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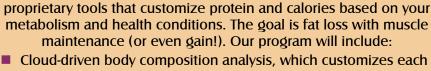
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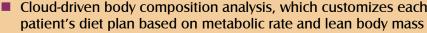
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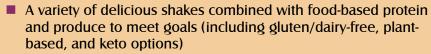


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With an emphasis on equilibrium and personal growth, *Sive for Women* encourages the on-the-go gal to pause for self-nurturing, through insightful articles and thought-provoking features - supporting the not-so-simple balance between faith, family,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

At *Sive*, 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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## **EDITOR'S NOTE**



## The Fiery Spirit: A Woman's Wisdom, Courage, and Ginger Hair

In the depths of adversity, there exists a woman whose spirit burns bright with wisdom, courage, and a fiery mop of ginger hair. She has traversed the treacherous paths of hell yet emerged with a sense of humor that can light up the darkest of rooms. She embodies the resilience and strength that comes from facing life's trials head-on, all while embracing her unique identity.

With each step she takes, her ginger hair serves as a vibrant symbol of her individuality and strength. It is a crown

of fiery determination, reminding the world that she is not to be underestimated. Like her hair, she refuses to blend into the background, instead embracing her distinctiveness with pride and confidence.

It is her sense of humor that truly sets her apart. In the darkest moments, she finds a way to weave laughter into the fabric of her existence. With a quick wit and a mischievous smile, she lightens the burdens of those around her, reminding them that even in the midst of chaos, there is room for joy. Her humor is a shield, protecting her from the weight of her past and empowering her to face the future with a lighthearted spirit.

This woman knows that resilience and strength lie within every woman, reminding us that we too can rise above our circumstances and embrace our unique identities. Her ginger hair serves as a beacon of hope, a reminder that even in the face of hardship, we can find the courage to shine brightly.

My amazing faithful readers, may our Courageous issue inspire you to embrace your imperfections. As we enter this busy season, may you realize that perfectionism is an illusion and that true strength lies in embracing your imperfections. Celebrate your quirks, flaws, and idiosyncrasies, knowing that these are what make us unique. Embrace this season with a healthy dose of self-acceptance and a sprinkle self-deprecating humor. Show the world it's okay to stumble, to make mistakes, and to laugh along the way. Courageous women armed with wit and wisdom, light up the world with their presence. They remind us that courage doesn't always have to be serious and solemn; it can be playful, witty, and full of laughter. So, let's celebrate these remarkable women who navigate life's challenges with a twinkle in their eye and quick- witted remark on their lips, and together let's unleash the fierce and fabulous within us.

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

Publisher & Editor-in-Chief



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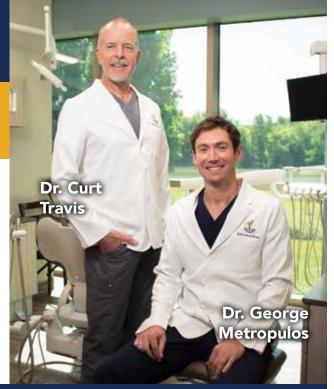


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"We have an unknown distance yet to run, an unknown river to explore.

What falls there are, we know not; what rocks beset the channel, we know not;

what walls ride over the river, we know not. Ah, well!"

### - John Wesley Powell, Grand Canyon Explorer

Growing up in the 70s and 80s, it seemed like "diet and exercise" were all the rage — the magic key to a "healthy" life. I remember seeing a lot of grapefruit, cottage cheese, Tab "diet" soda, and jogging in my mom's circle of friends. Flash forward to today, and I have to wonder if our current obsession over kale, Coke "Zero Sugar" soda, and ultra-marathons are just the logical next step in our "diet and exercise" evolution. But are we truly healthier? Happier?

I have been a long-time fan of Dan Buettner and his work on the "blue zones." Buettner is a National Geographic explorer, journalist, and author of the book Blue Zones: Lessons for Living Longer from the People Who've Lived the Longest who noticed trends among the world's "longest-living" communities. Members of the blue zones not only tended to live longer, but they also enjoyed a higher quality of life into their old age. In addition to observations about similar "diet" and "exercise" habits, there are other things that are equally important in these long-lived communities — having a sense of purpose and finding your "right tribe" or "moai." Moai is defined as "a group of lifelong friends; a social support group that forms in order to provide varying support for social, financial, health, or spiritual interests."

I am here to tell you that establishing my own "moai" of "sole sisters" has brought immense joy to my life in ways that no food, drink, or solo run ever has. I am fortunate to belong to a group of friends that loves to run and do life together. We consistently set goals for ourselves and generally keep moving forward while offering support to one another along the way. This group of women inspires, encourages, challenges, and supports me in all of my pursuits — on and off the road.

In January of this year, one member of our early-morning crew suggested that we consider hiking the Grand Canyon together in the fall. Not knowing what we were in for, but happy to do whatever it was together, all seven of us offered an enthusiastic "yes!" But first, we had to figure out some math

About 25 miles. That is the approximate distance from one "rim" of the Grand Canyon to the other. Specifically, we planned to hike "Rim to Rim" (R2R) from south to north in one day. This experience is exactly like climbing a mountain — in reverse! Instead of starting in the foothills and climbing up to the summit (and back down again), our journey had us starting on a cliff and climbing down to the valley (and back up again). No one knows the R2R exact distance for sure because there can be detours due to construction on the water lines and trails in addition to the whimsy of exploring hidden gems "off the beaten path."

