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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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What is  
my life purpose?

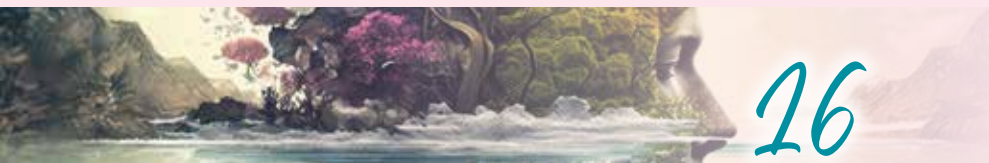
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Mindful  
Marching On...



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## EDITOR'S NOTE



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### *Embracing Mindfulness: A Journey towards Self-Rescue with a Dash of Humor*

Life can be a rollercoaster ride, filled with unexpected twists and turns. I've had my fair share of ups and downs. It's been a journey for sure, and at times I've asked God if he was punking me. I have come to humbly realize that through it all, I had a power all along—the power of mindfulness and being present in my life. So, grab your sense of humor and join me on this journey as we explore how mindfulness can empower us in life's challenges.

Mindfulness is like a secret weapon, a superpower that allows us to be fully present in the current moment. It's not about sitting cross-legged on a mountain, chanting om. No, it's about embracing the chaos of life with a

calm and centered mind.

I've been stuck in a never-ending cycle of stress, subconsciously waiting for someone to swoop in and save the day. Well, guess what? Mindfulness is here to rescue us, and it doesn't require a cape or superpowers. By being present in the moment, we can tap into our own inner strength and take control of our lives. As Brené Brown, the queen of vulnerability, once said, *"Mindfulness is simply being aware of what is happening right now without wishing it were different."* So, let's stop wishing for a knight in shining armor and start embracing the reality of our lives. We have the power to shape our own destinies, and mindfulness is the key to unlocking our potential.

Ah, it's February—the month of love and relationships. So let me be completely real: relationships can be as complicated as trying to assemble IKEA furniture without the instructions. But fear not, my fellow warriors of love; by being fully present in our interactions, we can build deeper connections and navigate the treacherous waters of relationships with grace and humor. (This is not something I have mastered ... work in progress here.) Jen Hatmaker, the queen of authenticity, once shared, *"Mindfulness isn't difficult; we just need to remember to do it."* So, let's put down our phones, turn off the mental to-do list, and truly engage with our loved ones. By being present, we create a safe space for open communication, shared laughter, and the occasional dance party in the living room. I'm not saying I am good, but I'm having fun.

Life is a wild rollercoaster of emotions, but fear not my fellow emotional daredevils, because staying present is here to keep us grounded. By observing our emotions without judgment, we can ride the waves of life with a sense of calm and resilience. Mel Robbins, the queen of motivation, reminds us, *"You are one decision away from a completely different life."* Mindfulness helps us make conscious choices instead of reacting impulsively based on our ever-changing emotions. So, let's take a step back, breathe, and observe our thoughts and feelings. It's like having a backstage pass to the circus of our minds, and we get to decide which acts to let in and which ones to show the exit.

My beautiful readers, mindfulness is our trusty sidekick, our secret weapon, and our ticket to self-rescue. So, let's embrace the chaos, armed with wit, and humor. Together, we can navigate the complexities of life, find our inner strength, and create a life filled with faith, family, friends, fitness, and financial stability. Buckle up, my fellow adventurers, and let mindfulness be our guide on this wild ride called life.

*Jennifer V Theisen*  
Publisher & Editor-in-Chief

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# Business Owners Must Plan to March On

By Maggie McLoone

**F**or business owners, the idea of “marching on” may involve exiting the business and ensuring a smooth transition to your successors. The idea can be complicated. When you have dedicated your career to building and running a business, it is difficult to imagine what will happen when you decide to retire (or, because of circumstances outside of your control, unexpectedly step away from the business). Will your business continue to grow and thrive? Or will the legacy you have built come to an end when you decide to step away?

Although not fun to think about or prioritize when you already have a lot on your plate, it is important to take the time to properly implement your succession plan to ensure that your business remains successful and running smoothly, even when you are no longer involved. As a business owner, there are so many circumstances outside of your control that could negatively impact your business, but the decisions about how your business marches on after you are no longer there are within your control.

The type of business you own, and your goals for the future of the business, will affect the type of succession planning you will need. No matter the size of your business, succession planning is essential – even if you operate a small, family-owned business. For example, for a family-owned business, there are a variety of moving parts to consider. Maybe one of your children is more involved in your business than your other children, so you decide to give the business to that child, or at least allow that child to control it. But, as in many cases, if the business is your most valuable asset, additional questions regarding the timing and amounts of other family members’ inheritances will also have to be addressed to avoid a drain on the business and/or a division within the family.

