

AUGUST | SEPTEMBER 2023
VOL 12 | NO 4

5IVE^{FOR} WOMENTM

FAITH | FAMILY | FRIENDS | FITNESS | FINANCE

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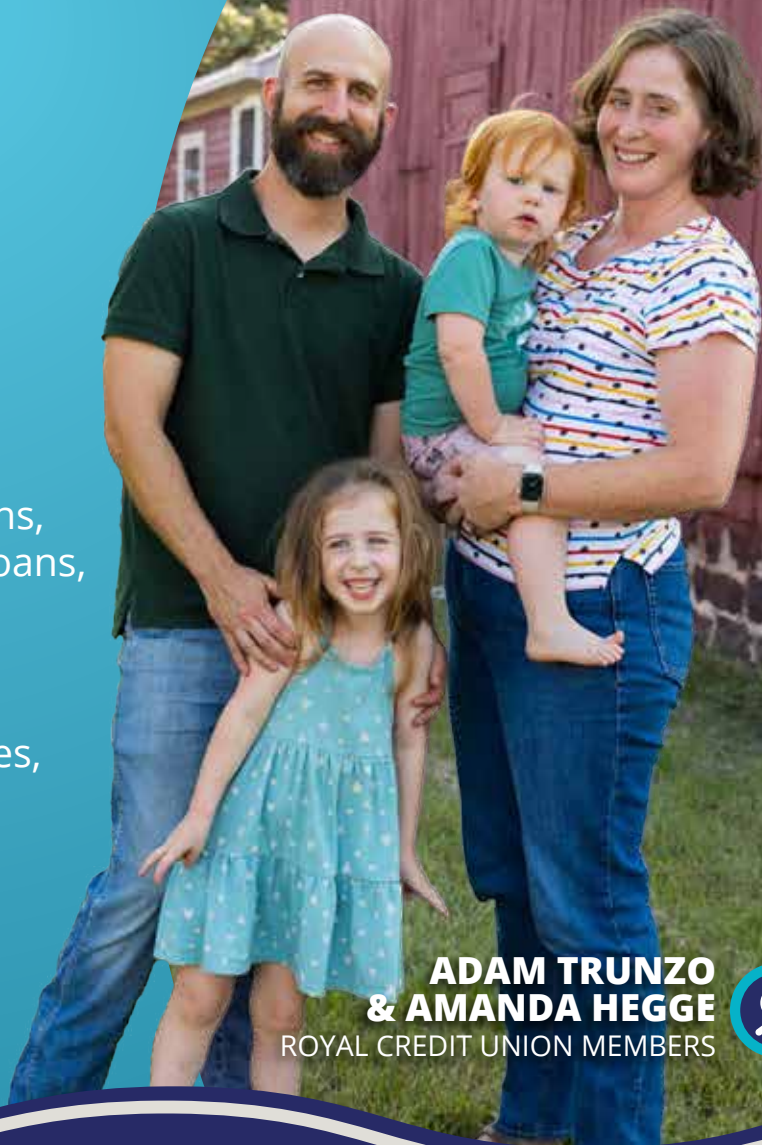
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With an emphasis on equilibrium and personal growth, ***5ive for Women*** encourages the on-the-go gal to pause for self-nurturing, through insightful articles and thought-provoking features - supporting the not-so-simple balance between faith, family, friends, fitness, and finance.

At ***5ive***, we are advocates of healthy priorities and fitness for life, while striving to motivate, energize and inspire camaraderie of the Chippewa Valley sisterhood.

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Fall Fun
AND FITNESS!

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EDITOR'S NOTE



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*The brokenhearted are the bravest among us.
They dared to love.*

~Brené Brown

Hello, my sweet friends. I hope that you are enjoying this gorgeous summer that Central Wisconsin has served us. As I write this, I am still in the flannel I sported all weekend at Country Jam—enjoying a late-in-the-day coffee, as I just spent the last two hours looking for my readers (finally breaking down, running out to buy a new pair), only to find the glasses I was looking for on my head. That, my dear, is a bath of vulnerability, truth, and a splash of ADHD.

The brokenhearted were indeed the bravest among us, as “they dared to love.” The brokenhearted have lost a loved one and live long after everyone else seems to have moved on. The brokenhearted work jobs, take care of children, and put smiles on their faces—all while trying to mend

broken hearts. The brokenhearted dared to love, opened their hearts and took a risk; and even though they came up short, they dared. That is bravery. A broken heart, however, does not equal an unhealed heart. My heart is overjoyed with the unique gifts I have been given, and to see my tribe of five all living their best lives has given me pure mama bliss. My heart is swelling; but with heart swelling, there has been a side of heartbreak.