One such "gem" for us was a round-trip excursion to Ribbon Falls — a hidden waterfall and lagoon that resembles Shangri-La in the middle of a desert. A visit to Ribbon Falls is definitely worth the diversion, but we had to be prepared to do a little orienteering, bouldering, river crossing, and bushwhacking to get there! There were several moments of trepidation when a slip off a rock produced some serious self-doubt. Initially, I was trying to cross the river using my hiking poles. Things were not going well when I heard one of my sole sisters shout, "Trust your feet!" She encouraged me to put my poles away and find stability in a lower position using my hands to climb along the rocks, if necessary. That phrase meant more to me than simply finding a better way to traverse a river crossing. My friend's words encouraged me to trust myself more

in the whole experience. This is how true inter-personal growth occurs: helping each other overcome obstacles, believing in yourself, and emerging stronger together. Ribbon Falls was unanimously the favorite part of our journey. Our time spent underneath the glimmering falls and in the cool lagoon not only provided a cold plunge for our weary legs, it also sparked a bit of levity and play that refreshed our spirits! Watching my friends splash, float, and belly-laugh like kids is a memory I will treasure forever.

Another number we kept an eye on throughout our training was the temperature in the Grand Canyon. The bottom of the canyon is called "Phantom Ranch," and it was consistently above 110 degrees Fahrenheit this summer. The possibility of heat-related illness (and in the most extreme cases, death, which unfortunately occurs in the Grand Canyon each year) was our biggest concern. There is a saying by those who take on the R2R challenge: "Climbing down is optional, but climbing up is mandatory." We trained in the hot, humid Wisconsin summer with 15-pluspound backpacks to approximate the hardship of severe heat and altitude in the canyon. Our training "math" included climbing (ascending and descending) 3,000-5,000 stairs at a time on various nature paths as well as weekly long hikes. All the while, I balanced the excitement I had for the spirited adventure we were about to undertake with the respect I had for the canyon's potential adversities — treacherous terrain, rattle snakes, and especially the extreme heat. A quote from Kara Lawson, the great Duke women's basketball coach, says it all: "Preparation doesn't quarantee a result. It quarantees growth." As it turned out, the high temperature on the day of our hike was just above 100 degrees, so we were both surprised and relieved. We certainly came prepared with plenty of water (some of which we filtered ourselves as our stores ran low) and way too many snacks, but we know that we were also very fortunate to have been given a relatively mild day in the desert that no amount of training can ensure.

Fourteen hours and change. The final bit of math was completed in calculating the number of hours it took us to trek across the canyon. We started our epic journey in the dark with the assistance of headlamps, and we finished in the dark after firing up our headlamps again at dusk. I am proud of us for taking our time to enjoy the fullness of the Grand Canyon experience — especially our excursion to Ribbon Falls. There were no set paces or goal times to shoot for — just one big point-to-point event amid the backdrop of one of the 7 Natural Wonders of the World. We took hundreds of photos documenting our trip, explored every shady spot that offered respite from the relentless sun, and took in the awe of the vast canyon walls that jutted up on both sides of us as well as the rush of the Colorado River below and beside us. The Grand Canyon, above all else, is — astonishingly grand. I hope that you may be inspired to take a similar journey in a place of your own choosing with a group of friends who encourage and support your growth along the way. It could be as close as your own backyard with neighbors just waiting to become part of your story.

People have asked me if I ever plan to hike the Grand Canyon R2R again. I reply that I already have! I own the memory of that experience, and it is etched on my heart forever. Nothing and no one can ever take a positive experience away from you once it has become a part of your story. It is yours to re-live through memories made, lessons learned, and growth acquired. I will continue to search for purpose and connection with my sole sisters, family, and friends as long

as I am blessed to do so. And thankfully, no Tab soda is required (but a few Skittles may be).

Natalie Hanson is a grateful mother runner and musician who lives in Eau Claire, Wisconsin with her high school sweetheart Peter (with intermittent appearances by their adult children) and Brecken the Corgi.



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## Rays of Grace By Grace Theisen

Hellilllo friends...I'm back! I took a few years off from "Rays of Grace" to heal and grieve after my parents' divorce. During my hiatus, I stayed pretty busy. I met, started dating, and got engaged to the best person I know. Most recently, we became dog parents. I also graduated from accelerated nursing school and got a job at a pediatric hospital on the hematology/oncology floor, where I have worked as a nurse for a year.

Pediatric Hematology/Oncology floors take patients who have blood disorders and childhood cancers. My patient population often consists of patients with type one diabetes, sickle cell anemia, and children and young adults with cancer, ages 0-21.

This past year has been HARD. At moments, I felt tremendous amounts of anxiety. I lost confidence as I felt like nursing school only touched on the things I was seeing at work each day. I cried before and after many shifts because of the many hardships each of my patients and their families face. I have had to say goodbye to a few Angels.

My independence, confidence, and nursing skills slowly grew as the year progressed. I realized that not every goodbye is a sad one—a lot

of our kids get to go home and live long full lives. My floor is filled with hope, love, and celebrating the small things, while fighting their biggest battle. In between the vitals, CHG wipes, cap changes, pokes, and chemo, we get to giggle, read stories, snuggle, paint nails, have dance parties, watch football, and even pull a few pranks on parents (and residents;)).

I'll share a story about one patient who made a particular impact on my life. This patient was one of many children, so their parents were not available to be at the bedside most nights. This was a VERY cranky child, who did not like the nursing staff. I can't blame this kiddo, because most times we went into their room it was to give medicine, draw labs, change their bedding, or brush their teeth—all things this patient was not fond of. This kiddo would growl and grunt at us as soon as we walked into the room.

