older is increasing annually. Due to higher quality food choices and exercise like those described above, dogs are living longer too. If we are living this long, isn't it that much more important that our bodies and our dogs' bodies are able to function at the highest level possible, both physically and mentally? This is extremely important with prevention as well. A fit human/dog will have less injuries and when they are injured, recovery is often much quicker.

Remember to have periodic chiropractic adjustments for you and your dog, especially if there is an injury preventing exercise or injuries from over-exercise.

You may feel free to contact me for appointments or any questions regarding fitness and stretches for your dog. With obesity exponentially on the rise, don't be a statistic. Exercise and thrive. When looking for your work-out partner, look no further than your trusted best friend.

Pictures of Stretches

People often ask me what the best areas for stretching your dog are. Hips, shoulders, chest, and the spine are great areas to start. The stretch should be a constant and smooth motion. There should be no bouncing or jerking. For all stretches, hold anywhere from 15 seconds as a starting point up to 30 seconds. Repeat the stretch three to five times. If any spasm or tightening of the muscle occurs, back off of the stretch.

SHOULDER

This exercise stretches the shoulder flexors. With your dog standing, grasp a front leg above and below the elbow and slowly move the leg forward. When you feel resistance, hold for 15 to 30 seconds and repeat three to five times for each front leg. This is very relaxing for the shoulder, elbow and chest.

CHEST

You can stretch your dog's chest in two ways. One at a time taking the upper limbs outward as seen in the first picture. Alternatively, with your dog on its back, grasp both front legs near the wrist and slowly pull them out to the side and hold for several seconds and repeat. These are great stretches for opening up the chest muscles, improving breathing and relaxation.

HIPS

The exercise below stretches your dog's hip flexors. These muscles help your dog move his legs while walking and running. Grasp the lower limb above the knee, below the hip. Gently move the leg back behind your dog's body until you feel resistance. Hold for 15 to 30 seconds and repeat three to five times.

SPINE-COOKIE STRETCHES FOR NECK & BACK

To exercise your dog's neck, training treats are required. With your dog standing and you on one side, move the treat slowly in the direction of their elbows encouraging them to turn their head and follow it. This causes the neck to bend in a C-shape. (Picture A). Hold this position for 15 to 30 seconds and repeat on the other side. To stretch your dog's neck flexors and extensors, use the treats above the head to provide a stretch to the flexors (Picture B) and treats between their legs to provide a stretch to the extensors. (Picture C)

To stretch the lower back, place the treat at your dog's back hips and guide their neck and back in the C-shape slowly until they reach the treat. The same guidelines apply as above. Repeat on the other side.

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Happy Exercising,

Dr. David Feldman

drdavid@mypetschiropractor.ca

Horoscopes

By Ilina Ivana
Intuitive Channeler And Spiritual Healer

ARIES
Aries will experience quite interesting late spring and summer months in 2019. Love will blossom for this fiery sign, new adventures, new friendships, new hobbies and passion will flow. Pleasant surprises will be around you and whatever your plans are will happen with ease. Truly a favourable time to expand your current business or career. Issues with your current job will be resolved, be careful not to be prudish when comes to people of authority. You will meet people of influence that could be very helpful in the future.

TAURUS
Your love life, or current relationship, that had gone through some challenges might be finally on the right track. You will have a chance to reconnect with your sweetheart and start fresh, or simply meet that soul mate that you crave. If you are looking for some fun summer job it might require you to travel, or an existing job will need an improvement or possible new start elsewhere. Do not overspend during the next few months because financial risks might not pay off, stay calm and wait for the winter months to start your investment portfolio.

GEMINI
Love will happen for all lonely Geminis, however you have more important things right now such as taking care of your family affairs or helping your loved ones. Little patience goes long way, so try to practise perseverance and calmness. If you are a self-employed or a freelancer you will attract new customers or clients, but also feel accomplished. Legal matters are possible, or current or ongoing disputes might require further attention. Friends will be your great support during this time.

CANCER
Mid-spring to mid-summer people born in sign of Cancer can expect the unexpected. Current love connections might be under the fire and misunderstandings are quite possible. New singles will enjoy some adventures but nothing profound yet, rather shallow or short term connections. Blockage with money and financial matters, risks will not pay off during this time and also existing partnerships might suffer mistrust and possible legal issues. Not advisable to enter new business ventures or marriage during this period until October.