Gus took a leap of faith this summer and decided to leave friends and family to attend a campus ministry program in South Carolina. It has been a life-changing journey for him. I had the opportunity to visit him quickly and learn a bit more about his experience. Amazing, tough, tearful, loving conversations. I tearfully said goodbye to the boy I once knew and hung out with this incredible man who is my son. He is a man on fire for his faith, who vulnerably shared his wisdom and grit and took full responsibility for his life. Godspeed, my sweet boy, for you have found what many people spend their lives chasing and never find. The brokenhearted are the bravest among us, and he is one of the bravest.

The side of heartache has me saying goodbye to the person I once was, the person who was a desperate people pleaser. I am saying goodbye to the person who would sacrifice her peace to ensure everyone else wasn't uncomfortable. I am profoundly sad and heartbroken that setting a boundary and sticking to it means I must have the courage to love myself despite disappointing others. Ladies, it's much easier in theory than practice. The brokenhearted are the bravest among us. I am heartbroken for the girl that didn't know her worth and still questions if she is enough. That woman is enough just the way she is, with all her scars and imperfections. The brokenhearted are the bravest among us.

I am heartbroken for all those who struggle to realize how incredible they are just by being themselves—struggling to release toxic shame and embrace healthy connection...

Shame is “the intensely painful feeling or experience of believing we are flawed and unworthy of love and belonging—something we've experienced, done, or failed to do makes us unworthy of connection ... The focus is on self, not behavior. The result in feeling flawed and unworthy of love, belonging, and connection ... Shame is never known to lead us toward positive change” (Brown, n.d.).

Connection is “the energy that exists between people when they feel seen, heard, and valued; when they can give and receive without judgment” (Brown, n.d.).

We all deserve belonging and connection. My hope for all of you, my beautiful, faithful readers, is that you can find and cultivate the relationships you were meant to have with others and yourself. That you know your worth and value and that you are enough.

This fall fun and fitness issue is full of things to challenge mind, spirit, and body. Enjoy the summer's end; welcome in the first feels of fall and all the exciting opportunities a new season may have in store. I hope you never have a broken heart; but if you do, remember you are the bravest among us.

The journey continues in faith, family, friends, fitness, and finance.

Jennifer V Theisen
Publisher & Editor-in-Chief

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The Importance of Fitness in My Daily Routine

By Jennifer N. Brown,
Attorney at Weld Riley, S.C.

I was delighted to learn that this edition's theme in 5 for Women is "Fitness," and that I could write about something that is such an integral part of my day. Readers may know that I practice in the area of Family Law at Weld Riley, S.C. What you may not know is that I am an avid runner, tennis player, and lover of all forms of exercise and outdoor activity. In the practice of family law, I have found that I am able to best serve my clients if I have interests and activities outside of the office that help me to alleviate stress.

I grew up playing soccer and tennis, though soccer was my primary sport. I played on soccer teams that won state and regional tournaments. I traveled all over the country and to Canada. I played on the Olympic Development Team. I formed friendships through soccer that have lasted to this day. Organized sports taught me so much about teamwork, but they also fostered in me a love of movement. I love to sweat!

While my soccer days are long gone, I still carve out time each day to exercise and find ways to challenge myself. As an adult, I took to running. While I loved playing soccer, I despised our "running days" at soccer practice. I now see the benefit of speed and endurance work, but I certainly didn't appreciate it back then! Running requires no equipment—just a pair of shoes and some workout clothes. To challenge myself in running, I began by running 5K races. Gradually, those became 10Ks. To date, I have run 11 half-marathons and 4 full marathons. I've run races in Iceland, Sweden, and all over the United States. This September, I will complete my 12th half-marathon with my niece.

I find time each day to run. I have a streak going whereby I must run at least

one mile every day. Some days, I run far more. Some days, I stop at only one mile because it is either a rest day, or I have other activities planned. But that time each day is just for me. I plan my days around when I might be able to run. By doing so, I prioritize my health, both mental and physical.

Tennis is another love of mine. It is physically demanding and is a great form of exercise. But, more importantly, it's fun! Each Monday evening, I meet other women in my tennis league for a match. In addition, I take private lessons several times per month. Tennis never feels like exercise to me despite working up quite a sweat. The key is to find something you love that will get you moving each day.