One particular night, this patient was feeling extra sick. After multiple nurses went into the room to try to help, this child finally asked if

we could sleep with her. My heart melted. I quickly put on an isolation gown and scooped this tiny patient into my arms and we rocked in the chair together. When I came back the next night, the day shift



team told me that this kiddo kept telling all the nurses she loved them—I can assure you this patient had never said this to us before. I went to check on this patient when I had a few extra minutes. I stood in the doorway as the patient was eating and smiling for the first time in weeks; we both began to hysterically laugh. I knew that this was just a moment and the patient would probably go back to growling at me, but that ten minute snuggle made a difference on this kid. It made me realize that sometimes the small things we do as nurses can make the biggest impact.

My patients have taught me a lot about strength, resilience, and patience. Life is not always fair, and it is important to grieve our losses. It is also ok to smile—even when we want to growl.



## Courageous Women in Charge: Navigating State Planning for Caregivers and Deyond

By Maggie McLoone, Attorney at Weld Riley, S.C.

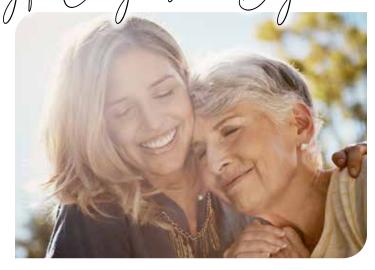
ople frequently see the courageous women in their families as decision-makers and caregivers, often in times of transition or other stressful circumstances. There are many courageous things a woman can do, and among them is planning ahead to protect and assist the people they love.

Frequently, when someone comes into our office looking to assist an aging loved one with estate planning related questions, it is a woman. According to our research, anywhere from 60-80% of caregivers for elderly parents are women. According to one estimate, these women each provide over \$15,000 a year in unpaid labor, oftentimes in addition to their full-time jobs and caring for their own children. Transitioning to the role of a caretaker is more difficult without proper estate planning.

Eventually, a caretaker will be asked to provide evidence of their authority to act on someone else's behalf. This authority will come in the form of a court order, where someone has gone to court to obtain a quardianship over their ward, or through a power of attorney. To ease the burden on both the caretaker and the aging loved one, it is extremely important to have up-to-date health care and financial powers of attorney in place, and to discuss your wishes with your agents.

At some point, questions may also arise as to how an elderly person can afford to pay for the cost of their health care. How can we maintain a spouse's lifestyle if one spouse needs skilled nursing care? Will medical assistance be needed? Is there anything that can be done to protect a family business or other legacy assets? This requires planning ahead to ensure that assets are fully protected and that there are not any ineligibility periods where the individual needs to find ways to pay for their care. An important piece of this is ensuring that there is a financial power of attorney in place, which, if properly drafted, can allow an individual's caretaker to answer these types of questions and engage in more advanced estate planning to meet these goals.

Before an individual is no longer able to make decisions for him or herself, it is a good idea to suggest an aging loved one meet with an estate planning attorney to ensure that all necessary documents are in place to ease the transition to higher levels of care.



Courageous women also take care of their own estate planning. For reasons similar to the above, powers of attorney are key components of your own planning. You may also have other questions to address, which, if left unanswered, can create turmoil for your loved ones and create an impediment to the grieving process if something happens to you. For example, it is not uncommon for one spouse to control a couple's finances, leaving the other spouse without any idea of where to start if something happens and a decision needs to be made quickly. Or, if you have children, whether they are in elementary school, young adults, or adults who have left the nest, there are steps you can take to ensure that they are protected if something happens to you.

A trust may be needed to protect your assets until your children are old enough to inherit outright, while still making distributions to them if they need assistance paying for college or need help with a down payment on their first home. If you own a business, it is essential that you consider a succession plan to ensure your vision for the business is known and can be achieved.

Although they are not always fun types of issues to think about, planning for these types of transitions in advance will ease the burden on caregivers and loved ones and ensure they are prepared for steps that need to be taken if something happens to you.

> Maggie McLoone is an Associate Attorney at Weld Riley, S.C., where she focuses on probate and estate planning. Maggie is originally from the Chippewa Valley. In her spare time, she enjoys reading, baking, and spending time her pet quinea pigs.







## FAITH TORSES TEAD By Katie TERANS

## Toni Mattson's Veteran Wellness Program

Toni Mattson, born and raised in Medford, WI, loved horses from the get-go.

"I grew up horse-crazy, and at the age of five, our parents leased ponies for my sisters and me," Mattson said. "My little mare was named Heidi. It was love at first sight, and she's what cemented my love for horses."

Mattson and her husband, Bill, bought Pinewood Stables in 2002, 67 acres south of Eau Claire, and renamed it Trinity Equestrian Center, a proclamation of faith. The property looks a lot like a Kentucky ranch, with its white fences. It has a 17-stall heated barn, a heated indoor arena, a lounge with full kitchen, a restroom, and two offices.

"The South facility is the hub for our Youth Development with several activity centers, offices, and a large kitchen and life skills center," Mattson explained. "We also have two outdoor arenas and a covered round pen."

Mattson has long understood the power of a horse to carry a human beyond a saddle.

"As a kid, I knew what a horse could do for the heart of a human," she said. "There was so much more they could give besides a good ride."