LEO
This upcoming spring and early summer months for the fiery Leo it would be imperative to focus on career instead of love life. Pour energy into improving existing a career or focus on something new or perhaps your dream job/career requires your full dedication. You'll also find clarity on what you should prioritize, and this may give you some much-needed answers when it comes to your love life especially if you are single or looking for a partner to commit. Home life will require additional responsibility, possible an elderly parent needs attention and care.

VIRGO
Don't be afraid to welcome a new romance into your life this season, dear meticulous Virgo. Be open to meet or receive some new people into your life, do not emphasise your pickiness when comes to new friends/people of interest. If in a serious relationship allow your partner to take care of you for a change, you cannot be jack of all trades, and even the toughest people need some TLC. Pay attention to your health and well being in the upcoming months; an exercise regimen or diet could be highly beneficial. Be careful not to upset your superiors if you are an employee, work might be challenging at this time.

LIBRA
Libra folks are in love with love so when it comes to relationships they need to be fully enamoured before they commit. Next three months Libras will have an opportunity to fall in love or establish something everlasting with existing long term partners/love interests. There is an indication of a renewed and gentle connection filled with mutual understanding and adherence. Growth and prosperity will enter your life especially if you had been going through financial difficulties.

SCORPIO
It is important to be shrewd with money during the next few months because you might have unforeseen expenses and too many obligations at the same time; therefore you will not be so happy if your bank account gets drained. Scorpio is a straight shooter and often too expressive in communication with others, try to handle yourself better if you run into issues with friends, neighbours or siblings. Your relationship will be under the pressure more than ever, stability might get shaken if you have been experiencing tremulous times in past few months.

SAGITTARIUS
This season you will be filled with good energy, spontaneity and excitement. It is your year dear Sag and your ruler planet of luck, Jupiter, is creating magic wherever you go. Keeping enthusiastic is your main focus and you should be rightfully embracing all the good luck you tend to enjoy when comes to your health, love, finances and then some. Current relationships will experience growth, and possibly a next step toward the matrimony and building a life together. Your interest to find the deeper meaning of life will be enhanced during this period.

CAPRICORN
You might be restricted to do something for yourself during this time, because the responsibilities will run high in your personal and home life. You might feel drained and more than usually tired, however the end result will bring fruitful harvest and your plans will unfold beau-

tifully. You refuse to fail and you do not quit easily; try to remain calm despite the storm it is temporary anyway. Sentimental relationship might develop or an affair at work, remember that every action has a reaction and certain unwise choices might backfire.

AQUARIUS
It's time to encompass who you really are my dear unconventional Aquarius. Be transparent in your current relationship and do not hold back, if something isn't right just be up front about it. Mysterious behaviour is not your strong side and the truth always comes out. Regular or steady relationships will experience a romantic vibe and possible travel. A new work opportunity is on the horizon, you might be surprised if it involves the relocation or new country for a fresh start.

PISCES
It is time for a dreamy Pisces to wake up from its usual winter hibernation cycle and embrace spring and upcoming summer months. You might find yourself involved with a new exciting cause or adventure, or simply decide to renovate or sell your existing home and seek a new fabulous place to flourish. Your career is under the scrutiny so you must contain your equanimity especially if the coworkers or employees are giving you a hard time; integrity and calmness will help you think. Love life requires some improvements so do it with confidence.

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Travel

SOOKEPOINT
Ocean Cottage Resort

OCEAN COTTAGES LIKE LUXURY YACHTS SET SAIL NEAR VICTORIA B.C.

Rent and earn income • Live unbelievably close to the sea!

SOOKEPOINT, OCEAN COTTAGE RESORT
VANCOUVER ISLAND , BRITISH COLUMBIA, CANADA

Surfside Yacht Suites - with Foreign Purchaser Tax Savings

By Andrea Carmichael

A Vancouver Island country road winds down to the southwest tip of Canada, where lava flowed deep into the Salish Sea 50 million years ago, giving birth to a cloverleaf peninsula, 84 per cent surrounded by water. This is SookePoint, almost an island unto itself, on the sunset side of a 3,600-acre Waterfront Wilderness Park that features 10 kilometres of virgin coastline and 50 kilometres of lush nature trails.