Or, maybe instead of family, you have a number of employees who are critical to the business’s success, and you’re thinking of ways to formally involve them in the ownership group before you exit the business. If key employees become co-owners, internal documents, such as an LLC operating agreement, can address things like management of the business, voting on major business decisions, and day-to-day operations. You can also give key employees (or children) different ownership percentages in the business depending on their involvement.

Not only does succession planning help ensure that your business will continue

operating after you are no longer involved, but it can also help put a stop to potential disputes that could disrupt the business and create issues within your family or between your employees. Every family’s (and business’s) dynamic is different. Although you cannot always predict what will happen, as a business-owner you are probably the person who is best-situated to anticipate and alleviate potential disputes through your planning.

In succession planning for any size business, it is important to consider the dynamic of the individuals who will be running the business after you are gone, and how that dynamic could change when one of those individuals is placed in charge. Will there be a dispute over who you have chosen? Is someone else expecting to be running your business next? Having conversations with these people in advance can help alleviate potential disputes, but they should also be addressed and documented through proper planning.

Your other estate planning documents also play an important role in your succession plan. Because of that, it is important to coordinate your general estate planning documents with your succession planning documents. For example, if you own a single-member LLC, your Will or Trust could determine how your business passes after you are gone. If you are in an accident and become incapacitated, the agent you appoint in your Financial Power of Attorney will run, or could determine who runs, your business while you are unable.

As with any strategic business decision, ensuring you, your family, and your business can successfully “march on” after a transition requires thorough planning and documentation. If you would like to discuss your business’s options, please contact Weld Riley, S.C. for a consultation.

*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 with her pet guinea pigs.*



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# FAITH The Joy of Living a Meaningful Life:

By Kimberly Blaker

## HOW TO FIND MEANING AND OVERCOME ROADBLOCKS

*"It is not the years in your life but the life in your years that counts."*

~ Adlai Stevenson

The point Stevenson illustrates is a reminder of how easy it is to lose sight of living a meaningful life

We invest an amazing amount of time, energy, and money in living healthier, longer, and happier lives. Yet, we often still feel unsatisfied and that our lives are devoid of meaning.

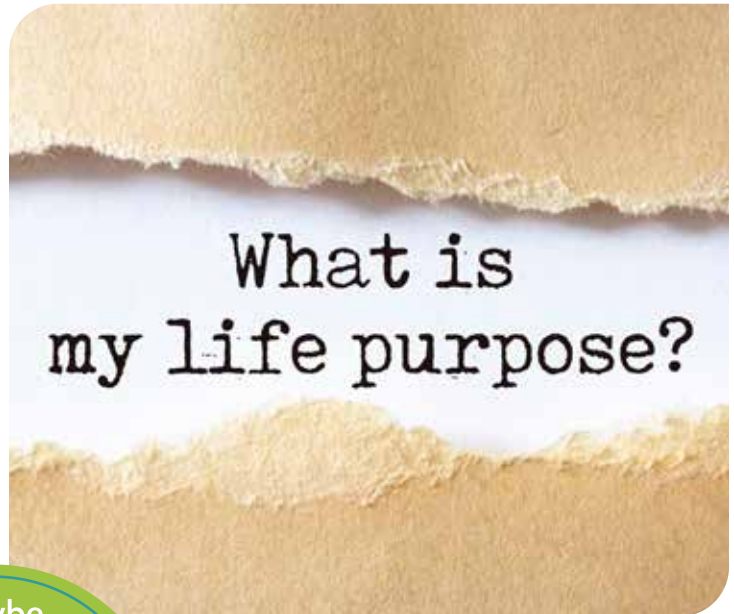
When it comes to living a meaningful life, there's no one-size-fits-all solution. Those things that make life meaningful are unique to each and every person. So to find meaning, you may need to do some exploration to discover what speaks to you.

Meaning can come from many different avenues. Unlike happiness, which stems from receiving or doing things for yourself, meaning comes from giving or doing for others.

Before you begin your journey to explore new avenues for meaning, evaluate what you're doing with your life right now. Maybe you're already giving in a way you don't even realize, and you aren't giving yourself enough credit. If so, you may just need to reframe your mindset about what you're already doing and understand what you do really does matter. If it still isn't enough to satisfy your quest for a meaningful life, explore other options that are important to you.

