

# ONTARIO WELLNESS NETWORK

Financial Equality in Intimate  
Partner Relationships

The Power of Purposeful Conversations  
with Prospects and Clients

Can I Write That Off?

(Re)Treat Yourself  
at Soul Full Camp

Turn Your Home into a  
Winter Sanctuary

WELLNESS RESOURCES  
IN ONTARIO

MEET THE LOCAL  
EXPERTS YOU  
NEED TO KNOW  
NOW!

Understanding the Threat of  
Title Fraud in Real Estate

## HOLISTIC WELLNESS DEFINED

Learn how to plan for holistic wellness

- ➔ Create a plan
- ➔ Take action
- ➔ Create systems

EXCLUSIVE!

DISCOVER THE NINE  
ELEMENTS OF  
HOLISTIC WELLNESS



Featuring Shaelene McInnis

# ONTARIO WELLNESS NETWORK

The Ontario Wellness Network Magazine is a monthly digital publication, showcasing wellness businesses and advice in Ontario and around the world. Our audience is primarily individuals who are focused on improving their personal wellness.

## ADVERTISING RATES

### Front Cover Package - \$3,150.00

- Front cover, full color picture or montage
- Credit on the contents page
- Full page advertisement
- Full page of editorial
- Hyperlink from the editorial in the digital version to any dedicated URL
- Premium listing in the business directory

### Special Position - \$2,525.00

- One of: inside front cover, inside back cover, or back cover
- Full page advertisement
- Full page of editorial
- Hyperlink from the editorial in the digital version to any dedicated URL
- Premium listing in the business directory

### Notes:

- Ask about discounts for inclusion in multiple issues of our digital magazine.
- All advertisements are in full color.
- Technical specifications will be supplied upon completion of your advertising agreement.
- Learn more about advertising with us by visiting our website here <https://www.globalwellnesshq.com/own/own-magazine>

### Full Page Advertisement - \$1,925.00

- Hyperlink from the editorial in the digital version to any dedicated URL
- Basic listing in the business directory

### Half Page Advertisement - \$1,075.00

- Hyperlink from the editorial in the digital version to any dedicated URL
- Basic listing in the business directory

### Quarter Page Advertisement - \$750.00

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- Basic listing in the business directory



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## DISCLAIMER:

This digital magazine contains the opinions and ideas of the authors and editors. The purpose of this digital magazine is to provide you with helpful information as you embark on your personal wellness journey.

This digital magazine should not be relied upon solely to make decisions about personal wellness. Careful attention has been paid to ensure the accuracy of the information, but the authors cannot assume responsibility for the validity or consequences of its use. This information is not intended to be all things to all people. Consult with your own experts before you take any actions recommended herein.

Editor: Shaelene McInnis  
Design, Photos & Layout: Jeff Borschowa | Canva

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To subscribe to the Ontario Wellness Network Digital Magazine, please visit  
<https://www.globalwellnesshq.com/own/own-magazine>

For queries on how to have your article featured in the Ontario Wellness Network Digital Magazine, please email [own@globalwellnesshq.com](mailto:own@globalwellnesshq.com).

# OWN

# LETTER FROM THE EDITOR

Welcome to the Ontario Wellness Network Digital Magazine.

Holistic Wellness is a complex journey. Our mission is to simplify your journey and share resources to help you along the way.

We will be publishing the Ontario Wellness Network Digital Magazine every month. We will focus on at least one area of wellness in each month.

For this edition, we have chosen to focus on financial wellness. This is our area of expertise and we wanted to make sure we came out strong offering valuable advice for our readers.

I would like to personally thank my family, friends, and colleagues who helped make this digital magazine a reality.

The Ontario Wellness Network Digital Magazine is meant to be a living guide to global and local wellness resources. Please let us know if you think we should be including someone in our directory.

To your wellness!

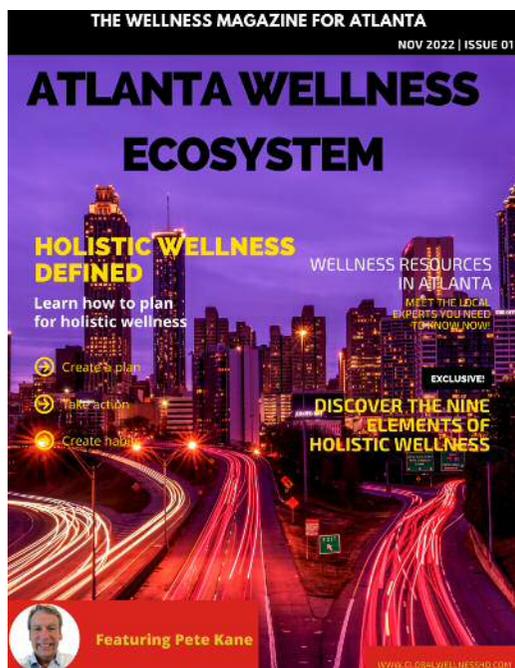
Shaelene McInnis  
Editor-in-chief



By Shaelene McInnis

# OWN

# THE ONTARIO WELLNESS NETWORK IS PART OF THE GLOBAL WELLNESS HQ



## Did you know?

You get access to local and global resources in one place.