So, Mattson applied that power to serve an underserved population. "I really feel that God led me to explore the therapeutic side of why He created horses, so I traveled thousands of miles to become a dual Certified Equine Specialist, with advanced training in working with veterans with PTSD," she said.

In 2009, Mattson launched the Veteran Wellness Program at Trinity. "We have had the privilege of working with some of the most courageous veterans who ever served our country," she said.

The work, which serves both veterans and their families, is donor, grant, and foundation-funded.

Equine Assisted Therapy (EAT) for veterans isn't about riding. "In fact, the work is done on the ground," Mattson said.

Grooming and caring for the horses is a fundamental aspect as veterans learn to brush, clean hooves, and more.

"These tasks demand patience and consistency, fostering a sense of responsibility and empathy," Mattson explained. "The act of taking care of another living being can be incredibly therapeutic, as it encourages veterans to establish trust and a deeper connection with the horses."

Leading exercises are another essential element.

"Veterans are guided through activities

that require them to lead the horse through various obstacles or tasks. This instills leadership qualities, assertiveness, and effective communication," Mattson said. "Horses, being highly attuned to human emotions, respond to the veterans' energy and body language, providing immediate feedback on their emotional state." Equine Assisted Therapy activities involve establishing boundaries, practicing assertiveness, and developing problem-solving skills, all of which translate into improved self-confidence and emotional regulation.

"Incorporating the horses into therapy sessions offers a unique and non-judgmental mirror for veterans to examine their emotions and behaviors," Mattson said. "It encourages them to identify and address issues related to trust, fear, and control - common challenges faced by those dealing with trauma or emotional distress. It leverages the sensitive nature of horses to help veterans build trust, improve communication, and gain valuable insights into their emotions, ultimately facilitating their healing and personal growth." Mattson has seen horses provide profound purpose.

"They had such purpose when they were in the military: pursuing their mission, supporting their comrades, doing and being the best they could be. But when they were discharged or retired, there was no comparison in the civilian world that satisfied that need... that intensity and high degree of purpose," Mattson said. "We all need purpose."

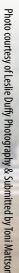
Mattson remembered the purpose that horses gave her throughout

"I had an incredible and uncommon relationship with my horse, and it shaped me as a kid, young adult, into my middle age, and still today," she said. "It's invaluable, priceless, and truly life-changing." Mattson believes that the embedded qualities of horses facilitate recovery.

"Horses are non-judgmental; what you see is what you get," she said. "They don't have a hidden agenda. The saying is, 'horses don't lie.' They have reliable traits of being trustworthy and transparent." These are traits valued by a vet struggling with PTSD, depression,

anxiety, night terrors, thoughts of suicide and more.

"One of the most depleted qualities for vets upon return is trust -- they have none, not even for their families and friends, or for



anyone hasn't lived what they've lived. But a horse asks for nothing but a connection...a relationship," Mattson said. "They'll work hard at it, too. They won't let the vet get away with being deceptive, because horses really don't like it when our 'outside doesn't match our insides.' They don't like discrepancies and work hard to help the vet resolve the internal battles."

The steadfastness of horses can be a difference maker for vets. "Everyone has a story they struggle with, but for a vet, it's the one that haunts them at night and chases them all day. It's brutal, relentless, and exhausting," Mattson said. "And they need to find some safe place, some person, place, thing, creature that gives them a feeling of okayness, worth, peace...something that calms the demons, even if it's just for the moment."

Through vet/horse relationships, Mattson has seen one vet's dull eyes brighten again with life's light. She has seen another vet, who self-medicated to dull the pain of an ankle shattered by an AK-47 round and a military career shattered in the same moment, partner with a horse with its own damaged ankle. A large animal veterinarian was brought in to further the horse's healing and that doctor, impressed by the vet's insight into the horse, offered him a job. That vet ended his self-medicating.

These two anecdotes are told in greater detail, along with 18 other stories of recovery facilitated by horse/vet relationships, in Mattson's newly-released book *Unlikely Recruits – How God Enlists Horses to Heal Veterans*.

In 2019, Mattson was the keynote speaker at a ladies Christmas tea in a church in Marshfield, Wisconsin. A Christian book agent was in the crowd and approached Mattson afterward, stating that she believed Mattson's work deserved wider recognition. That agent wasn't the only one who believed this, as the Veteran Wellness Program at Trinity has been awarded and heralded by two Wisconsin Governors (Evers and Walker), two WDVA Secretaries (Sec. Kolar and Sec. Bond), many Wisconsin legislators, many professional organizations (PATH, Intl and EAGALA), and is the home of the annual WDVA Women's Veteran Retreat for eight years running.

"We've become known as the Midwest's leader in EAT treating veterans with PTSD," Mattson said.

After decades of working with horses and serving those who've served, Mattson can still be surprised by the horses at the center of it all.

"I love horses, but sometimes they can be bit unpredictable. That's a double-edged sword," she said. "We rely on them to BE A HORSE because that's what makes this work so effective, but sometimes it can feel like you're dancing with a partner who has their own rhythm. However, I love the spontaneity of these magnificent creatures, which keeps every session fresh and exciting, offering unexpected breakthroughs and connections."

Mattson has had a front row seat to those breakthroughs and



connections.

"I've gained a deep understanding of the resilience of the human spirit," she said. "Seeing veterans struggling with PTSD and witnessing their progress through therapy is nothing short of inspiring. It's taught me that healing is a journey, and patience is key."