As women, we have so much on our plate—careers, families, friends. It is easy to prioritize everyone or everything else. I encourage you this month to find a bit of time each day to exercise. That time will look different for everyone. Perhaps it is taking a walk, or lifting weights, or a good old-fashioned group cardio class. The nice thing about exercise is you can do it on your time and with whatever equipment you do (or don't!) have. So, take some time to prioritize your physical and mental health. I promise you, you will never regret working out, but you will always regret the decision not to.

Jennifer Brown is a shareholder at Weld Riley, S.C., where she focuses her practice on all areas of family law. Prior to joining Weld Riley, S.C., Jennifer worked in global business development at a medical device company. Prior to that Jennifer was a partner at a different Western Wisconsin law firm, where she also focused on family law. When not working, Jennifer enjoys running, cycling, cooking, traveling and theatre.



Image courtesy of Adobe Stock. Bio image courtesy of Leslie Duffy Photography

Courageous Women Issue is next!

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Touched By An Angel

A Poem by Maya Angelo

We, unaccustomed to courage
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live coiled in shells of loneliness
until love leaves its high holy temple
and comes into our sight
to liberate us into life.

Love arrives
and in its train come ecstasies old memories of
pleasure
ancient histories of pain.
Yet if we are bold,

love strikes away the chains of fear
from our souls.

We are weaned from our timidity
In the flush of love's light
we dare be brave
And suddenly we see
that love costs all we are
and will ever be.
Yet it is only love
which sets us free.

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The Gentle Giants of Priory Farms

By Katie McKy

Photos by Leslie Duffy Photography

Beth Ivankovic, a Cotswold Sheep shepherd and co-owner of Eau Claire-area Priory Farms, was a pharmacist in her earlier career. A second career isn't uncommon, but it usually means switching to a parallel track, like an actor becoming a musician or an English teacher becoming a writer.

Ivankovic did carry some of her science-based analytical background into raising sheep. For example, a pharmacist is acutely aware of the declining effectiveness of antibiotics due to their overuse, which gives bacteria more and more chances to develop immunity to them. Likewise, medications long used to kill parasites in sheep are becoming less effective. So, Ivankovic looks away from factory-made medication to natural, proactive ways to reduce parasites.

"All rudiment animals have parasites, but I minimize their dependence on anti-parasitic medication by rotationally grazing," Ivankovic said.

Moving the sheep from one part of a pasture to another breaks up the parasite life cycle.

"This way, I can manage the parasite issues with the least amount of anti-parasitic medication," she said. "This approach hits a bunch of my passions: medication resistance, improving the world, foresight in land use, and farming soil."

To Ivankovic, "farming soil" means steadily improving the soil. It's more work to move the sheep from pasture to pasture, but doing so spreads their soil-enriching manure over Priory Farm's 40 acres. Ivankovic even places their winter hay bales in different spots for the same reason. It's more work, but moving the hay moves the sheep, which keeps enriching the soil and even improving water quality.

"I make the sheep walk out to the bales of hay and along the way and back, they spread their nutrients," Ivankovic said. "Better soil absorbs more moisture, which filters rain better, and purifies the water that ends up in our aquifer."

Moving sheep helps the earth in another way.

"Sheep help the land by growing a stronger pasture," Ivankovic explained. "Their grazing stimulates growth, which makes a stronger root base. However, if you let an animal keep eating grass and they

go too far down, it tells the plant to stop growing because something is wrong. Moving sheep means more species of grasses, which make a more diverse, more resilient, and healthier pasture."

You might wonder why Ivankovic shucked her white lab coat to move into shearing the white coats of Cotswold sheep, which produce the world's whitest wool.

"I always, always wanted to live on a farm," she said. "I grew up in southeastern Wisconsin, and my dad owned an aluminum smelter foundry, which is as far from farming as one can get. He was an aluminum recycler -- one of the first. He'd melt it into ingots so that it would be reused, but I always wanted animals, and we just had dogs and gerbils."

When 40 acres abutting their farmhouse went on the market, the Ivankovics bought it, but not with any specific intent. Then her husband Slavko suggested that they do something with it.

"Local farmers said it was great pastureland and suggested cows," Ivankovic said. "Growing up in the city, cows seemed really big."

So, Ivankovic took a shepherding course.

"I knew some friends who were raising sheep, and I thought if they could do it, we could too," she said.

They started with just four, and they had to be hardy enough to be outside in Wisconsin winters, as they didn't have a barn.