We launched the Ontario Wellness Network in order to reflect our belief that true holistic wellness is both universal and global. We will highlight local resources while sharing global information.

You can sign up to receive monthly updates should you wish.

<https://www.globalwellnesshq.com/own/own-magazine>

# Ontario Wellness Network Hangout

Join Shaelene McInnis on Mondays from 2:00 pm to 3:00 pm Eastern Time for her Ontario Wellness Network Hangout on Zoom for a Virtual Coffee.

Anyone can drop in. Show up when you can. Leave when you have to. You are NOT obligated to stay for the entire time.

Sometimes there's only Shaelene there, sometimes one guest, sometimes three or four, occasionally more than that.

Virtual Coffee allows Shaelene to never have to say "no, I don't have time to meet" or even "why should we meet?" Join the Virtual Coffee to get to know Shaelene and explore if you need to talk more without swamping one another's calendar.

Shaelene's favorite topics for discussion are online accounting and bookkeeping, business growth, writing books, hosting podcasts, building mastermind groups, and networking with intention. Shaelene will also answer any questions you might have about the Ontario Wellness Network.

Register for one of our Ontario Wellness Network Hangouts here:

<https://us02web.zoom.us/meeting/register/tZEse-vqDkqGdd1MN0rsdC6RTvO7U2C1Jlq>



Shaelene  
McInnis

## Nominate a local business for our Reader's Choice Awards

We invite our readers to nominate their favorite local businesses for our Reader's Choice Awards.

<https://www.pharosbusiness.com/worksheets/MmRVuJMdL6fRvvsLr7cwp4h4>

Winners will be announced in a future edition of the Ontario Wellness Network Digital Magazine. They will receive a promotional package and special recognition.



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## Eight Wellness Dimensions

I would be very remiss if we didn't thank Dr. Swarbrick for the creation of the Eight Wellness Dimensions. As noted above, we are relying on her research and definitions for the first eight projects that we undertake. You can learn more about Dr. Swarbrick and her work at:

<https://alcoholstudies.rutgers.edu/mapping-mental-health-dr-swarbrick-the-eight-wellness-dimensions>

## Maslow's Hierarchy of Needs

Everything we do in relation to the Nine Elements of Holistic Wellness is further built upon Abraham Maslow's research and hierarchy of needs model. Maslow was an American psychologist who is credited with popularizing self-actualization.

From the bottom of the hierarchy upwards, the needs are physiological (food and clothing), safety (job security), love and belonging needs (friendship), esteem, and self-actualization. Needs lower down in the hierarchy must be satisfied before individuals can attend to needs higher up.



- Physiological needs – air, water, food, shelter, sleep, clothing, reproduction
- Safety needs – personal security, employment, resources, health, property
- Love and belonging – friendship, intimacy, family, sense of connection
- Esteem – respect, self-esteem, status, recognition, strength, freedom
- Self-actualization – desire to be the most that one can be

You can learn more about Maslow and his Hierarchy of Needs here:

<https://www.simplypsychology.org/maslow.html>



## Atomic Habits (by James Clear)

"If you get one percent better each day for one year, you'll end up thirty-seven times better by the time you're done."

<https://jamesclear.com/continuous-improvement>

You can watch a great video summary of the book here:

<https://www.youtube.com/watch?v=PZ7IDrwYdZc>

The final project is "habitual." I will credit this last piece of the puzzle to James Clear and his book "Atomic Habits."

We can only have limited or temporary success applying the first eight projects. We only see exponential and lasting results once we incorporate our wellness journey into daily success habits.







## **Join our Global Wellness HQ!**

We offer a private membership for those who want to learn about implementing the Nine Elements of Holistic Wellness into their own personal wellness journey.

Membership is month to month. We do not believe in contracts or fixed terms. Either we add value to your world and you stick with us, or we don't and you leave. It is that simple. Our goal is to add value to your world.

Membership gets you early access to our content and discounts on select purchases through our community. You will be able to read our digital magazines before they are officially released, you will get discounts on books, and you will have access to our podcast episodes before they are officially launched.

As a special bonus, our members will be able to join us once a month for live question and answer sessions with select members of our community. This is not available to the general public, only to our members.

You can either click the link or scan the QR code to join our Global Wellness HQ community.