"This exceptional piece of paradise is Canada's South Pacific. With over 200 square kilometres of pristine natural views, we wanted to design Ocean Cottages that feel very private, yet have huge opening walls of glass where everyone can enjoy the surging surf, fresh sea air and ringside seats to the wonders of nature," founders Roxanne and Michael Thornton explain.

"The tides and surf that dance along our rugged foreshore hyper-oxygenate the marine environment, creating a rich undersea garden. The little fish attract bigger ones, and the orcas and marine mammals see this as their kitchen. With special permission to build three to six times closer to the ocean, SookePoint offers very rare front row seats, just 16 feet from the sea, to watch exciting marine action. It's often a fully immersive IMAX experience!" Michael says.

SookePoint Cottages are designed like luxury yachts, but with all the security and comforts of home. Nautical prow-shape decks cut the sea breeze and open up views below. Swivel captain chairs make it easy to scan for action all across the sky and sea.

"SookePoint Ocean Cottages are really just quality picture frames," says Roxanne, "The true masterpiece is Mother Nature's living art that surrounds us."

Due to its exceptional tourism potential, SookePoint secured comprehensive zoning that is uniquely hybrid by design. Owners can live at SookePoint anytime, but they may also earn resort rental income at premium overnight rates when not in residence, and can often use depreciation to maximize their after-tax income.

The unique dual zoning creates two uncorrelated asset classes, neither of which are interdependent. Ocean Cottages may be sold as vacation homes and principal residences, or to a completely different type of investor seeking income properties for cap rates, capital gains or the hospitality business.

Although there are much larger cottages available, the most popular are 1,040 square-foot two-bedroom, two-bath oceanfront suites from $700,000 to $900,000 and 700 square-foot one-bedroom waterfront suites in the $500s. And a new phase of 50-foot Yacht Suites beside the SW Tip of Canada Pavilion will feature year-round sunset views at prices comparable to luxury yachts, without a sinking fund investment.

Unduplicatable land value represents just over half of the price, a low proportion given the peninsula has only 2,850 feet of lineal oceanfront, and there can never be any other true comparable. The balance is for servicing, construction and to fully equip each Ocean Cottage with appliances, cookware, furniture, art and all accessories. Anchored with steel rods drilled into solid rock, new Ocean Cottages use Insulated Concrete Forms filled with eight inches of concrete, micro-rebar and reinforcing steel. Floors are steel slab topped with 5-13 inches of concrete to further maximize energy efficiency, soundproofing and seismic strength.

SookePoint offers purchase travel credits that can pay for airfare, meals and accommodation. The 20 per cent foreign purchaser tax does not apply. A new or custom Ocean Cottage may be ordered with a 10 per cent law firm trust deposit, rising to 15 per cent upon issuance of building permit, with delivery in about a year.

There's a small selection of individual suites that will be available sooner, and a three-bedroom, three-bath-plus-den private building that serves as the Show Cottage, right above all the Orca Alley action, priced at almost $2 million with an optional $120,000 annual lease-back.

Those planning limited personal use may be able to assign future resort rental income to reduce their down payment up to another 10 per cent. Unlike most income property, traditional mortgage financing at preferred homeowner rates is typically available for 75 per cent of the purchase price.

To further encourage more resort accommodation, owners can also acquire two or three suites on one title, designed with

" An Island Paradise "

SOOKEPOINT
Ocean Cottage Resort

separate entrances in the same building, and pay a single monthly $425 strata fee. This adds a minimum of $50,000 to $100,000 to the bottom line over 10 years, with free water, wastewater, exterior maintenance, building insurance, security, landscaping and other savings on their extra suites.