Perhaps for you, meaning comes from fostering a close family relationship. For some, it's about choosing a fulfilling career path that involves helping others through teaching, nursing, counseling, or coaching. Others find meaning by giving back to their community by joining the Kiwanis or volunteering as a Big Brother or Big Sister. Purpose can also come from forming an organization for a national cause you're passionate about. Or, perhaps it comes from taking up a hobby you enjoy, such as gardening, then donating your excess produce to a soup kitchen.

After you've determined what would bring meaning to your life, you may find this is where the challenge lies. You must now make a conscious decision and concerted effort to follow through with your goals. If you've chosen a challenging path, only you can decide if the sacrifice and risk are worth the reward of a meaningful life.



Maybe you're already giving in a way you don't even realize and aren't giving yourself enough credit.

Often, we blow our sacrifices and risks way out of proportion. The most significant risk may merely be an unrealistic fear of failure. The greatest sacrifice may be little more than stepping outside your comfort zone or setting aside a little happiness in exchange for something more fulfilling, uplifting, and meaningful.

If these are the things holding you back, work toward changing your frame of mind. Schedule 20 minutes a day to sit in solitude with your eyes closed, envisioning your meaningful life. Allow yourself to build excitement and desire for that which would bring meaning to you and others.

Also, spend some time each day reading or listening to audiobooks and watching online videos relevant to the activity that would bring meaning.

If you find you're still holding yourself back, talk to supportive family and friends about your goal, and ask them to hold you to it. A counselor or coach can also lend support to help you move toward your goals.

Whatever path you choose, and regardless of its outcome, give yourself credit for your efforts. Remember, having a meaningful life is often as much about how you perceive what you do as it is about what you do. 🌱

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



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# Rays of Grace

By Grace Theisen

While putting away a few Christmas gifts this year, I found a note my grandma wrote. My grandma's words warmed my heart, but what I found on the back of the note caught my attention. Grandma likes to recycle her daily quote calendar pages. This one read, "*Comparison is the thief of joy.*" –Theodore Roosevelt. A simple, yet profound quote.

Recently, I told my mom that if a spot opens at her medical sales company that I would like to apply. If you know me, you probably know that I am a much better nurse than I would be a saleswoman. At that moment I was fixated on how I could make more money (the six-month wedding bill reminders were hitting our inboxes). I convinced myself that more money was worth working at a job that is definitely not for me. My mom, being the wise woman she is, agreed to support me, but told me to pump the brakes. By the end of our conversation, I came to a simple conclusion: I am 24; I don't have to have it all figured out.

In that brief moment of comparing

myself to my mom, I convinced myself that I wasn't doing enough. In my head I was telling myself that I could just switch jobs and would start making more money, which would solve all my problems. The reality is that my mom has worked hard for years to be at the point she is in her career. This success was not instant or easy.

In talking with friends and family around my age, I have found that comparison is common. We compare ourselves to those around us and to people we have never met, through social media. We are constantly fed highlight reels. For example, I see people getting engaged, buying new cars and homes, having babies, graduating, and getting new jobs. What we don't see is the hard work, struggles, time and energy behind these successes. It is easy to get into the mindset of wanting more because of the comparison.

According to President Roosevelt, comparison has been around a lot longer than I thought; with the rise of social media, I don't think it is going away anytime soon.



Photo Credit: Eliza Porter Photography

Comparison is normal, but when we find ourselves in these spirals, we need to challenge ourselves to take a step back and remind ourselves of what we have. (Mostly, this is a reminder to myself.)

I worked hard to get into nursing school and get a job at a pediatric hospital. My job allows me to care for the most inspiring kids; how cool is that?! After work, I get to come home to a safe and warm home. I get to play with inarguably the cutest dog ever, and I have the most supportive and loving fiancé. These are things I only dreamed about a few years ago.

I get to be 24 only once, and I want to look back on this time knowing I was happy. There are things I am working towards and goals I have yet to achieve, but that's what makes life fun, isn't it?!

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# Ann Brand Mindfulness

By Katie Mckly



For Ann Brand, the founder of Ann Brand Mindfulness, mindfulness is academic, personal, and professional. Brand earned a doctorate in psychology from the University of North Carolina-Chapel Hill with an emphasis on child development and families. She was studying “experience and expression of emotion” at the National Institute of Mental Health in Bethesda, MD. There, she plumbed the research that shows “mindfulness supports attention and memory, emotion regulation, stress reduction, and positive relationships among other things.”

That’s when it became personal, for Brand was “suffering from grief after her mother’s death.”

“The experience of grief after the death of my mother shocked and overwhelmed me,” Brand said. “I tried to avoid and repress it. Turns out, when you try not to feel one emotion, you have difficulty feeling all emotions. I felt numb and flat.”