The Cotswold sheep were perfect. They'd been introduced to Great Britain by occupying Roman soldiers who needed a way to stay warm in those northern winters. However, they do more than keep one warm.

"They're easy keepers and good moms with great wool," Ivankovic said. "They're a lovely first-time sheep for people who didn't know what we were doing."

Beth and Slavko got up to speed by tapping the generous wisdom of other shepherds from coast to coast.

"The mentors I've met



through this are one of the best things about shepherding,” she said. “Sheep people are wonderful and always willing to help. I have some shepherd friends on speed dial. They’re across the United States and some are local. One turned 93 last summer. He had run a 1,000-sheep ranch in Wyoming. He would walk me through all problems. He was so calming, so knowledgeable. All my mentors are fantastic shepherds and so willing to help.”

Today, Ivankovic pays it forward by serving as the Vice President and interim Secretary for the American Cotswold Record Association.

The Ivankovics also have two livestock guardian dogs to help.

“They’re Great Pyrenees/Akbash mix, weighing between 100 and 110 pounds,” Ivankovic said. “They protect our sheep from coyotes mostly, but also the occasional bobcat or fisher. Just their barking and running along the fence keeps predators out.”

Even with multiple hands and paws pitching in to keep the sheep healthy, happy, and safe, some days are long.

“At lambing time, it’s 24/7 of us checking at least every two hours to make sure they have food, water, and hay,” Ivankovic said.

“Otherwise, we have to move them every three days to a new section of grass in the summer. There are also sheep shows, spinning wool, and daily chores. In a pinch, we can do the chores in an hour, but some days, it’s ten hours of fixing fences and working with the wool.”

Ivankovic loves all the work.

“Cotswold wool is fantastic to spin and great in weaving, knitting, and crocheting,” she said. “It’s also great for natural dying. I hope to have classes on all this one day.”

She also loves the history of Cotswold sheep. When the Romans left Great Britain, they left their Cotswold sheep behind. Those sheep multiplied and multiplied and forever changed England’s comely Cotswold region and Great Britain, too. It was said that by the early medieval times, “half the wealth of England rides on the back of a sheep.” That wealth built Cotswold’s world-famous churches, financed by wool merchants and called “wool churches.” Travel across the Cotswold region, and you’ll drive on many Sheep Streets, Shepherd’s Lanes, and Wooly Roads.

Cotswold wool is rumored to have been the wool of the Golden Fleece, but it’s no rumor that it’s the wool that made the coats of Great Britain’s world-conquering, world-famous red coats. Ivankovic loves them for all these reasons and more.

“I love the animals. It’s such a joy to be with them,” she said. “Their nickname is the gentle giants. They’re super sweet. You watch them deliver a lamb and you think, ‘This is a miracle.’ They’ll be cleaning one lamb and

pushing another to nurse. They’re always on your mind.”

And the sheep make for sublime moments.

“What surprised me is how much we love it,” Ivankovic said. “We’ve become homebodies because we love it, walking out after dinner and checking on everybody. It’s so much fun to see animals grow and thrive. And we’ve met so many fantastic people doing fiber arts. I’ve always been crafty, but now I get to play with their wool, too. I love to spin and weave, too.”

Lastly, Ivankovic loves playing a part in keeping a breed that once dotted hillsides by the millions, but is now increasingly rare.

“We need to save these heritage breeds,” she said. “Genetic diversity makes for a healthier world. All these different breeds and wools all have great uses. Even the meat end of things is important, as Cotswold are supposed to have a really wonderful, mild meat. More people need to raise sheep.” 🌿

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Fun with Friends in the Valley and Beyond

By Katie McKy

There's no better season than fall for fun with your friends. It's not too hot. It's not too cold. The summer rush has ended. Insects are gone. So is the chance of sunburn. Humidity is also gone, which makes the air so clear that everything is more vivid. So, where to go? Here are some possibilities, near and far.

Autumn's Colors

It's fall, so you'd have to be cuckoo as a clock to not go and see the trees. Here are four nearby places to do just that:

Mount Simon Park

It's called MOUNT Simon, meaning there's a mount to climb. You'll not only see the trees in their fiery, fall colors, but also glittering blue Dells Pond. If you need a break from the short, steep climb, there's a putting green-flat disc course.

Elk Mound Castle

Just outside the city is Elk Mound Scenic County Park. It has a castle atop a hill that gives you great views in all directions.