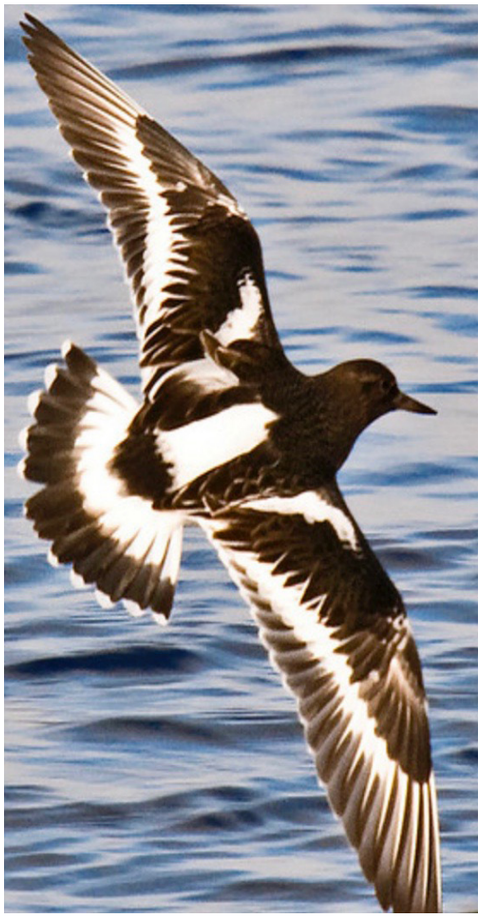
The amenities, restaurants, fitness and sports facilities shown on the SookePoint site plan are designed to create a community that's fun and comfortable for all ages, and to minimize the need for travel. There's also a selection of private building lots, including some above the marina that include special moorage privileges, investment land for subdivision, and village properties for business owners to buy or lease.

Dynamic wrap-around oceanfront that is so close to downtown, yet surrounded by such an abundance of teeming marine life and permanently protected wilderness park is a rare Hope Diamond, even in super-natural British Columbia. Online guest reviews show why SookePoint is often a grand prize choice for charities, and if you search "SookePoint Lottery" you may find a way to win one by purchasing tickets in support of a worthwhile cause.

With the least rainfall on the wild west coast and the warmest winters in country, this one-of-a-kind property on the south-west tip of Canada is poised to become an iconic destination for discerning owners and travellers seeking memorable experiences on the leading edge of nature.

SookePoint is less than an hour from Victoria International Airport, the Ferry Terminal and all of Greater Victoria. It's only half an hour from the theatres, restaurants and superstores in Langford, the fastest-growing municipality on Vancouver Island. Yet SookePoint feels far more remote – as though you've already set sail.

To contact SookePoint call the Show Cottage at 250-642-0350 or by email at: sales@sookepoint.com, www.SookePoint.com



Spring Fitness & Recreation

JOGGING

Developing A Weekly Fitness Routine into Your Life!

How many times do you exercise per week? How strong is your motivation to get out there?

Do you prioritize exercise into your life? It really doesn't take much to start and begin a new routine. Schedule a couple of walks in your planner each week and make them a priority! It will boost your mood, give you more energy and better sleep at night too!

POWER WALKING & HIKING

WALK FOR YOUR HEALTH & LOSE WEIGHT

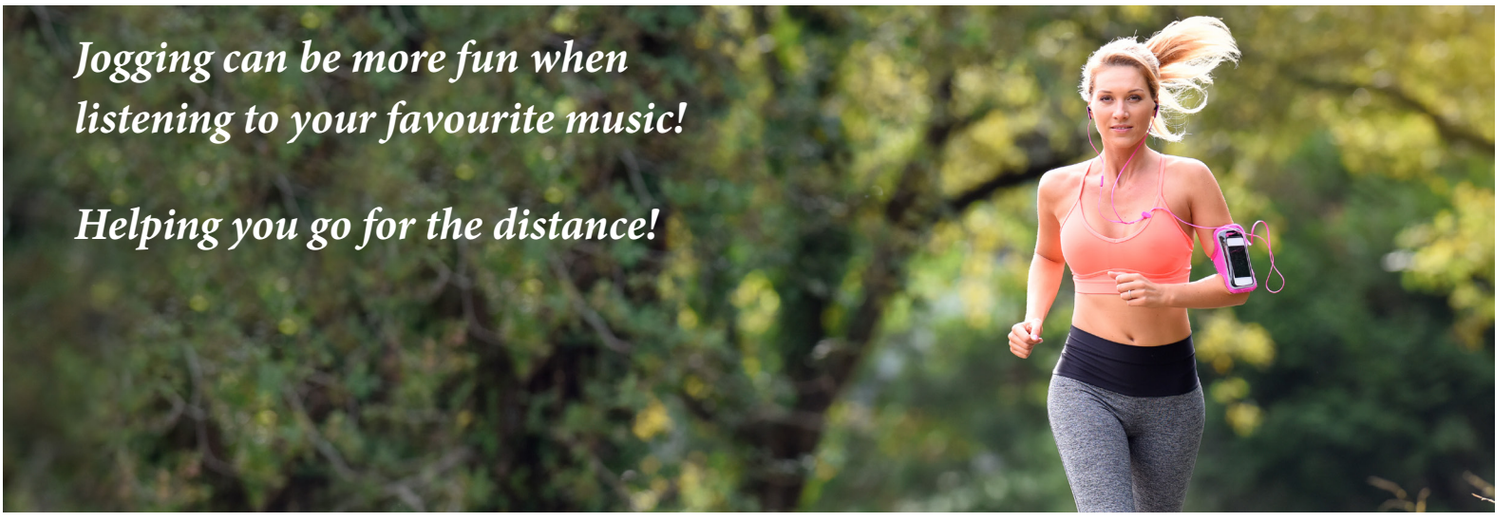
You don't have to be a serious athlete to incorporate a good fitness routine into your life, in fact it's quite simple.