Through Brand’s research on emotion and work in education, she had known about the practice of mindfulness for many years.

“I didn’t think it would work for me as a busy, Type A, list-making person,” she said.

However, grief prodded Brand to try what appeared to be a poor fit for her personality.

“When you are suffering, you are willing to try anything, even something you don’t understand,” Brand said. “I got a book on mindfulness and taught myself how to meditate using books, podcasts, and guided practices.”

Her internal tide turned.

“With mindfulness practice, I slowly cultivated the tools to allow my grief to be experienced and not be overwhelmed,” Brand said. “Getting curious about my experience of the breath, body, emotions, and thoughts in a kind and curious manner supported me in growing the capacity to be with all experience -- pleasant and unpleasant.”

When grief arises now in Brand, “it is a familiar feeling.”

“I can allow the myriad of emotions (sadness, fear, love, gratitude, etc.) to move through and be experienced with care. Being with the grief of missing my mother is an ongoing experience that has softened around the edges

with time and practice,” Brand said. “Mindfulness supports me in allowing my experience of grief without judgment and expectation.”

Mindfulness was such a difference maker for her, Brand turned it into her profession. Today, Brand remembers and shares her initial doubt with her students when they, too, are uncertain of mindfulness’s possible efficacy.

“When people express hesitancy to try it, I share my own experience of skepticism and then encourage them to give it a try and see what they

notice,” she said. “We can only learn about the practice of mindfulness by trying it. Even a brief five-minute mindfulness of the breath practice can give us insight into how the practice looks and feels.”

When Brand teaches, she often references the research around mindfulness, which shows causation between the behavioral practice and positively changing the structure of a brain. Beyond disseminating the research, what exactly happens in one of Brand’s sessions?

“It’s a mix of teaching, discussion, and practice. The best way to learn about mindfulness is to practice it,” she said. “I teach many different mindfulness tools such as mindfulness of the breath, body, and sounds.”

In the sessions, the group practices both focused attention and open awareness, getting familiar with the habits and distractions of their minds while “meeting each moment with curiosity and kindness.” Students share what they’ve learned in living their mindful lives.

“There is always an opportunity for people to share their experience with the practice and ask questions,” Brand said. “We learn a lot from each other about how to integrate mindfulness practice into our lives.”

Brand describes mindfulness as a way of paying attention to our present moment experience with curiosity and kindness.

“We use the full range of our human experience to grow the capacity to be present. This includes our breath, body, senses, emotions, and thoughts,” she said. “We use formal meditation practices to begin to train ourselves to notice when we are engaged in our direct experience and when our attention is lost in a story about what is happening.”

Brand believes that reacting to life through the filter of our stories often leads to difficulty, as we are not seeing clearly what is happening.

“WHETHER IT IS A  
BEAUTIFUL SUNSET, A  
MOVING EXPERIENCE  
OF LIVE MUSIC, OR  
A MEANINGFUL  
CONVERSATION WITH A  
LOVED ONE, WE SEE IT,  
FEEL IT, ABSORB IT, AND  
REMEMBER IT MORE  
CLEARLY WHEN WE  
MEET IT WITH MINDFUL  
AWARENESS.”

~ANN BRAND



"Mindfulness helps us to grow this capacity for clear seeing so we can respond skillfully, even when things are challenging," Brand said. "This supports us in caring for ourselves and others while living life in line with what really matters to us."

Mindfulness has its roots in teachings of the Buddha, but Brand maintains that its use is open to people of all faiths.

"Mindfulness is a practice that uses our experience as a human to engage with the present moment. My training is in teaching secular mindfulness," Brand said. "It is available to everyone and supports human flourishing."

In addition to the sessions open to all, which can be booked at Brand's website ([www.annbrandmindfulness.com/classes](http://www.annbrandmindfulness.com/classes)), she works with business and healthcare organizations, has introduced the practice of mindfulness to students, teachers, administrators, and educational leaders in both K-12 and higher education, and has integrated mindfulness into teacher education at UW-Stout to support teachers in being more healthy, present, effective educators.

Those teachers report "enhanced teaching and listening skills" and being able to better manage stress. This is because mindfulness centers us in the present.

"Mindfulness practice helps us gain clarity into when we are present and when we are lost in stories that get us stuck in the past or future," Brand explained. "It is only from the present moment that we can figure out how to meet what is happening in the most skillful and compassionate way."

Being in the present increases the efficacy of teachers.

"When teachers are present, they have greater capacity to respond with all the skills, knowledge, talents, and compassion they possess to support the growth and development of students and their families."