And, when it comes to patience, no one does it better than a horse. "Horses are the best teachers in the patience department," Mattson said. "They're such intuitive creatures; they can sense emotions and mirror them, which makes therapy sessions incredibly powerful. Horses can bring out emotions and challenges that words alone can't."\*



**FAMILY** 

# Finding the Words and the Way for Tough?

ourage is portrayed by Hollywood as physical feats with lots of strength, explosions, and derring-do. However, outside of Marvel movies, wars, and rescues from burning buildings, there are countless quiet acts of courage that require both a steel backbone and a tender touch...the tough talks.

For example, you might have received a diagnosis of breast cancer, and you have family and friends to tell. Or your child's favorite grandfather might be facing the end of his life, and you need to summon the words to explain to your children what's ahead for your entire family. Or the tough talk might be about ending a relationship — ending a friendship, sexual or platonic, or even a marriage. Giving an employee an unsatisfactory review, firing an employee, and wanting to restructure the way money is spent in your family can all be {GULP} conversations. Talking to your children about sex or talking to your partner about your dissatisfaction with your sex life can also make sweat bead on your forehead. A hard conversation could even be about the change of your major in college or dropping out, if your parents had been enthusiastic about your current major or the prospect of your graduating.

Whatever the topic, there is a common denominator in all the conversations above, which is that someone will be hurt. Another thing they all share is that change is afoot, so you're announcing that the string of same old, same old days are ending. The loss of the familiar means that there's uncertainty ahead and uncertainty is hard.

## An Expert's Advice

Robin Gerry is a Licensed Clinical Social Worker. She is considered a trauma therapist and has been at both figurative and literal Ground Zero for suffering and losses.

"I worked as a crisis clinician in a child and adolescent sex abuse and trauma unit," Gerry said. "I also worked for the FDNY for six years after 9-11, working with the families of the firefighters killed on 9-11 and the surviving firefighters."

She's since had a private practice for over 20 years, and after countless tough talks, she's learned some tried-and-true ways to say what needs to be said.

"With any difficult experience or responsibility in life, everyone has to acknowledge how difficult, painful, and awful the situation will be. Rather, it must be," Gerry explained. "The trick, then, is remembering that discomfort, sadness, regret, guilt, etc. are all bearable. It's about tolerating being uncomfortable."

Gerry believes that coming to tolerate and accept the way things are is akin to having superpowers.

"Enduring is what every human has to learn," Gerry said. "Even babies have to wait sometimes."

Gerry also believes in the morning after -- that many bad things do end.

"It's easier to learn to tolerate, to bear, and endure when you have the understanding that better times are right around the corner, and learning to do so means that you will have even more experience to do it again when needed," she said.

However, what do you do when you simply can't bear the status quo, and you need to negotiate a new arrangement, with or without someone who's mattered to you?

"Start by accepting that the other person will feel bad and may react badly, and that their reaction is valid," Gerry said. "And we don't get to decree how they should react. We just have to bear witness to their pain. Validate it and sympathize, but then stand your ground, knowing that both of you will endure and find a way through it all."

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## More Tactics

When a doctoral student composes their dissertation, which is an idea supported by research, they don't leap pell-mell into disseminating and substantiating it. Rather, they lead with the idea's rebuttal, which shows that rather than being hasty, they've considered its flaws and costs. This is because every idea, no matter how beneficial, comes with costs. Likewise, if you want to have a difficult conversation with a friend, parent, or spouse, invite them to begin the conversation by stating their perspective. What they'll say will likely be emotive, and your emotional responses will likely interfere with your listening, so rather than have your emotions lead you by a leash, merely note them, but don't follow them. Create a file in your brain and drop those emotional responses into that file, to remove and consider at a later, less difficult time.

You can also appeal to a different mindset of your friend/partner/parent by beginning with, "I need your help with something," or "Could you help me understand something that just happened?"

You can even practice the dreaded conversation with a friend before launching the real conversation. A perk is that your pal can give you feedback on what sounds right and wrong. There are conflict junkies, who thrill to fight, so be sure to pick a pal with a track record of effective conflict.



Also, remember your audience. If you're having a talk about sex with your children, keep it simple, straightforward, and expand only if your child(ren) is seeking more information. Treat your young audience with respect, too; don't laugh if they pose a cute question.

Lastly, remember that conflict is rarely simple, but arises from a complex interplay of actions, inaction, and reactions. You might be profoundly unhappy with the person on the other side of the table, but you can still partner with them to illuminate what's gone wrong and how to make it right.



## Did you know?

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In Grirepreneur's Moxie

Source of the Control of t

any women dream of launching a business one day, of rolling the dice and being their own boss. Given that almost 20% of new businesses fail in their first year, and over 30% percent fail in the first two years, where does a fledgling entrepreneur summon the courage? Amy Wahl is a local woman well-positioned to answer this question, for she launched a business. Then another. And another.

"I have Pink Orchard Salon, a chair rental salon for independent stylists, Pink Orchard Boutique, Banbury Candle Company, and a brick and mortar art studio where I paint, melt glass and make jewelry," Wahl said.

Wahl also has a husband, four adult children, and two grandchildren, and also recently made a move to downtown Eau Claire. If it sounds a bit like juggling a hippo, a feather, a flaming torch, and a kitten, it is.

"It can be a challenge to balance this many businesses and everything else, however, I don't feel like I have to devote the same amount of time to all of them at this time," Wahl said. "The salon and boutique are my main focus, and my art studio and candle company are where I create paintings, jewelry and candles to sell in the boutique. My art studio is definitely where I go to clear my mind and recharge my soul."