<https://www.pharosbusiness.com/purchase/169057-Global-Wellness-HQ-Monthly-Membership>





### **Be our guest on the Ontario Wellness Network Podcast!**

Join us as we interview local wellness experts. Learn how you can implement and improve one dimension of wellness at a time. Our experts will share their practical tips on wellness in one of these core areas: emotional, intellectual, occupational, physical, environmental, financial, spiritual, social, or habitual.

We created this podcast as a resource for anyone who is looking to integrate the Nine Elements of Holistic Wellness into their daily lives.

Join our hosts as they ask the hard questions we all need answers to in order to grow and scale our businesses, while enjoying more overall wellness. Learn through the glorious triumphs and epic failures of successful entrepreneurs and experts.

Our goal is to provide individuals with the resources they need in order to pursue their unique wellness journeys.

Would you like to be a guest? You can either click this link or scan the QR Code to be taken directly to our Podcast information.

<https://www.globalwellnesshq.com/own/own-podcast>





# Global Wellness HQ Podcasts

ON AIR

Join us as we interview wellness experts. Learn how you can implement and improve one dimension of wellness at a time. Our experts will share their practical tips on wellness in one of these core areas: emotional, intellectual, occupational, physical, environmental, financial, spiritual, social, or habitual. We created this podcast as a resource for anyone who is looking to integrate the Nine Elements of Holistic Wellness (NEHW) into their daily lives.

You can access these and future episodes here on YouTube:

<https://youtube.com/playlist?list=PLTFNPW5g684aKfWLzDTONnWkRyxDimEsU>



Kerry Henry is co-owner of WePellet in Encinitas, CA. At WePellet, we specialize in Bio-identical Hormone Replacement Pellet Therapy. We treat men and women, from 40 to 69 years of age, who suffer from symptoms of peri- menopause, menopause and andropause in men. Common symptoms include fatigue, poor sleep patterns, hot flashes, night sweats, decreased libido, depression and brain fog.



Stephanie Paul takes great pride in coaching executives, sales teams, TEDx speakers, Women in leadership and experts of all kinds, to master self-leadership, communication and storytelling. She is also a proud member of the board of directors of The Alzheimer's Association in Orange County, The Innocent Lives Foundation, and the Learning Chair for the EOA (Entrepreneurs Organization Accelerator) Board. As well as an active member of WIB (Women in Bio).



Dr. Dawn Andalon is a physical therapist, educator, author, and Co-Founder of LEVEL4 PT & Pilates. She is known as a leading women's health specialist in the San Diego area. Prior to living in Carlsbad, CA, she worked at Nike WHQ in Portland, OR as a physical therapist and consultant. She has always enjoyed fitness and working with the active population as she was a former dancer and gymnast.



Adi Klevit is a Process Consultant, Productivity Expert, Podcast Host and Speaker. Adi loves to talk about #systems, #scaling, #productivity, and #businessprocesses.



Garry Lewis was born in Sydney Australia, He moved to the USA in October 2011. He has extensive history in the fitness industry both here and back home. 25 years experience in teaching group exercise, he owned his own gym, managed an older adults exercise program and spoken at a number of events. Garry is the head of Commercial Sales for Power Plate North America.



# Global Wellness HQ Podcasts

ON AIR



Dr. Nancy Zare is a certified sales trainer who works with service-based professionals who want to get clients in alignment with their values. She gives them x-ray vision of how buyers buy so they can adjust their communication style to match their prospects. Nancy earned her master's and doctorate from Boston College and is a former professor of social work. She is the author of six books, including an Amazon international bestseller.



Steve is a National Sales Professional with 34 years of sales and business development experience providing B2B solutions. In his current role as Principal of Etowah Sales Solutions, LLC, operating as an Outsourced V.P. of Sales, he brings confidence with the sales skills and experience to the table for a large variety of businesses or industries. Steve demonstrates a proven history of sales management including proposals, technical sales, negotiations, sales representative leadership, and account management.



Michael Whitehouse is The Guy Who Knows a Guy. In 2014, he came to Groton, Connecticut knowing no one at all. A year later, after diving into networking with both feet, he was a major connector in the local community. In 2020, he went global and began connecting entrepreneurs, investors, speakers and others around the world to people they need to know. He offers his services as a networking concierge, making connections and building strategic alliances around the world. He is the host of the daily Morning Motivation Podcast and the Guy Who Knows a Guy interview podcast.



Alison McLean is the founder of Ignite UR Wellness. She works with individuals to integrate yoga, physical therapy, and massage therapy into their personal wellness journeys. Alison also helps wellness experts build their businesses.



Eric Kim has 25 years of entrepreneurship building multiple businesses with multiple locations and got into digital marketing also software development for marketing company.



# Global Wellness HQ Podcasts



Rand Eberhard has been working as a pastor with an emphasis in restoration ministry for 21 years. Restoration involves restoring people to faith hope and love amidst the many hardships that life can present. The human struggle as we know it calls for wisdom and leadership, so it has become his mission to serve from the heart that God has given him. He does so as a full-time pastor and Director of Congregational care at The Church of the Apostles in Atlanta Georgia with Dr. Michael Youssef.