Sometimes all it takes is getting outside for a brisk 30 -minute walk or jog to rejuvenate yourself with some fresh air and sunshine, give your mind a break from work to re-energize yourself and recharge. If you are experiencing fatigue or are tired at work, this is a great time to just get out and go for a brisk walk or jog, rather than pushing yourself and adrenals over the limit, or lying down. Once you get out there, and get going, one usually finds it so relaxing and enjoyable it's easier to keep going much longer than you initially planned and you will come back feeling refreshed and able to return to your work with more clarity and energy.

Jogging and power walking are some of the best ways to burn off stress, get in shape or keep fit. Even just a 30 minute walk or jog once a week is better than nothing and a great start to developing a consistent fitness routine, plus you experience all the health benefits for your brain, mood, bones, heart and cardiovascular system. You can add years to your life!

Start with a weekly plan of just 30 minutes, and stick with it. Once you get going, you will find it easier to increase your time devoted to exercise and fitness, perhaps even daily with longer durations.

Do you have a dog you can walk or jog with? Other family members? Exercise is really important for you and your pets too!



BIKING

THE PERFECT WAY TO ADD SOME FUN & ADVENTURE TO YOUR LIFE!

Biking is a great way to keep fit, exercise your heart and have fun, whether it be getting out just for a short ride or packing a backpack with lunch and going for half a day or more. Ride to work if you can ! It's a great way to burn stress and keep fit and also take in some nature. Most conservation areas and parks have bike trails.

Moutain bike riding is for the more adventurous riders and it's best to get mountain bike tires that can handle the rougher terrains. For this you should take your bike into a bike shop and make sure it's tuned up every year and you get all the proper gear.

What to take?

If going for a long ride, you should also always take some water, high energy snack food like protein bars or energy shakes, a light, your I.D., cell phone and money; also a bike pump for your tires, a tool to put your bike chain back on in case it slips and a small air horn. Should anything go wrong, or you run into trouble with your bike, including a flat tire it's better to be prepared.

BIKE CLUBS

Most cities have bike clubs, where you can go on long day trips and some sports clubs even have weekend biking camping trips. Joining a bike club is a great way to get out and socialize. Check out the clubs in your local area and get out there! You can even create your own group on meetup.com.

Enjoy solitude, boost your energy
and shape up your muscles!

The Great Outdoors

Many Reasons to Experience Alongquin Provincial Park

ONTARIO

" YOURS TO DISCOVER"

TAKE A MINI VACATION AND UNPLUG!

Experience the beauty and solitude of nature in Algonquin Provincial Park. Whether you go just for a day to get away from the city, a weekend or entire week, the park is filled with many things to see and do!

TAKE IN THE WILDLIFE

It is not uncommon to see animlas in the park including black bears, deer, moose, beaver, birds, foxes, chipmunks and more. Experience the sound of the loons on the lake, fireflies and many other animals in the park.

HIKING AND SIGHT SEEING

The park is filled with many hiking trails which are well marked and easy to access on Highway 60.

All the trails are well-kept. Many offer picnic tables where you can enjoy a picnic for the afternoon and experience some beautiful waterfalls and the healing power of nature.

ENJOY SOLITUDE IN NATURE

Some of our great ideas come when we are in nature and in solitude. Enjoy the peace and quite of the park and leave your business behind. Watch the moon at night, and incredible views of the stars and night sky.

RENT A CAMPSITE & TAKE AN RV MOTORHOME

There are many campgrounds in Algonquin Park to choose from. You can either camp in a tent or in an RV trailer or motorhome. The campsites are all pretty good and large in size offering lots of privacy.