Hoffman Hills State Recreation Area

A little way beyond Elk Mound, to the west and north, is Hoffman Hills State Recreation Area. Trails crisscross it, it has a bucolic pond, and there's a fire tower at the top of the highest hill. Yeah, it takes some work to reach the top of that tower, but it's so worth it.

Big Falls County Park

Just 20 minutes from Eau Claire, Big Falls County Park has its eponymous waterfalls, but it, too, is a great place for sweeping fall views.

Water Street!

When we were young, some people would declare us

indoor girls or outdoor girls, but if you're the kind of woman who wisely checks both boxes, then Eau Claire's Water Street and UW-EC campus await you.

College campuses are at their comfiest and comeliest in September and October, which movies directors have long known. There's the comfort of perfect weather, backdropped by the best trees you're likely to see in the Valley. If you're an alumna, nostalgia multiplies the pleasures.

Cross the Chippewa on the pedestrian footbridge and make your way on the Chippewa River State Trail to the Nucleus. The booths are cozy, the crepes range from savory to sweet, and the baristas hit every sensory note. If you've walked long enough to develop a hearty appetite, consider the El Presidente, where hashbrowns are topped with corn and red, green, and poblano peppers. Then come cotija cheese, chipotle chorizo and two over-easy eggs, with sour cream, fresh cilantro, and fresh fruit and toast on the side.

Enter at the back, exit at the front, cross at the light, and enjoy Details, Eau Claire's venerable women's clothing store. Its owner, Mickey Judkins, is more a curator than a buyer, and her staff are as passionate and experienced about fashion as she is. Willow, a gift shop a mere block away, feels big-city chic, and its owner is also creative and hands-on, which you see in its charming array of jewelry, repurposed vintage clothing, playful cards, and much more.

If it's not too early in the day, stop at the Joynt, which is the love child of a dive bar and the Rock and Roll Hall of Fame. Rock and Roll history happened here, as well as history of jazz, literature, blues, and poetry. Mike Perry, the New York Times bestselling author, waxed



about
its cool. I had a friend from Boston visit, and I took her to the Joynt. She said, “Eau Claire is way cooler than I would have guessed.” It has a great jukebox, cheap beer and bartenders who are passionate about their career.

Road Trips!

There’s more to explore just across the border. Many of America’s malls, that quintessential teenage hang-out of the seventies, eighties, and nineties, might be shuttered from coast to coast, but the Mall of America is still going strong; once you enter it, you’ll realize it just keeps going and going and going. It’s so much more than merely stores, but they’re there by the scores. It’s as if amusement parks and live entertainment and retail and escape rooms and 3-D adventures decided to throw a perpetual party...and invited everyone!

If you’re looking for a day with a little less shine, the Minnehaha Mile is a thrifters’, crafters’, and antiques’ dream. It puts the F-U-N in funky.

The Midtown Global Market delivers on its name. There are products from around the world, as well as food from around the world. All the colors, spices, and languages mix in a heady mélange. There’s also free live music, dance, and arts, as well as tours and demos. It truly is all that.

If you want something quainter and quieter, the Linden Hills district delivers. It’s on the Como-Harriet streetcar line, and its charm just begins there. There

are boutiques that won’t remind you of any others you’ve shopped, and cafes that will make you say, “Hey, girls, let’s do this again next week!” Be sure to try a rhubarb raspberry galette, where the acid of the raspberries and rhubarb is counterbalanced by the nutty sweetness of the almond paste. It is to drive for! 🍏

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The Yoga Plant

A NURSE PRACTITIONER HEALS IN MORE THAN ONE WAY.

By Katie McKy Photos By Leslie Duffy Photography

Kelli Cook, the founder and owner of The Yoga Plant at 501 N. High St. in Chippewa Falls, was a full-time nurse practitioner from 2012 to 2022.

"When I opened the studio, I cut back to about two days per month at the St. Joseph's Wound Care Center," Cook said.

For Cook, yoga is a chance to be proactive for good health, rather than simply

Of course, The Yoga Plant also works on the body, and uses the heat of infrared heaters to increase more than temperature.

"Radiant heat waves are like the sun," Cook said. "They transfer warmth to the body, gently increasing circulation, providing pain relief, and increasing blood flow for healing inflammation."



reactive, and Cook believes that a healthy body begins with a healthy mind.

"Our thought patterns are something that we can practice and little-by-little, change in a way that fosters gratefulness, confidence, presence, peacefulness, and joy."