Ann Keller is a Licensed Professional Counselor providing services to individuals, couples and families. Ann's emphasis is on mood disorders and marriages. Ann hopes to provide services that help with emotion regulation and marriage enrichment. The outcome is better mental health for individuals, couples, and families.



Bobby Aldridge is a Physiotherapist who has spent over three decades as an athlete, student, and educator of physical movement. Now, in the best shape of his life, his mission is to help others move with ease, grace, and power to eliminate pain, reduce the chance of injury, and maximize performance.



# FOCUS ON CHARITY

We would like to highlight two charities that mean a lot to us in Ontario. Part of our personal wellness journey has included finding the causes that matter the most to us and looking for ways we can add value to them. One of the best ways we know of to support a local charity is to share their mission with others. What charities would you like us to feature in Ontario?

## VICTIM SERVICES DURHAM REGION

Supporting survivors of crime and tragedy. When the unthinkable happens, they are here to support with crisis response, intervention and prevention services.

They will help you...

Whether you've lost a loved one, been a victim of a crime, experienced online exploitation or are in an abusive relationship, they will help you.

Get free, confidential support without judgment. They are here to hold your hand and help you start rebuilding your life in the hours and days after a tragedy occurs.

<https://www.victimservicesdurham.ca/home>

## VICTIM SERVICES OF PETERBOROUGH NORTHUMBERLAND

From infants to the elderly, violence affects people of all stages of life.

Every day across Peterborough and Northumberland Counties, victims of crime and tragedy struggle to overcome the personal impact of domestic violence, sexual assault, homicide, break and enters, theft and fraud, sudden death, criminal harassment, assault, fire, and motor vehicle accidents. Agencies like VSPN seek to help rebalance the negative impact of violence by empowering and supporting victims on their journey to recovery.

<https://victimservicespn.ca>



## **Vibration Can Unlock Multiple Health Benefits**

Power Plate vibrates up to 50 times a second sending tiny vibrations through your body. These tiny micro vibrations activate more muscles, burn more calories, improve circulation, and assist muscle recovery.

## **Power Plate is Trusted by Celebrities, Athletes and Doctors**

Power Plate is used by Mark Wahlberg, Serena Williams, Professional Athletes, Doctors, and even Formula 1 drivers. The engineering team at Power Plate has been innovating in the whole body vibration space for over 22 years. The engineers at Power Plate are obsessed with improving and refining Power Plate's world-class equipment.

## **How Power Plate Works**

Power Plate uses PrecisionWave™ Technology to send tiny vibrations through your body up to 50 times a second. These tiny micro vibrations activate more muscles, burn more calories, improve circulation, and assist muscle recovery.

## **Power Plate's PrecisionWave™ Technology Helps You:**

- Burn Fat Quicker
- Tighten Skin
- Increase Strength
- Increase Circulation
- Improve Core Strength
- Activate More Muscles
- Improve Flexibility
- Improve Bone Strength

**<https://products.powerplate.com>**

# Taxes By The Numbers

By Shaelene McInnis



Financial wellness is a key factor in overall wellness. Ensuring you are informed about the limits of registered accounts, the allowable amounts for medical expenses and ensuring you are receiving the Child Tax Benefit are just three ways to help promote financial literacy for Canadian taxpayers.

As the owner of an accounting firm, I follow Canada Revenue Agency, Service Canada and Service Ontario updates closely. Here are some key points to know for 2022 and 2023.



RRSP (Registered Retirement Savings Plan) Contribution Room – The maximum contribution amount for 2022 is \$29,210. If you are not sure how much contribution you have, you can find this information on your last Notice of Assessment. Alternatively you can check your CRA My Account for this information. Making an RRSP contribution is a great way to save on income taxes while saving for retirement at the same time. If you wish to speak to someone about buying RRSPs, I have great connections with people I know and trust to give you the best advice. Please remember that you can purchase RRSPs until March 1st, 2023 to count towards your 2022 income taxes. The maximum contribution amount for 2023 is \$30,780.



TFSA (Tax Free Savings Account) – The annual limit for 2022 is \$6,000 for a total of \$81,500 in room available in 2022 if you have been eligible since 2009. In 2023 the annual TFSA limit has increased to \$6,500 for a total of \$88,000 if you have been eligible since 2009.

The Maximum Pensionable Earnings for 2022 is \$64,900. For 2023 the amount is \$66,600.

The Maximum EI (Employment Insurance) Insurable Earnings (federal) is \$60,300 for 2022. For 2023 it is \$61,500.

The Lifetime Capital Gains Exemption for 2022 is \$913,630 and for 2023, \$971,190.