Uncertainty and anxiety are also reduced in teachers.

"When a teacher notices uncertainty, anxiety, or frustration arising in themselves in a classroom context, they can respond in a way that helps them manage their emotions and support relationships with students," Brand said. "The ability of a teacher to be aware of their own emotions, self-regulate, and be present supports students in doing the same thing."

The same positive differences occur in our personal relationships, too, and mindfulness works across all demographics and personalities.

"Mindfulness practice is a human practice, available to anyone," Brand said. "It doesn't matter if you are a calm, contemplative person, or a busy, active person. We all have the capacity to pay attention to our

present moment experience. Mindfulness isn't about being slow or calm, it is about being aware. Still, calm, and relaxation are nice side effects!"

There are other sweet side effects.

"We have more moments of contentment and joy in our lives than we notice," Brand said. "Mindfulness practice helps us train our attention to notice the joy in our lives and then choose to stay with that joy, savor it, and make it a part of us. Whether it is a beautiful sunset, a moving experience of live music, or a meaningful conversation with a loved one, we see it, feel it, absorb it, and remember it more clearly when we meet it with mindful awareness."

You just have to stick with it.

"Integrating a daily meditation practice was a challenge for me," Brand said, "but with relaxed persistence it is possible for anyone."

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## As Flexible as an Olympic Gymnast

A nimble friend is worth her weight in Olympic gold. This is because plans always go awry. I once had a friend who always asked when we had to pivot, "Is that the plan? That's not the plan." Yes, some people are comforted by plans, but when circumstances compel plans to change, their plan-clinging is an impediment. Flexible friends, on the other hand, just keep smiling whatever the world throws at them.

## Curious

Remember the incurious person who only wants to tell their own dusty stories? Well, a curious person wants to learn...about salsa dancing, about making salsa, about the science of making salsa, about you, and everything else. They embody the Jack Kerouac quote, "The only people for me are the mad ones, the ones who are mad to live, mad to talk, mad to be saved, desirous of everything at the same time, the ones who never yawn or saw a commonplace thing, but burn, burn, burn like fabulous yellow roman candles exploding like spiders across the stars." They'll be curious about you, too and really, really get to know you.

## Nonverbal Clue Decoder


If woman's best friend, our dogs, can read our emotions from facial cues, then the rest of our friends should be able to keep pace. Emotional intelligence comes from compassion. When we care, we take the time to read the plethora of non-verbal, emotional clues that we provide. Friends pay attention to friends.

## Happy

It's easier to be happy with happy people. Happy people don't encumber the moment with superfluous drama. And happiness is almost as communicable as the common cold, as a study showed that a friend's happiness increases your chance of happiness by 25%. It's also easier to get from A to B with upbeat people. They're not listing reasons why something shouldn't be done. They're ready to go, go, go.

## Gratitude

Gratitude is Happy's mama; they're that close. Gratitude generates Happiness. Jack Kerouac wrote about gratitude when he said, "Life is holy and every moment is precious." Gratitude is the core of being mindful, for gratitude compels that we slow down, watch, and smile...at the gifts that abound, the gifts that are free, the gifts that are abundant,

In the end, find someone who's happy...and happy for you...and if you do, be happy in return...and happy for her. 

## Foodie Forum



I am excited to marry my faith with my love for food to create a recipe that embodies this edition's theme "mindfulness." Lent, which starts February 14th this year according to the liturgical calendar, has me thinking about mindfulness and love. To me, the most important message of Lent is to slow down, reflect and appreciate. Don't rush through life without stopping to think about all the gifts we've been given, and maybe even share them with those you love. We northerners tend to find ourselves wishing for warmer weather to accompany Easter. The sunny flavor of freshly-squeezed orange juice is such a treat, and I always have the quartered rinds in my freezer as a drink garnish or available to grate peels to add a citrus flavor to a recipe. I also make a homemade cleaner with citrus peels and use them for indoor plant fertilizer. Please feel free to share any other citrus peel uses on our Facebook page.