Much like Jimmy Buffett, who sings that changes in latitude produce changes in attitude, Cook urges her students to place themselves in healthy places.

"The more you surround yourself with uplifting activities, people, and environments, the more those types of thoughts, feelings, and behaviors will become instinctual and habitual from moment to moment," Cook explained. "It's a snowball effect; the better you feel, the more you gravitate towards uplifting experiences and thoughts, as well."

Cook's examples of uplifting experiences include being in nature, practicing yoga, and intentionally reminding yourself to look at things from a state of gratefulness.

"Operate from a state of peace, rather than from a state of lacking and fear," she said.

The Yoga Plant is a place of peace.

"The tools used in yoga and breath work include discussing intentions with our class that offer a framework for building self-love, being present in the moment, having peaceful, calming thoughts and feeling the freedom to be joyful," Cook said. "The tools are really a framework and a step-by-step process during our yoga practice of bringing ourselves to the mat, both mentally and physically, and then unwinding from the busy-ness of life through the breath and through yoga, using cues and discussing intentions that help encourage empowering thoughts and energy."

At The Yoga Plant, you shuck restricting thoughts.

"We work at letting go of guilt, blame, shame, and the would-have, should-have, could-have type of thoughts that can be self-defeating," Cook said.

The heat improves flexibility by warming up the musculoskeletal system.

"This makes poses easier and more effective with greater range of motion," she said. "A 2013 study of hot yoga found that after eight weeks, yoga participants had greater flexibility in their low back, shoulders, and hamstrings than the control group."

An added benefit is that you can burn more calories with a heated yoga class than a non-heated class.

"A 160-pound person can burn around 183 calories an hour with traditional yoga," Cook said. "Turning up the heat helps you burn even more calories. According to researchers at Colorado State University, the calorie burn can be as high as 460 for men and 330 for women during a 90-minute hot yoga session."

The bennies go on and on.

"Heated yoga builds bone density. Supporting your weight during a yoga pose can help build bone density," Cook said. "A 2014 study of women who participated in hot yoga over a five-year period found that premenopausal women had increased bone density in their neck, hips, and lower back."

Hot yoga also reduces stress and increases self-efficacy, the belief that you have control over your behavior and social environment. Yoga, hot or not, relaxes you and improves your mood. According to the American Psychology Association, it can lessen depression, too.

"There is a 2017 review of 23 different studies that focused on yoga as a treatment for depression, which concluded that yoga is an effective way to reduce depressive symptoms," Cook said.

And according to a 2014 study, just one session of hot yoga is enough to get your heart pumping at the same rate as a brisk walk (3.5 miles per hour). Furthermore, it reduces blood glucose levels.

"While any type of exercise can help burn energy and reduce circulating levels of glucose in your bloodstream," Cook said, "a 2013 study found that older adults with obesity achieved the highest benefit on blood glucose from hot yoga."

If you still need something more to be persuaded, hot yoga nourishes the skin.

"One of the benefits of sweating in a warm environment is that it can improve circulation, bringing oxygen- and nutrient-rich blood to skin cells," Cook explained. "This, in turn, may help to nourish the skin from the inside."

In short, hot yoga is all that AND a family-sized bag of chips.

The people who take hot yoga classes at The Yoga Plant agree. They report improvements from better sleep to less knee pain and inflammation to better digestion with improved bowel habits and less sugar cravings. One person even stated that a hot yoga class makes her feel better than a massage. Of course, Cook doesn't simply heat a room with a floor heater. She also offers temperature options.

"We offer a variety of temperatures in our classes from room temperature up to 105. I have opted to heat with infrared panels for the benefits of infrared heat. It is also energy efficient, clean, and low maintenance with user-friendly temperature controls," Cook said. "I worked with a company called Heating Green to formulate the correct number of panels for our building and climate, and I am very happy with our results."

Cook is also happy with the support she's received from fellow business owners.

"It takes time to learn so many new things, to dig in deep and keep the focus of why I am doing what I'm doing and my mission," she said. "There are so many things to consider from the business end of things, but I am pleasantly surprised how receptive and open the community has been!"

And being her own boss has its substantial perks.



"I love the freedom to make choices that follow my mission to bring more presence, peace, and joy into our lives," she said. "It is such a joy to see and hear people experiencing those things, and it validates everything we do!"

They do much more than hot yoga at The Yoga Plant.