The Medical Expenses threshold for 2022 is a maximum of 3% of net income or \$2,479, whichever is less. For 2023. The maximum is 3% of net income or \$2,635, whichever is less.

The Basic Personal Amount for 2022 ranges from \$12,719 to \$14,398 depending on your net income. For 2023 that amount is \$15,000 for taxpayers with net income of \$165,430 or less. For income levels above \$165,430, the amount is slowly clawed back until it reaches \$13,521 for a net income of \$235,675.

The Age Amount can be claimed if the taxpayer was aged 65 or older on December 31st of the tax year. For the 2022 tax year, the Age Amount is \$7,898, and for 2023, \$8,396.

The OAS (Old Aged Security) is slowly clawed back once you net income exceeds \$81,761. For 2023 the amount is \$86,912.

If you have a dependent under the age of 18 who has a physical or mental impairment, you may be able to claim up to an additional \$2,350 in 2022 and \$2,499 for 2023 under the Canada Caregiver Credit\*. For infirm dependents 18 or older, the amount for 2022 is \$7,525 and for 2023, \$7,999.

You may be able to claim the Disability Credit\* for \$8,870 with a supplement of up to \$5,174 for someone under the age of 18 for the 2022 tax year and \$9,428 Credit and up to \$5,500 for the 2023 tax year. This amount may decrease if child care expenses are claimed.

The Child Disability Benefit\* is a tax-free benefit of up to \$2,985 in the 2022 income tax year and \$3,173 in 2023 for families caring for a child under 18 with a severe and prolonged impairment in physical or mental functions.

The Canada Child Benefit (CCB) is \$6,997 per child under the age of six, and up to \$5,903 per child aged six through seventeen for the 2022 tax year. For 2023 the amount is \$7,437 for children under six and up to \$6,275 per child aged six through seventeen. Please note that this calculation is based on income using the previous tax year, and is payable from July to June. If you fall behind in submitting your income taxes the amount will not be calculated and you will not receive the benefit in July and thereafter until the CRA has received and processed your return.

The Federal Tax Brackets are as follows;

- 33% for taxable income of over \$221,708 for 2022, and \$235,675 for the 2023 tax year.
- 29% for taxable income of over \$155,625 for 2022, and \$165,430 for the 2023 tax year.
- 26% for taxable income of over \$100,392 for 2022, and \$106,717 for the 2023 tax year.
- 20.5% for taxable income of over \$50,197 for 2022, and \$53,359 for the 2023 tax year.
- Income up to \$53,359 is taxed at 15%.

The Provincial Tax Brackets for Ontario are as follows for 2022:

- Amounts earned up to \$46,226 are taxed at 5.05%.
- Amounts above \$46,226 up to \$92,454 are taxed at 9.15%.
- Amounts \$92,454 up to \$150,000, the rate is 11.16%.
- Earnings \$150,000 up to \$220,000 the rates are 12.16%.
- Finally, earnings above \$220,000 will be taxed at a rate of 13.16%.

The Provincial Tax Brackets for Ontario are as follows for 2023:

- 5.05% for taxable income of \$0 - \$49,231.
- 9.15% for taxable income of \$49,232 - \$98,463.
- 11.16% for taxable income of \$98,464 - \$150,000.
- 12.16% for taxable income of \$150,001 - \$220,000.
- 13.16% for taxable income of \$220,001 or more.

If you think you may qualify for any of the above credits and benefits, and want to be sure they are included in your income taxes, please call the Books In Line office at 905-571-2665. We can provide you with necessary forms, and complete your income tax return ensuring all applicable credits and benefits have been applied.

\* If you feel that you or a relative may qualify for the Disability Tax Credit, we can give you the required forms to take to the doctor to fill out.

Contact details for Shaelene McInnis:

[www.booksinline.ca](http://www.booksinline.ca)

[info@booksinline.ca](mailto:info@booksinline.ca)

905-571-2665





## "Gold in Your Backyard"

### 12-Day Business Growth Challenge

Are you interested in building authentic relationships that lead to reliable, predictable, and consistent growth in your business?

This business challenge can be completed by any business owner, entrepreneur, organizational leader, or sales professional who wants to generate a consistent and steady stream of Dream Clients.

Before we start, I need to ask you, "would you be willing to invest 5 hours of your time over 12 days in order to secure a steady stream of Dream Clients?"

The 12-Day Business Growth Challenge is based on the proven fundamentals of Clientology. Every day will start with a short tutorial and then you can dive right into the exercise for the day.

There is no fluff and no extra information to process or absorb. The focus of the 12-Day Business Growth Challenge is to take massive action towards your client growth goals. We have in-depth courses if you are genuinely interested in the minutiae and want to understand further. For now, focus on taking massive action.