But before the businesses were up and humming, Wahl had to muster the moxie to start from nothing. She had to be a steel magnolia. What was the source of her mettle?

"I have always been a pretty positive and selfconfident person and was raised with the belief that you can do anything you are willing to work for," she said.

Wahl was also raised to aspire with élan, describing herself as "a glass half-full person who tries to see the good in people and in the world."

"I had great examples of courage growing up, which included the trials and tribulations of hardworking parents who juggled a family, a business, and a career," Wahl said.

However, the entrepreneur's path typically comes with potholes and icy stretches.

"I have struggled with anxiety and depression throughout my life due to some pretty lifealtering, drop-to-your-knees moments that really shook me to my core and made me wonder how I would go on," she explained. "There was a failed first marriage, being a single mom in my twenties, a traumatic miscarriage, and the devastating loss of a brother, just to name a few."

Just getting out of bed in the morning took courage, but Wahl remembered that she needed to get up "even if you don't feel like it, as life goes on around you even when you think it shouldn't." Wahl didn't emerge embittered by the challenges.

"The toughest moments of my life have given me so much empathy and courage to live my life to the fullest, as tomorrow is never promised," she said.

That empathy manifests in generosity.

"The best thing about founding a business is when you succeed you are able to give back to your community and organizations that give so much to others."

The salon allows other women to be their own bosses.

"In my salon business, I have had the privilege to work with many amazing women and give them a place to be independent and run their own businesses and their own schedules, so they can be there for their families," Wahl said.

Wahl has found that being your own boss is the best.

"You get to make your business completely your own, do it on your own terms, set your own goals and see your vision through," she said.

However, most female entrepreneurs have to keep one eye on their business(es) and the other eye on everything else.

"The hardest thing about founding your own business is finding a work-home balance," Wahl said. "It's easy to drown yourself in your business, which I have been guilty of, but I'm starting to navigate that better by hiring and asking for help."

Negative thoughts can also drown you.



"It's easy to get caught up in listening to the negative self-talk, second-guessing and doubting yourself, and listening to others' negativity," she said. "Once you make up your mind to do something, you just need to go for it and see if it sticks. Get out of your own way!"

Even if you fail, there can be positive takeaways.

"You learn from it and move on," Wahl said.
"If you learn from your mistakes, it was never failure, just a steppingstone to what you'll do next."

If you're thinking of following in Wahl's footsteps, she shares her entrepreneurial acumen here:

"Opening your own business is scary, and it should be! Still, you need to jump out of your comfort zone, believe in yourself, and do it scared anyway," she said. "If you truly have a passion for something and you're willing to put in the hard work, you can achieve it, but do it for the right reasons. Do what you love, and the money will follow. If you just do it for the money, it won't be sustainable in the long term."

And form a peer group to have your back.

"Surround yourself with supportive, forward-thinking women that will be your biggest cheerleaders by joining women's organizations and networking groups," Wahl recommended. "Enter into your business with an abundance mindset and not a scarcity one, as there's plenty for everyone and collaboration will always be better than competition."

Perhaps surprisingly, friends and family might not be your biggest supporters.

"That's okay if they aren't," she said. "They don't have to understand your business or ideas, and you may also lose friends along the way, but stay true to yourself, your vision, and values."

And don't forget to pay it forward.

"Be there for other women entrepreneurs who need you, lift them up, support them and encourage them."

Entrepreneurship has encouraged Wahl.

"Being an entrepreneur has taught me that with determination and grit I really can achieve anything I set my mind to, and to not dismiss my gut feelings, as they're usually spot on," she said.

Parting advice?

"A wise woman, who has been a client of mine for over 25 years, once told me when I was struggling to take the leap into entrepreneurship, 'You'll never do it any younger!' That really hit home for me and was the push I needed to open my businesses," Wahl said. "I use that quote on other entrepreneurs every time I can and love to see their reactions."



FITNESS

## Miraculous Redemption:

How a Tragic Accident Taught the Power of Grace and Self-Forgiveness

## 4:00 pm July 4, 2020.

That was the moment that changed it all. The moment I fell. The moment I felt the blade rip through my back. The moment I heard God say "push." The moment my choice became a consequence. The moment that began a 3-year-long journey of healing all the parts of me that I didn't yet know were broken.

I was riding on the front of a pontoon. My legs were dangling over the edge. I fell off the boat, and I was hit by the propeller. I broke 4 bones in my back, broke 3 ribs and shattered one, punctured my lung and had multiple cuts on my body.

What I don't want to tell you is that my 3-year-old niece was in my arms when all of this happened. I was sitting on the front of the boat with my arm around her when a wave grabbed my foot and pulled us both under the water.

Only by the grace of God was she under me as I hit the spinning blades and the boat held us underwater. Only by the grace of God was she wearing a life jacket that allowed us to be pulled to the surface. Only by the grace of God was she unharmed. Only by the grace of God am I able to share this story with you.

I started that beautiful day on the lake with my family. I spent that night and the next 11 days in the ICU at Mayo during the height of the pandemic. My husband was the only person who was allowed to visit me. I had a tube inserted into my chest cavity that drained the blood and fluid from my collapsed lung. I couldn't get out of bed for the first few days, and when I finally could stand, it felt like my body was ripping

When I finally got home, I was ready for the real healing to begin, and I was willing to do the work. I was ready to get back to life, running, working and celebrating the fact that I was alive. I started physical therapy to regain my strength and range of motion, hired a trauma therapist to navigate the PTSD, and worked endlessly to heal my mind, body and spirit. I got back on the water, back on my pontoon and got back to

2 Corinthians 12:9–10 But he said to me, "My grace is sufficient for you, for my power is made perfect in weakness.

living my life. I even ran a 5K less than 2 months after the accident.