"Our singing bowls are used to make various frequencies that resonate with us for certain purposes and various healing," Cook said. "We have Tibetan bowls, crystal singing bowls, and crystal pyramids at The Yoga Plant. We offer these with restorative and occasionally yin classes. We also do yoga nidra meditation with sound bath and will start those back up again in the fall. We also offer it in some of our youth programming when appropriate."

In aggregate, The Yoga Plant's offerings welcome everyone.

"I strive to offer a space that is welcoming and accepting with offerings that are authentic to our purpose," Cook said. "We are transparent and consistent in our offerings, so that our clients know what to expect and can rely on us. I enjoy getting to know our customers to show them that I care about who they are and why they are at The Yoga Plant."

Cook also enjoys answering questions.

"I feel that The Yoga Plant is enriching for different people in different ways and that if you show up for yourself on the yoga mat, you'll naturally find for yourself exactly what you need in the moment," she said. "We strive to make all feel welcome to pop in, no matter what they look like or feel like. We are just happy you are here!"

Cook isn't the only one who feels this way.

"The teachers are all so wonderful with varied training and experience and rich with yoga passion," she said. "Our yoga class attendees rave about our teachers!" 🌟

BOOKMARK

*Book Review by
Maureen Therou*

HELLO BEAUTIFUL

By Ann Napolitano

I was planning on reviewing an entirely different book for the magazine, but after just finishing *Hello Beautiful*, I knew this was the book I wanted to share with you.

This is a story about family with all the intricacies of being bound together, pulling apart and then reuniting. It is both heartbreaking and exhilarating. It's about love, happiness, sorrow and heartbreak.

About the Author:

Ann Napolitano has written four other novels, one of which was *Dear Edward*, a New York Times bestseller. She received a MFA from New York University and taught fiction writing at Brooklyn College. She lives in Brooklyn with her husband and two children.

I fell in love with this family, feeling its love, loss, failure and triumph. Napolitano makes the characters come alive and become unforgettable. The author also weaves in a bit of the classic *Little Women*.

It is a wonderful tale of loyalty and love; a story I will long remember.



BUDGETING FOR YOUR FUTURE:

Create an Accurate Budget That Works By Kimberly Blaker

Today, only 1 in 5 Americans has enough savings to cover a surprise \$1,000 bill, according to a 2020 survey by bankrate.com. Yet, a 2013 Gallup Poll found that only one-third of Americans prepares a budget. As a result, millions of Americans are in financial distress because of their debts and spending habits.

Without a budget, even some of the savviest individuals live with ongoing financial struggles. When finances are tight, creating and using a budget is vital to both preventing financial difficulties and attaining financial security. It can make the difference in being able to save for vacations, a home, or retirement.

The Negative Side - calculate your monthly expenses

Budgeting consists of determining your income and expenses, making necessary adjustments to your cost of living, and following your budget religiously.

The first step in creating a budget is to determine your monthly income and expenses. One of the biggest problems in budgeting (aside from failing to follow it) is the failure to include all costs. It's an easy oversight with expenses you don't incur on a regular schedule, such as vacations, gifts, auto maintenance, clothing, and extracurricular activities. Bills paid quarterly or annually, such as life and homeowners insurance or property taxes are often forgotten, as well.

Another error people make is the temptation to budget for the best-case scenario with fluctuating bills, such as gas and electricity. Be sure to determine the average cost over 12 months, or budget for the high side.

Finally, small day-to-day expenses are frequently overlooked. Over a month, these add up to a heap of change. This includes eating out, buying a newspaper, school lunches, pet expenses, entertainment, or stopping for a coffee. Other overlooked costs include replacing a toaster, repairing the dishwasher, and the countless other repairs and replacements over a year. Brainstorm and create categories for all these types of expenses to include in your budget.

Now determine your monthly expenditures for bills that fluctuate from month-to-month by adding up the previous year's bills. Add 5% to account for inflation. Then divide by 12 to get a monthly average.

For categories like gifts or clothing, calculate what you spend in a full year. When totaled up, this is often an eye-opener. Under this category, include back-to-school shopping, outerwear, footwear, underwear and socks, sportswear, and work wardrobe. Add the

total expense for the year, the+654n divide by 12 for your average monthly spending.

The Positive Side - determine your monthly income

Determining your monthly income is simple if you receive a consistent hourly wage or salary. Just multiply your weekly take-home pay by 4.3 weeks since there are nearly 4 1/2 weeks in a month.

If your income varies because of commissions, overtime, or self-employment, calculate your average weekly pay, then multiply it by 4.3.