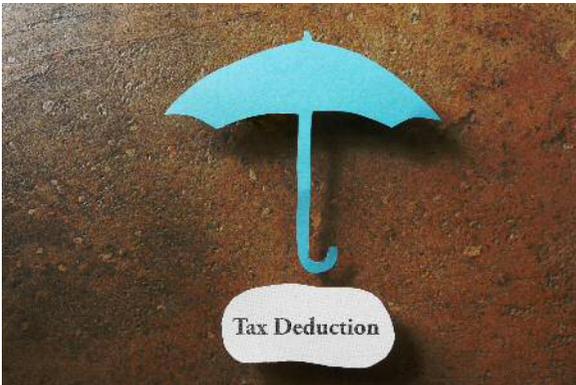
Everything you learn in the 12-Day Business Growth Challenge can be applied to your business over and over as you see fit.

<https://www.pharosbusiness.com/products/177719-12-Day-Business-Growth-Challenge>



# Can I Write That Off?

By Shaelene McInnis



At Books In Line, many of our clients are self-employed. The most common questions we hear are around the subject of what is and is not a legitimate business expense. In promoting financial wellness, we want our clients to claim every legitimate expense so that can keep more of their hard-earned money.

When a person has a business and earns business income, they should also be sure to deduct business expenses against this income to help lower the income taxes they will owe.

The good news is that one of the smartest things a Canadian taxpayer can do is start their own business. It is one of the few ways possible to 'write off' everyday expenses. For example, if you use your cell phone to call clients, you can deduct the business portion of the cell phone bill. If you do not have a business, you are still paying for that cell phone. At least by operating a business (with an expectation of making a profit) you can deduct a portion of your phone.

For example, Jane Smith has her own business as a caterer. She caters food for events, weddings, and company Christmas parties. Her cell phone bill totaled \$1,200 for the year. She estimates she uses her cell phone 50% of the time for personal use, and 50% for business use. She made business income of \$10,000 that year before expenses. She can reduce that income by \$600 just by claiming half of her cell phone bill. That means that she now only owes income taxes on \$9,400.

You can imagine if you were deducting all allowable expenses that you can lower your taxable income a great deal.

So what are some of these allowable expenses?

**Advertising and Promotion** – These expenses include business cards, a website (creation and maintenance of), networking events where you are going to meet key strategic partners and perhaps gain some new clients), and "thank you gifts" such as gift cards. A realtor, for example, can expense the gift basket he bought as a thank you to his clients once a deal is done.

**Meals and Entertainment** – You can include meals and entertainment expenses if they are business-related. If, for example, you were meeting for lunch with a potential client, you can count on 50% of the bill to be a legitimate business expense. I suggest writing the name of the person you met with, the date and the reason for the meal on the receipt itself in case the CRA (Canada Revenue Agency) ever asks to see it. I will often meet with clients, potential clients or with a strategic business partner that may help me in building my business and whom I can refer clients to.

**Payroll** – You can expense all business payroll, including amounts paid to the CRA for provincial and federal taxes, CPP (Canada Pension Plan) deductions, and EI (Employment Insurance) deductions. These employees receive a T4 every year that you employ them.

**Subcontractors** – If you have subcontractors doing work for you, their invoices are fully expensed against business income. If you have, for example, a home renovation company, you could expense the amount you paid to an electrician for the work he or she did for you. Subcontractors do not receive a T4, but you may be required to generate a T5018 at the end of the year. This form can be found on the CRA site, and should include the name and social insurance number of the subcontractor, as well as the total amount paid to that person.

**WSIB** – If you have employees, you most likely pay into the Worker's Safety and Insurance Board. This is fully expensed against business income.

**Business Insurance** – If you have a business as a realtor, you will automatically be required to pay into RECO, the Real Estate Council of Ontario. A portion of the money collected by RECO goes to administering an insurance program for realtors. If you are not a realtor, I strongly suggest purchasing business insurance specifically for your unique business.

**Office Expenses and Supplies** – You can expense any of the items you purchase for your home office or commercial office. These expenses include pens, printer ink, bulletin boards, printer paper and staplers for example. Books in Line is located in a commercial space, so I also expense cleaning supplies for the office, tea and coffee and any other items required in the office.

**Interest** – You can deduct business-related interest on, for example, loans for equipment, or interest paid on a business credit card.

**Fees and Dues** – If you have a business related membership (for example, you are a member of the Canadian Federation of Independent Business, or a local Chamber of Commerce, the dues that you pay are fully expensed against business income.

**Commercial Rent** – If you have a commercial space to work in (an office, a restaurant, a garage, amongst many others) the rent you pay including the TMI (taxes, maintenance and insurance) is fully deductible.

**Utilities** – Any utilities you use in a commercial space are fully deductible.

**Legal and Accounting Fees** – All business-related fees paid to a lawyer or an accounting professional are fully deductible.