A year after the accident I believed that I was past that awful day, until the shaking, sweating, uncontrollable fear and anxiety started. What was once a life of gratitude, excitement for life and normalcy became weeks of struggling just to get out of bed in the morning. I wasn't healed....something was lingering under the surface, and it was time to fight a new battle -- one that would take real courage.

People would see me and commented on how strong I was for going through what I did, how fast I recovered, how normal I seemed (which I always thought was weird), but what they didn't see was how miserable I was. I couldn't go a night without waking up soaked in sweat. Running (which had always been a passion of mine) would cause violent and uncontrollable shaking, and I didn't want to leave my house - ever. Anxiety was controlling my life, and it was all because of the word I had tattooed on my body after the accident — grace.

While in His grace, God gives us the gift we do not deserve "I must get better as fast as I can. I need to get back to what life was like before that day. I need to get rid of these scars. I need







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to forget. I need everyone to forget about this — about what I did. The accident was my fault. I put Ellie in danger (\*). My family had to watch the consequences of my actions. I deserved what I got."

These were the thoughts were running through my mind right after the accident and then started haunting me all over again. I was beating myself up, and it was a revolving scene playing out in my head. I should have.... Why didn't I.... If I could only.... All the things I wanted to take back but couldn't. I needed to forgive myself. I needed to stop carrying around the guilt and the shame. I needed to let go of it all. I didn't deserve what happened, and I didn't deserve to feel this way.

As I was under the water, God told me exactly what to do to save our lives. He didn't give me what I deserved. He gave me what I didn't deserve -- His grace. His grace was sufficient for me, so why couldn't I give myself the grace that He could give me — forgiveness. Through a lot of therapy, prayer and courage, I was able to give myself the gift of grace. Grace to forgive myself and grace to allow myself the patience to heal in His time.

Grace is a gift that we may not deserve, but it can be given freely - we just have to accept it.

\*Wisconsin (and most states) law states that it is illegal to ride on the bow of any moving water craft.





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FINANCE

## Deck the Halls, Not Your Bills:

## 5 Savvy Ways to Sleigh Your Holiday Budget

By Royal Credit Union

The start of a new season can bring excitement and change, but it can also mean changes to your spending habits, with more opportunities to spend on seasonal items and activities. From festive foods and event admission fees, to holiday décor and gifts, you might find your wallet opening more often and your budget feeling tighter around this time of year. Here are 5 tips you can use to keep your budget on track this holiday season.

## **Avoid Impulse Buys**

You might discover a beautiful display of pumpkinthemed home goods, accessories, or food items at your local store... and you might want to bring home every single thing! The holiday season provides an abundance of unique and limited-edition seasonal merchandise that's probably more appealing to the heart than to the wallet. Spending money impulsively can lead to debt and budget setbacks that prevent you from reaching your financial goals.

The best method to avoid impulse buys is to begin your shopping trip by making a plan that helps you avoid spontaneous purchases. Make a shopping list of your essentials and stick to it while you're at the store. You can also create a budget for your shopping trip with a set dollar amount beforehand, so you know how much you can safely spend. Being aware of your spending, having a shopping plan prepared in advance, and keeping your financial goals top-of-mind can keep you on track and make it easier to resist those impulse purchases.

## Reuse Décor or Buy Secondhand

With each year that passes, new décor trends and styles emerge that might leave you looking at your own

holiday decorations with boredom and dissatisfaction. It can be tempting to follow trends and try a new holiday decorating style, but trends are fleeting and don't tend to stick around for too long. This can lead to storage bins and closets overflowing with décor that gets used once and is then packed away for good.

Reusing holiday décor year after year not only saves you money, but can also create long-standing traditions that stir up nostalgia while you're decorating. If you want to make updates or additions to your decorations, consider buying them secondhand to make it happen for less money! Browse your local thrift store where many people donate their holiday clutter, or try your hand at a fun holiday DIY project.

## **Seek Out Free Activities**

Many communities host free events that are family-friendly and give you the opportunity to experience local entertainment and make memories without spending a dime. With some research and planning, you can take advantage of these events without putting a damper on your budget.

Check your community's website for an event calendar or visit your local library's bulletin board where event flyers may be posted. You could also subscribe to community newsletters or follow local social media posts from your library, Chamber of Commerce, community newspaper, parks and recreation department, or community event center to learn about free events.

## **Cook From Home**

One of the best ways to save money and stick to your budget is to avoid dining out. Frequent trips to the drive-thru or your favorite restaurants may seem convenient at the time, but the costs can add up quickly and send your budget out of control.

Creating a weekly meal plan will help you stick to your grocery list and budget to avoid unnecessary purchases and food waste. Cooking from home also gives you the opportunity to try new recipes and might give

you some leftovers to make your dollar stretch further. Plus, packing leftovers for lunch will prevent you from finding yourself in a pinch at work the following day and spending additional money.

## **Use a Checking Account with No Hidden Fees**

It's important to use the right financial tools to help you reach your money goals and keep your budget on track. Make sure you are using a checking account that doesn't have pesky fees or hard-toreach usage requirements. Some checking accounts charge monthly maintenance fees or require that you use your debit card a certain number of times per month to avoid a charge. These fees can add up and take funds away from your budget.