The Balancing Act

To determine the difference between your monthly income and expenses, add up each column individually. Then subtract total expenses from total income.

Hopefully, you're earning more than you're spending. If so, you can create a savings plan for a home, retirement, or emergency savings.

If you have a negative difference, you'll need to cut costs. Place a checkmark next to each item you can't reduce. This might include mortgage or rent and fixed loan payments.

Next, from the items that don't have a checkmark, determine which are unnecessary, and begin cutting or reducing. Your cable connection might be an excellent place to start. The vast number of channels offered by cable companies often keep kids and adults alike glued to the TV. The benefits of not having cable might help justify cutting the cost.

Other items you can reduce include dining out, entertainment, vacations, and gifts. You might also be able to reduce some of the essential categories, such as clothing, grocery, and miscellaneous expenses. First, determine how much you must spend to have your needs met. Then continue cutting and reducing until your budget balances, or preferably, has a positive balance to cover savings, emergencies, and miscalculations.

Keep in mind when making reductions, you need a realistic, detailed plan you're able to stick to. You might want to devise a plan to reduce several costs rather than completely eliminating a couple, if it helps reduce your temptation to break the budget.

Don't Get Sidetracked

The final step in budgeting is to stick to it. To remain within your budget, track variable expenses such as vacations, entertainment,

clothing, gifts, and miscellaneous. Buy a ledger, and label a separate page for each category. When you spend, log the expense to ensure you don't go over your allotment by month's end.

Also, keep in mind, when extra cash is floating around, it's tempting to assume the money's available to spend. Remember, your budget is based on averages. This means the extra \$100 or \$1000 sitting in your bank account must be available to cover another expense down the road, such as property taxes or back-to-school shopping.

Attaining financial security requires self-discipline to live within your means. By setting up an accurate budget and sticking to it, you'll not only avoid debt and financial hardship, but the stress that usually accompanies it. 🍷

Kimberly Blaker is a freelance writer. She also owns an online bookshop, Sage Rare & Collectible Books, specializing in out-of-print, scarce, signed, and first editions; fine bindings; ephemera and more at sagerarebooks.com



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Foodie Forum



Happy tailgating season!!! According to some history circles tailgating originated at a 1926 Packer football game in which the fans brought a picnic and enjoyed the game from the back of their trucks. Others have it dating back to the 1890s with horse and buggy's at a Rutgers football game. Either way fall sports events are closely tied to picnic food. I have included a friend's from Syracuse, NY chicken recipe as well as a family favorite appetizer and my late father-in-law's "grandpa chuck's" famous cookies. Enjoy the beautiful fall with the last of outdoor eating weather and sporting events!!

Bon Appetit, Lanette

Lanette Hesse lives with her husband and three children in the Eau Claire area. When she is not computer consulting, volunteering, or enjoying outdoor activities, she loves to be in the kitchen cooking for her family and friends.



Photo Credit: Mary Moua

COWBOY CAVIAR

- 1 can black eyed peas
- 1 can black beans
- 1 can showpeg corn
- 1 small jar pimento
- 1/2 chopped red onion
- 1 cup chopped celery
- 1 cup chopped red or green pepper
- 1 jalapeno, seeded
- 1/4 cup minced cilantro
- 4 tbsp olive oil
- 2 tbsp red wine vinegar
- 2 tsp kosher salt



*Bon
Apetit!*

SPATCHCOCK CHICKEN WITH DR. BAKER'S CORNELL CHICKEN

For the Basting Sauce:

- 2 cups cider vinegar
- 1 cup vegetable oil
- 1 large egg
- 2 tbsp salt
- 2 tsp ground black pepper
- 1 tsp poultry seasoning



My friend parboiled. Boils for a few minutes in marinade (heads up apple cider vinegar is very odoriferous) we boils outside for about 15 minutes and then grill to get that char (oh yeah and Smokey flavor and smell).

CHOCOLATE CHIP CHUCKS COOKIES

- 3 cups All Purpose Flour
- 1 tsp Salt
- 1 tsp baking soda
- 1 cup sugar
- 1 cup brown sugar
- 2 sticks butter softened
- 2 tap vanilla
- 12 oz chocolate chips

Preheat oven to 325. Beat all ingredients in a mixer except chocolate chips. Stir in chocolate chips with spatula. Drop on greased cookie pan by large spoonful 3 inches apart. Bake 15 minutes. My father in law always had these in the freezer when the grandkids visited.

GOODBYE SUMMER

Time to get ready for cooler weather ahead!



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