NATURE & WILDLIFE WATCHING

MUSKOKA, ONTARIO

RENT A CANOE - PADDLE AWAY

Renting a canoe is easy. You can have it dropped off at your campsite, or you can drive right to Canoe Lake or Opeongo Lake and canoe from there, either a short day trip or portage for a week. The park is filled with many canoe routes and maps to purchase to help you plan your route.

VISIT THE ALGONQUIN ART CENTRE & VISITOR CENTRE

Along Highway 60 is the Alongquin Art Centre and Nature Centre. The Art Centre is filled with an art gallery, a lot of beautiful paintings and an art store. The Visitor Centre has large exhibits of the park history and animals, a restaurant, bookstore and theatre presentation.

VISIT THE STORES & RESTAURANTS

It's worth it just to take a drive to the park to visit the Portage Store and gift shop.
The Portage store is on Canoe Lake with a nice restaurant overlooking the lake.
The gift store sells lots of crafts, handmade pottery, moccasins, fleece clothing and souvenirs.

It also sells all the camping equipment, and outdoor canoeing and backpacking supplies. There are also a couple of other stores in the park.

GO ON A WOLF HOWL

Each week on Thursday nights in August the park has public wolf howls in the park. Starting at the outdoor theatre with a talk on wolf ecology in the park and then a drive to a howl site, where the park naturalist does imitation howls to get the park wolves to respond back. This is a fun thing to do with your family if you have children.

The Sky's the Limit

Live as strong as the mountains and true as the eagle

and the Great Spirit will always be with you

Native American Wisdom

Business in Alignment with Native American Wisdom

Discover Your Potential with the Hidden Wisdom of Animal Totems

By Maureen E. Smith

Success in business aligns symbolically with balance in nature based on the Native American Medicine Wheel, which is a circle divided into four directions, representing the north, east, south and west. In native traditions each direction represents an element of nature including air, water, fire and earth and many teachings on the Sacred Tree of Life.

There are many lessons to learn from the animal kingdom, and to assist each soul to find its personal pathway through the medicine of animals in business and success. All of these teachings come through nature and are part of the Native American Medicine Wheel. Medicine is referred to as anything that brings healing to the body, mind, emotions and spirit in addition to personal strength, power and understanding. All animals represent habitual patterns and relay messages of healing on how to live. Each lesson is based on one major concept, and each animal has lessons to impart and all of the animals are powers that can be called upon as a pathway to our own power in business and life. Everything is part of the Great Mystery and we can connect by honouring every living thing in nature as a teacher.

Silencing your mind and listening to your intuition is the sacred way to receiving answers from spirit and the animals and may often speak to you in your dreams, or show up in your life. Through the law of oneness, one may call upon the medicine of the animals when in need, through the mystery of the Great Spirit.

Moon Cycles For The Season

Flowering Moon - May 18 - June 16, 2019

DEER

- Gentleness of Spirit
- A time to be gentle with yourself and others in negotiations, while still being sure-footed and confident
- Maintain your integrity
- Kind, loving and caring
- A time for new studies, pursuits and adventures
- Trust your own instintcs in making choices
- Keep calm and grounded in tough communications and you will earn the respect of others
- Healing of all wounds

Strawberry Moon - June 17- July 15

WOODPECKER

- Rhythms of success
- A new rhythm at play within your life
- Beginning of something new in your life
- Focus on new plans and new endeavours
- New doors are opening up for you
- March to the beat of your own drum
- Follow your own unique rhythms and flights
- Build upon your foundation
- Plan and build for your future in the way which works best for you
- New opportunities for rapid growth

Buck Moon - July 16 - August 14, 2019

TROUT

- Live in the present, do not get lost in emotions, or deep in the water, detach from your emotions
- Learn to swim upstream and rise above your emotions - do not get lost in struggle, don't give up
- You must swim against the current to keep alive and keep going, don't just go with the flow, follow your own instincts
- Use emotion to carry you to the place where you can thrive
- Jump over your emotions to reach for your goals
- Come up into the sunlight every day,
- Highs and lows are normal in life. Strive for balance
- Don't be lured by shining objects
- A time for transformation, go towards your next big goal, with passion and vigour
- Despite adversity, you can achieve your dreams
- Be a good catch, show your true colours
- Cherish clean water, walk in peace