If your current checking account makes it difficult for you to make the most of your money, it might be time to switch! Royal Credit Union's

Smart Checking account has no monthly fees and no minimum balance to give you the freedom to manage your money according to your budget. By ditching the fees that other financial institutions have, you get to keep more of your money to use for dinner supplies or those secondhand decorations! \*\*





I have always considered myself a seasonal cook. I enjoy seeking out local ingredients. I'm always interested in local farmers or protein producers in the area. Since we are changing seasons here in the Midwest, I hope you get the chance to indulge in pumpkin spice latte, apple crisp, butternut squash soup or whatever your favorite autumn epicurean delight might be. I chose to highlight

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.



Mary Moua

## **INGREDIENTS**

### **SAUCE**

- 4 oz bacon slices, chopped
- 1 dried chile de àrbol , broken in half
- 2 cups coarsely chopped onion
- 1 garlic cloves, chopped
- 1 tbsp Worcestershire sauce
- ½ tbsp whole black peppercorns, crushed
- 2 small peaches (10 to 12 ounces total), halved, pitted, diced
- 1 cup orange juice
- 1 cup ketchup
- 1½ tbsp (or more) fresh lemon juice
- ½ tsp hot pepper sauce

### **PORK**

- 3 15-to-16 oz pork tenderloins, trimmed
- 2 tbsp olive oil
- 4 tsp coarsely ground black pepper
- 4 tsp coarse kosher salt
- 2½ tsp garlic powder

## **PREPARATION**

### **FOR SAUCE**

### Step 1

Sauté chopped bacon and chile de àrbol in heavy large saucepan over medium heat until bacon is crisp. Add chopped onion and garlic cloves; sauté until onion is translucent, about 5 minutes. Add Worcestershire sauce and crushed peppercorns; stir 1 minute. Add peaches and sauté until translucent, about 5 minutes. Add orange juice, ketchup, 1 1/2 tablespoons lemon juice, and hot pepper sauce. Simmer until sauce thickens enough

to coat spoon thickly, stirring sauce often, about 30 minutes.

### Step 2

Strain sauce into medium bowl, pressing enough liquid and solids through strainer to yield 2 cups sauce; discard solids in strainer. Season sauce to taste with salt and more lemon juice, if desired. DO AHEAD: Can be made 1 week ahead. Cover and refrigerate.

## **FOR PORK**

### Step 3

Brush pork tenderloins with olive oil to coat. Arrange pork on rimmed baking sheet. Mix coarsely ground black pepper, kosher salt, and garlic powder in small bowl to blend. Sprinkle seasoning mixture all over pork. DO AHEAD: Tenderloins can be prepared 1 day ahead. Cover and refrigerate.

## Step 4

Prepare barbecue (medium-high heat). Transfer 1/2 cup sauce to small bowl to use for basting. Pour remaining sauce into small saucepan. Grill pork tenderloins until brown and meat thermometer inserted into center registers 140°F, turning occasionally with tongs, about 18 minutes. Brush pork all over with some of basting sauce. Grill pork until glazed, turning and brushing with more basting sauce, about 3 minutes longer. Transfer pork to work surface; let rest 10 minutes.

### Step 5

Rewarm sauce in pan. Cut pork crosswise on slight diagonal into 1/2-inch-thick slices. Arrange pork slices on platter. Drizzle pork with some warm peach barbecue sauce. Serve, passing remaining sauce separately.



## **OVEN ROASTED FALL VEGETABLES**

### **INGREDIENTS**

- 1 small butternut squash peeled, seeded, and cut into 1/2-inch cubes
- 1 medium Yukon Gold potato, peeled and cut into 1/2-inch cubes
- 1 cup halved Brussel sprouts
- 2 medium red bell peppers, peeled and cut into 1/2-inch pieces
- 1 medium sweet potato, peeled and cut into 1/2-inch cubes
- 1 medium red onion, peeled, quartered, and separated into pieces
- ¼ cup olive oil
- 2 tbsp balsamic vinegar
- 2 tbsp chopped fresh rosemary, or more to taste
- 1 tbsp chopped fresh thyme, or more to taste
- Salt and freshly ground black pepper to taste

Line jelly roll pan with cut vegetables and put all ingredients on top. Mix and roast in 475 degree oven for 40 minutes. Stir occasionally.

I really like dried cranberries, goat cheese, almonds and apples with my favorite type of lettuce (Boston & arugula) on the side with the pork tenderloin and vegetables.

## THE CHARM SCHOOL

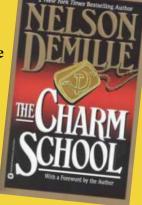
**By Nelson DeMille** 

If you like espionage, you will love this book. It was written in 1988 and portrays Russia in the era of the 1980's.

The plot is about "the charm school" -- a spy school where people were trained to become Americanized. The goal was for these spies to be placed in the United States as illegal agents to spy on our country.

The tale begins with an inmate escaping from the school and meeting up with a U.S. tourist who got lost near the spy school.

It's a long book, but the story is fastpaced and the characters are very likable.



It gives you a peek into the world of American Embassy workers in Russia.

The Charm School is a real thrillerit may keep you up past your bedtime.

## About the Author:

Nelson DeMille was born in 1943 in New York City. He obtained his degree in political science and history. He served in the U.S. Army, where he received many medals.

He has 3 children and resides in Garden City, New York. He is the prolific author of

many books, both series and stand-alones.



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