*Bon appetit, Lanette*

### SALMON RICE BOWL

#### INGREDIENTS

- ¼ cup soy sauce
- ¼ cup pickled ginger juice (from a jar or saved after ordering out your favorite sushi)
- 1 tbsp chopped fresh ginger
- 4 cloves garlic, chopped
- 1 tbsp toasted sesame oil
- 1 tsp chili flakes
- 1½ pounds salmon, skin on, cut into bite-size chunks or fresh walleye via ice fishing
- Sesame oil, for cooking
- ¼ cup brown sugar
- 3-4 cups cooked rice
- Spicy mayo, for serving (purchase or mix ¼ cup mayo with 1 T sriracha and a splash of lime juice)

### FRESH SALAD

- 2 avocados, diced
- 2 small cucumbers, chopped
- 2 tbsp chopped pickled ginger
- 1 jalapeño, sliced
- ½ cup fresh cilantro, chopped
- ¼ cup chopped green onions
- 2 tbsp toasted sesame oil
- 2 tbsp black sesame seeds
- 2 radishes thinly sliced

#### INSTRUCTIONS

1. In a shallow dish, mix the soy sauce, ginger, garlic, toasted sesame

oil, and season with chili flakes. Add the salmon, getting them mostly submerged. Marinate for one hour or up to all day.

2. Make the salad. Combine all ingredients and season with salt.

3. When ready, heat a couple tablespoons of oil in a large skillet over high heat. Rub the salmon with brown sugar. Place the salmon skin side face up in the skillet. Sear until brown, about 1-2 minutes. Then flip and let the skin get crispy. Lower the heat to low. Add the marinade and simmer on low for 5-8 minutes until cooked to your liking. Then, remove from the heat.

4. Spoon the salmon over the bowls of rice. Top with the fresh salad and a dollop of spicy mayo.

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





# Local Woods and Water to Calm and Restore Us

By Katie McKy

The Chippewa Valley is rich with places to calm and restore us. Calm and restoration are important because “stress kills” isn’t just a truism -- it’s the truth. Chronic stress burrows into every bit of your body. For example, elevated levels of stress hormones increase blood pressure, which increases the risk for hypertension, heart attack, and stroke. Chronic stress produces chronic muscle tension, which can lead to chronic pain. Stress also whittles away at the respiratory system, the endocrine system, the nervous system, the gastrointestinal system, and even your reproductive system.

There are known, effective ways to mitigate stress, such as meditation and yoga classes. Sweating works too, so you could join a health club or hire a trainer. Relaxing also works, so you could fly to a Club Med, sipping Mai Tais while watching a turquoise ocean lap white sand. Or you could simply use what’s outside your front door, the outdoors, which is free or cheap and effective.

Local parks and trails improve your mental and physical health. Because the parks and trails all come with trees, even your immune system is boosted. Trees produce and release phytoncides, which help them fight disease and help you too, as phytoncides increase your white blood cell count, making you better able to fight off disease and infection. Following are some of the places where all these wonderful things happen, and they’re all just a hop, skip, and jump away.

## Tower Ridge County Park

Tower Ridge County Park, located on the Eau Claire River just east of Lake Altoona, serves many groups with its trails open to cross-country skiers, hikers, horseback riders, and even snowshoers. There are 15 miles of trails, including 4 miles of lighted trails for nighttime skiing. It’s a four-season park, and to add some spice to the hundreds of treed acres, there are ridge views. The Eau Claire River is the perfect place to cool

your feet come summer.

## Beaver Creek Reserve

Beyond Tower Ridge is the even bigger Beaver Creek Reserve, which also has trails for skiing, snowshoeing, and hiking. It also abuts the Eau Claire River. They have many annual activities, such as a snowshoe making class and a Valentine’s Candlelight Snowshoe Hike, complete with champagne. They have family activities too, like their “Over and Under the Snow” hike, inspired by the beloved children’s book.

## Big Falls

You can walk on a trail from Beaver Creek Reserve to Big Falls. Big Falls is well-named, for it’s a series of roaring drops, as comely and come-hither in the winter as in the summer. The water falls over gneiss (pronounced “nice”), a well-baked, hard rock streaked with minerals. Nice, huh? There are picnic tables, pit toilets, and trails for a fun, stress-reducing day with family or friends.

## Lake Eau Claire and Harstad Parks

Farther east are two smaller parks, Lake Eau Claire Park and Harstad Park. Harstad Park has 27 non-electric campsites, pit toilets, and a hand pump. It also has a canoe landing, so you can launch your canoe or kayak and paddle downstream, enjoying the river’s many bends and beaches. The water is clean and clear and eagles, deer, and herons abound. Lake Eau Claire Park is also on the river, but mere yards from the eponymous lake, which offers 1,181 acres of paddling and fishing. With its picnic shelters, flush toilets, playground equipment, and fishing pier, with or without a boat, this park offers great ways to enjoy your day and shed some stress.