Hunters Moon - August 15 - September 13, 2019

WOLF

- Teacher and pathfinder, share your knowledge by writing or lecturing
- Be loyal to your own dreams and to your own soul. You are the one you've been waiting for
- You are in alignment with your own destiny and in harmony with the world
- Seek out places in nature alone that will allow you to see your teacher within. You will find the true you, in your solitude and aloneness of a power place
- Trust your own intuition, your own inner voice your thoughts
- The moon is your power ally
- Your senses are very keen with sharp intelligence
- You have a very strong character and are autonomous with strong social skills. Wolf spirits are leaders and loyal communicators.
- Keep your spirit alive, be wild and free, find your dreams with passion and vigour. There will be guidance and protection as you take up our new journey.

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It Doesn't Matter Who You Are

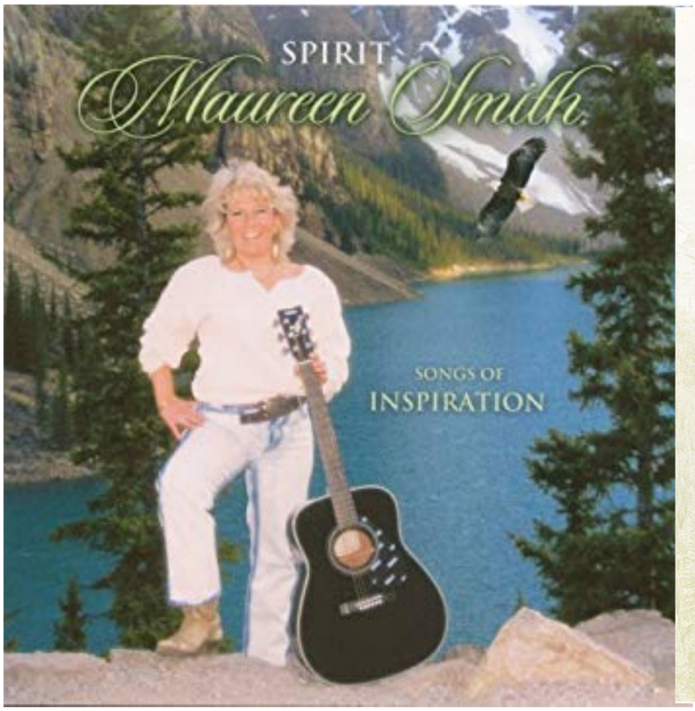
Lyrics and Music
by Maureen Smith

It doesn't matter who you are, or the colour of your skin
It doesn't matter who you are, or where you come from
You can be young, you can be old , you can be a baby, I'm told
It doesn't matter who you are, or where you come from
Cause there's a light, in you and me, oh there's a light shining down from the sky in you and me,
Cause there's a light in your and me, theres' a light shining down from the sky in you and me

Choose your vision, choose your star, you can be anything, be who you are
Shine your light, find your dream, pick your star
It doesn't matter who you are, there's a genius not to far
Look inside, open your hear and then you'll find
That there's a mountain for you to climb, oh there's a vision to be found and a wish to find
There's a mountain for you to climb and a star shining bright in the sky for you to find

You can be anything you want, you just dream and then you start
Look ahead, keep your faith and reach for the sky
It doesn't matter who you are, there's a genius not to far
Look inside, open your heart and then you'll find
So shine you light, down on me, oh shine your light baby with me
Shine your light, baby down on me, shine your light baby with me

It doesn't matter who you are, if there's a story to be told, open it up, it's your gold
You have a right to stand your ground, and a right to speak your mind
And a chance to have your say
Cause there's a light in you and me, oh there's a light just waiting to be free
So shine you light, baby down on me, shine your light baby with me
So shine your light, baby down on me, Shine your light, baby with me
So shine your light, baby down on me,. Shine your light baby with me
Shine your light…….. with me



GO FOR IT!
Imagine... Dream... Pray... Plan... Succeed!

A unique healing and inspirational CD, captivating a universal thread of inspiring lyrics, reflecting on native spirituality, the laws of nature, and world religions; combining easy listening pop, country, new age, native styles and instrumentation all in one!
Soothing, relaxing and upbeat!