**Telephone and Internet costs** – These expenses are full deductible for a commercial space you use for your business.

**Cell Phone and Home Internet costs** – If you are using a personal cell phone and you have internet expenses for your home office, you can deduct the business portion against income.

**Tools** – If you purchase tools for your business, they are fully deductible (as long as there is no personal use for these tools).

**Travel** – If you travel for work (usually more than 40 km from your place of work) you can deduct any related business expenses. If, for example, you were traveling to Calgary for a business-related conference all expenses can be claimed against business income.

**Bank Fees** – You can fully deduct the bank fees you pay for your business bank account.

**Professional Development** – Business-related courses and books are fully deductible.

**Home Office Expenses** – If you use a home office for your work you can deduct the business portion of your rent, utilities, property taxes, mortgage interest and insurance. If you have, for example, eight rooms in your house, and you use one only as a home office, you qualify to deduct 1/8th of these expenses. If you are not sure if you can claim a home office, please call the Books in Line office at 905-571-2665 and we can help you figure that out.

**Auto Expenses** – If you use your personal vehicle for business purposes (going to the bank, going to get supplies, going to an open house with interested clients, etc.) you can deduct the business portion of your auto expenses. These include fuel, insurance, maintenance and repairs, and leasing costs. The CRA may ask to see receipts, so be sure to keep a log showing all business-related driving. I suggest using an app called MileIQ. You will calculate your starting mileage at the beginning of the year and end of the year, and calculate how much of that driving was business-related.

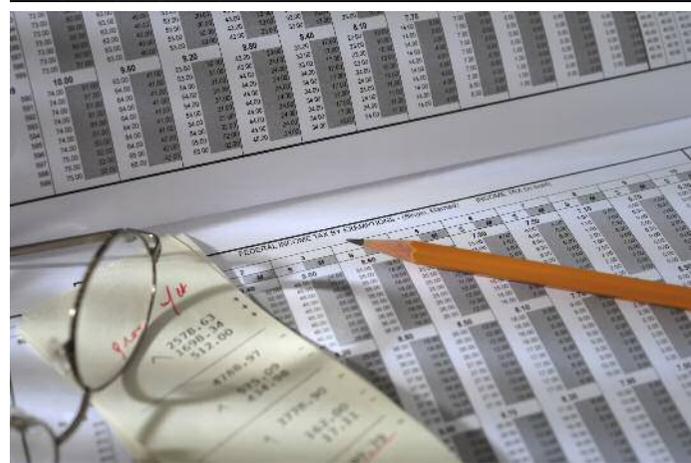
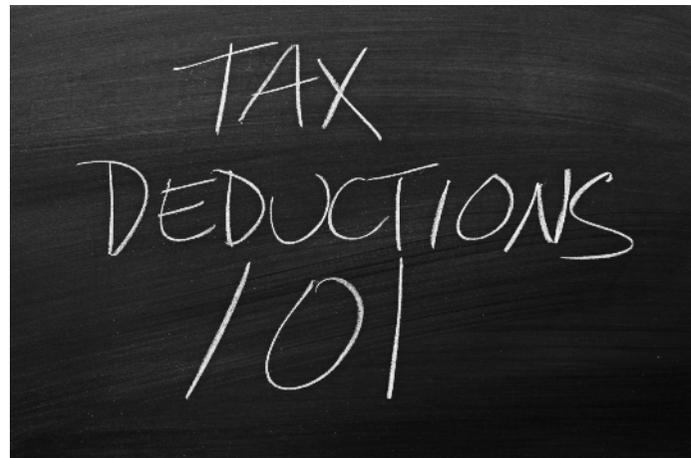
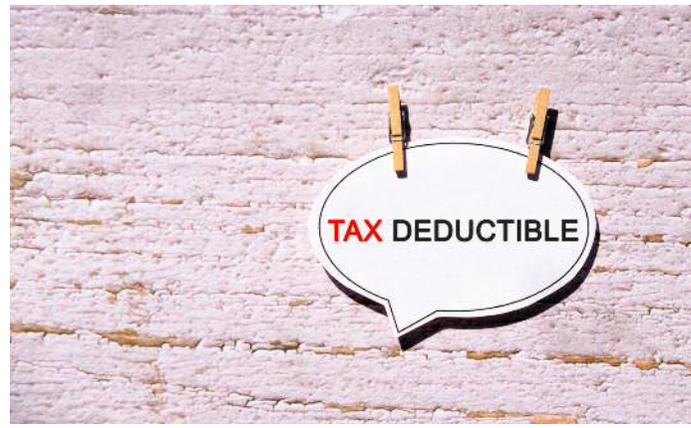
For example, John Smith is a realtor. He tracked his mileage for 2022 and his business-related driving totaled 10,000 km. The total kilometers he drove that year was 30,000 km. He can therefore claim 33.333% against his business income.