## Lowes Creek Park

The first park that's NOT on the Eau Claire River is Lowes Creek Park, just south of Eau Claire. It is a warren of trails, and those trails provoked high praise from one online reviewer, who wrote, "I bike here all the time, and I love how well they take care of the place. Very clean and well-groomed. They are always mowing and improving holes in the trails, as well as trimming trees." You can bike, walk, snowshoe, cross-country ski, or walk your dog on those trails. The eponymous Lowes Creek is a Class II trout stream and since trout only thrive in clear, cool water, it's a great place to take a break.

## Carson, Owen, and McDonough Parks

If you'd rather not drive a few miles, Carson, Owen, and McDonough Parks offer myriad charms. Owen, right on the Chippewa River, has cathedral trees, giving you woods and water -- always a calming combo. The recreational trail runs through it, giving you another nearly 29 miles to explore. Carson Park is a smorgasbord of fun, with its trains, top tier playground, trails, and fishing. McDonough Park might be the prettiest, as it perches on a cliff, overlooking Dells Pond.

## Eau Claire Recreational Trail

One could spend an entire day on the Eau Claire Recreational Trail, passing through parks, over bridges, along rivers, and through neighborhoods. Begin the day with breakfast at the Nucleus. If you're

going for a long, lovely ride, carb up. I suggest the Omega Scrambler, which is three eggs with smoked salmon, scallions, avocado, and jack and havarti cheese, the Banana Caramel Crepe, or Stuffed French Toast. Take a break downtown at Shift Cyclery and Coffee Bar or the venerable Acoustic Café.

## Irvine Park

For families, the ultimate park might be Chippewa Falls' Irvine Park, with its petting zoo, big and small mammals, splash pad, duck pond, rumble bridge, and old schoolhouse. Of course, there are trails too, picnic shelters, playgrounds, a creek, and a lake. It's the perfect place for the whole family to decompress.

## Red Cedar State Trail

Another fun, stress-shedding day for the whole family is the Red Cedar State Trail, just south of Menomonie. Trees arch over the trail, and the Red Cedar River ambles beside it. The tight river valley is cozy and often shaded, perfect for both hot and cold days.

Wherever you choose to go, being outside doesn't just reduce your stress. It's been shown to boost your mood, increase your confidence, and, of course, upgrade your health. Surprisingly, it's also been shown to improve your thinking. Yeah, it's a no-brainer, so open that front door and get going. ☺☺

## BOOKMARK

Book Review by  
Maureen Therou

## SHOTGUN LOVESONGS

By Nickolas Butler

This is a tale about five friends from Little Wing, a small town in Wisconsin near Eau Claire.

Henry, Lee, Kip and Ronny are the four male characters in this novel. Beth, the only female, is married to Henry, but their lives are all intertwined.

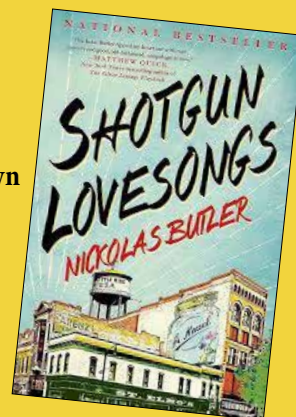
A wedding brings the now 30-somethings together again. A secret is shared, and lives begin to fall apart.

Will a marriage persist? Will forever friends remain friends? You will find the answer when you read this well-written story.

Having grown up in small town America, I was really able to appreciate the closeness of their friendships.

It is also a bonus to recognize places that are woven into the story.

I think you will remember these five friends for quite some time. This is Nickolas Butler's first novel, and I feel he hit it out of the ball park.



### About the Author:

Nickolas Butler was born in Pennsylvania, raised in Eau Claire, WI and attended the University of UW Madison and also the University of Iowa Writers Workshop. He has held several jobs—coffee roaster, liquor store clerk, hot dog vendor, meat packer, bed and breakfast manager and a Burger King maintenance manager. He has since written other novels. He also has a column in the Eau Claire The Leader Telegram.

Image courtesy of Adobe Stock



# Marching Towards Financial Freedom:

## *A Woman's Guide to Transformative Money Mindfulness*

By: Gina Gladwell Hartke, ChFC® Financial Advisor

**W**e're a couple of months into the new year and if you're like many, you've probably made a few new year's resolutions, or at least, a couple of general goals for what you'd like to accomplish this year. In a recent Forbes Health/OnePoll Survey<sup>1</sup>, the following were published as the top resolutions in 2024:

1. Improve fitness
2. Improve finances
3. Improve mental health
4. Lose weight
5. Improve diet

If you set resolutions or goals at the start of the year, statistically, it's likely your motivation is starting to fade, or you've abandoned your goals altogether. The good news is you don't need a "new year" to start getting after what you want. The theme for this issue of *Five For Women* is "Mindful Marching On" and it's important to remember that you truly can do anything you put your mind to as long as you keep taking action, keep moving one foot in front of the other, and keep marching on. You'll only fail if you quit trying!