1. **Spirit** (6:04)
2. **It Doesn't Matter Who You Are** (5:30)
3. **Rich and Famous** (3:00)
4. **Angel Watching Over You** (6:01)
5. **Dear God** (7:35)
6. **Leaving My Job** (4:35)
7. **Come Fly With Me** (14:01)
8. **Take a Look Inside** (8:32)
9. **Dream** (11:04)
10. **Forever** (4:53)
11. **Air That I Breathe** (6:40)

Produced by Maureen Smith
all tracks except track 11

www.maureensmith.ca

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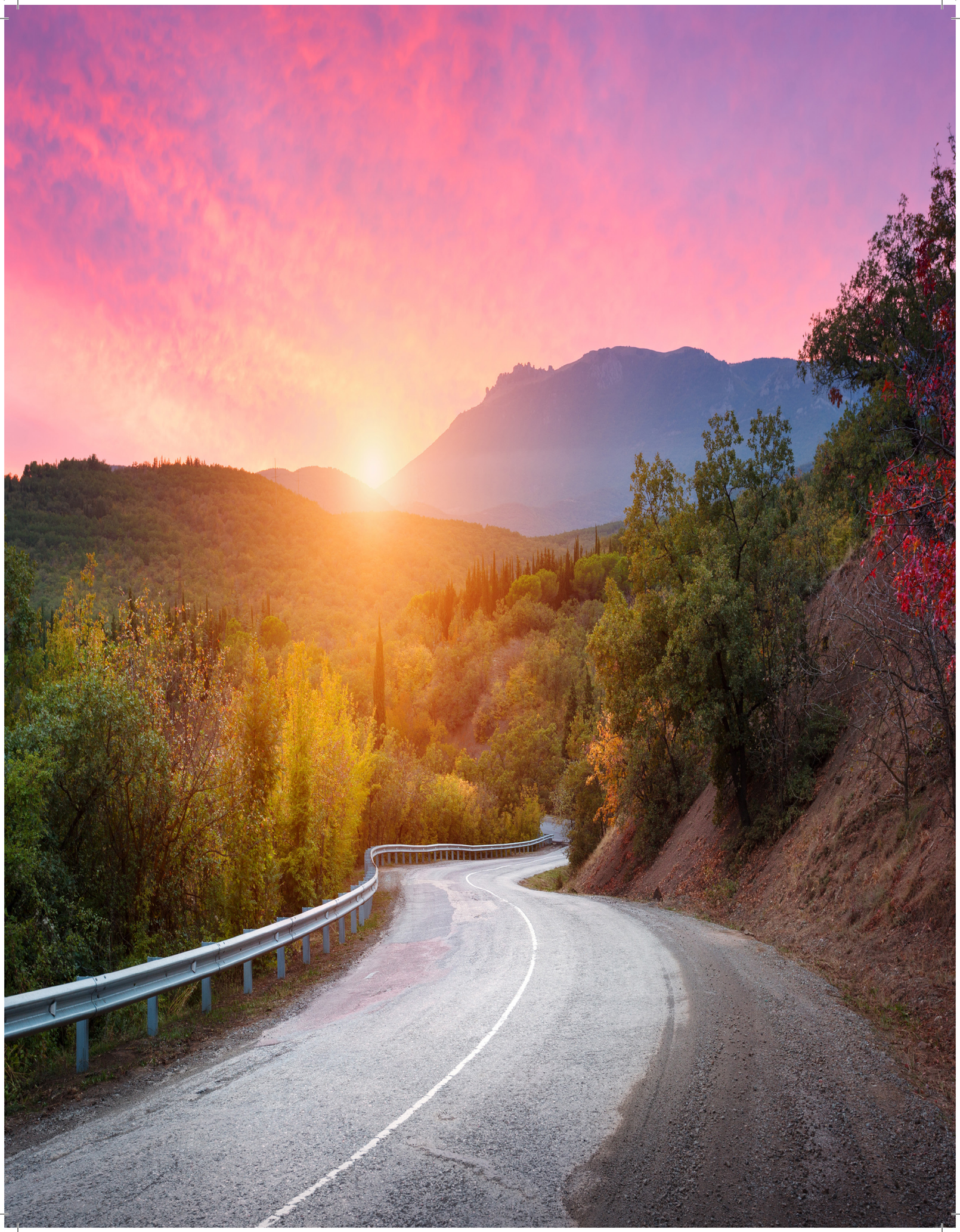
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