I naturally gravitate toward the second most common resolution mentioned above. As a financial advisor by trade, it would be only logical. However, improving finances is something that didn't always come naturally to me. Looking back on my life 18+ years ago, I was in a drastically different position. I was a fulltime student, working 80+ hours per week with over six jobs, and I barely had enough to pay my rent. On one occasion, I had to sell personal items to make rent; humbling to say the least. It was at this point that I became resolute that I would not and could not allow this to happen again.

What followed was a deep dive into a personal journey that allowed me to reach "financial independence" by age 35. The ability to have the choice to work rather than having to work shifted my entire perspective on life and what I could achieve. There've most definitely been challenges along the way, but what I want you to realize, is that this is possible for you too. It's within your control,

and like any major life shift, will take quite a bit of effort. I'm happy to share the following, which is the process I've used to change my entire relationship with money and has helped me continue to achieve my goals.

### 1. Reflect.

It never hurts to be reminded that when you first set out on any journey, personal reflection is the first and most important step. You need to understand what you're trying to achieve and, most importantly, "why?" Just like with anything in life, if your goals don't align with your core values and your internal "why," then it will be hard to move towards whatever it is you're trying to accomplish. Remembering your "why" will help you stay on track when life throws curveballs your way.

### 2. Set your goal(s).

The old adage of "How do you eat an elephant?" (one bite at a time) stands the test of time. Most people quit because they set their sights too high or make too many goals. It's best to set 3-5 goals as a starting point so that you're able to stay focused and not get overwhelmed with having too many new things you're working on.

When I set out to change my financial health, I set short, intermediate, and long-term goals. I asked myself 'what am I looking to accomplish in the next 3 months, year, and five years beyond?'

I took my immediate situation and decided I wanted to have 3 months of rent saved so that I'd never again be in the position of having to sell my personal items or end up on the street. When I accomplished that goal, I focused on my next more intermediate goal and so on.

Spend an hour or two setting your goals and be sure to write them down. We're 80% more likely to achieve our goals if they're in writing.

### 3. Analyze.

In order to make sure you're on track, it's critical to have regular checkpoints. My most wealthy and successful clients keep track of how much they spend each month so that they stay accountable



to themselves with their savings habits. To help, you can find our team's "Expense Supplement" document on our website under "Resources." [www.riverprairiewealthpartners.com](http://www.riverprairiewealthpartners.com).

When it comes to tracking and analyzing, I recommend making it a monthly habit. When you do this monthly, you'll naturally find yourself being more mindful of what you spend. Once you know your total needs vs. wants, you'll then have an idea of how much free money you have monthly to allocate toward your savings and/or debt paydown goals. You'll be able to then evaluate your discretionary spending by thinking about what truly brings you joy, and for what doesn't, you can start reallocating those funds towards your future goals that will bring you happiness. If you find your income is just covering your needs and you don't have any discretionary income, then unfortunately you may have to look at alternative ways to earn more money OR figure out how to get your need expenses reduced. I've had to do both in my past, and it can be difficult at times, but it's SO worth the effort in the long run.

#### 4. Plan.

A goal without a plan is just a dream. I can't emphasize this enough. You need a plan. Utilizing a financial advisor for this step can be especially helpful as they have many resources to be able to help you make smart decisions with your money. However, if you prefer to plan on your own, there are many online calculators that can help. Visit our team's website for a full range of helpful calculators.

Once you have a plan for how you will reach your goals, write it down and revisit it monthly. Seeing how far you've come month

after month is incredibly validating and motivating.

#### 5. Take Action.

Once you start taking action, your action will motivate more action. You'll find yourself getting excited about how you've moved the needle on your goals rather than the dopamine hit from filling the void through buying stuff you don't need.

You're going to have ups and downs. Life is going to throw you many curve balls. The key in the action phase is to not give up and continue moving the needle each day. Sometimes, you'll find yourself taking a few steps back, to move a few steps forward; this is inevitably going to happen, and it's okay.

Over life, complete this process over and over and over. Reflect, set your goal(s), analyze, plan, and continue taking action. Going forward, don't just work for the now, work towards your future goals as well. Life is about balancing your now and your future. Create a path and a plan for yourself so that you're not working for nothing; work for your "why(s)" and be mindful of everything you do. Keep "marching forward."

<sup>1</sup> <https://www.forbes.com/health/mind/new-years-resolutions-statistics/>



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