These are only some of the expenses you can claim against your business income. Please remember to keep all original receipts as the CRA may ask to see them, and will not accept bank and credit card statements as proof. If I wanted to claim a \$100 gas receipt, and showed the CRA my Visa statement clearly showing a \$100 payment to Esso, the CRA can point out that how are they to know if it was actually \$100 in fuel, and not \$80 in fuel and \$20 in scratch tickets. They will disallow expenses if they ask you for the original receipts and you cannot provide them.

If you would like to discuss your business specifically and would like to know about what expenses are legitimate to claim, please call the office at 905-571-2665.

We are passionate about helping our clients and look forward to speaking with you.

Shaelene McInnis  
www.booksinline.ca  
info@booksinline.ca  
905-571-2665





# Full Funnel Freedom Podcast

The purpose of the Full Funnel Freedom Podcast is to support sales leaders (Vice Presidents, Directors and Chief Revenue Officers) and entrepreneurs as they create consistent, repeatable, scalable funnels that are reliably full by getting the best people on their team then getting the best out of them.

A member of the global Sandler network, Hamish supports private organizations as they create and maintain a scalable, repeatable, consistent sales engines and an engaged, motivated team by holding them accountable to implementing the structures, systems and processes shared in our sessions.

Hamish has worked in a variety of industries including media, communication services, software and professional sports before joining the Sandler network, which melded his passions for sales and education.

Hamish was named the 2020 David H. Sandler Award winner, Sandler's highest honor, becoming the first Canadian trainer to receive that award. He was the first two time author in the Sandler network, writing books on topics no one likes to talk about. His first book was on Accountability the Sandler Way and his second on Change the Sandler Way. Hamish is regularly invited by Sandler Home Office to speak at Sandler's train-the-trainer conferences and Sandler's public Sales and Leadership Summit in Orlando.

Check out the most recent episodes of the Full Funnel Freedom podcast and Hamish's most recent articles by clicking the links below.

<https://www.hamish.sandler.com/fullfunnel freedom>  
or <https://www.fullfunnel freedom.com>



SCAN ME



SCAN ME

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The answer to this question depends entirely on your business. You may be growing as fast as you can, then you may not need AUTHORity Books. However, if you are just starting out or are uncertain about the future of your business, AUTHORity Books may be what you need to sleep better at night. You may benefit from Authority Books if any of these questions resonate with you:

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- What happens to my business if my latest marketing efforts do not deliver?
- Am I confident that I have a plan in place to attract as many Dream Clients as I need?
- Do I know the difference between a Dream Client and a Nightmare Client?
- Do I have access to the advice that I need to keep my business growing?
- Is my current rate of growth sustainable?
- Is my current rate of growth adequate to reach my business goals?
- Do I want to have a bigger impact in my community?

<https://www.pharosbusiness.com/purchase/151696-AUTHORity-Book-Publishing>



# Financial Equality in Intimate Partner Relationships

By Shaelene McInnis



One pillar of wellness is financial wellness, described as being satisfied with your current and future financial situations.

Another is emotional wellness, described as coping effectively with life and creating satisfying relationships.

These two pillars of wellness may have been difficult to achieve and maintain over the past few years. Along with the COVID-19 pandemic, loss of jobs, financial uncertainty and in some cases, relationship issues (whether intimate relationships or familial relationships) these pillars of wellness may have been compromised in your life. In this article I would like to speak to the importance of financial equality, especially in intimate partner relationships.

I believe one of the key factors in a healthy relationship is financial equality. Now this does not mean that couples make the same money and each pays half the bills. Having financial equality in a relationship means that the two people in the intimate relationship have equal access to finances AND equal financial decision-making power.

I think everyone should understand the basics about finance and money (how long it really takes to pay down a credit card, what the difference in a mortgage payment at 3% interest and one at 7%, the importance of creating and maintaining a good credit history and credit score) and I love to share this knowledge with others. Unfortunately with COVID-19 there has been a great increase in financial abuse, and this is often accompanied by other forms of abuse. 99% of domestic abuse cases also involve financial abuse.

## What is Financial Abuse?

Financial abuse can and does happen to both women and men. It is a form of domestic abuse. It occurs when one person has more control over finances and the decision-making control of financial decisions.

Financial abuse is often not recognized by the victim and others. Like all forms of partner abuse, the goal of the abuser is always control. Financial abuse can also be institutionalized abuse.

Think about the pink tax for example. My pink razors cost more than my husband's blue razors.

Another example of institutionalized abuse occurred regularly just a few years ago. I know of many women who could not get a credit card unless their husband signed for it, no matter her income. When I went to buy my first house years ago the bank mortgage application asked the following questions:

- Name of Purchaser
- Name of Purchaser's Wife
- Number of Dependents (excluding Wife)

As you can imagine, especially if you know me at all, that did not go over well.



## Examples of Financial Abuse

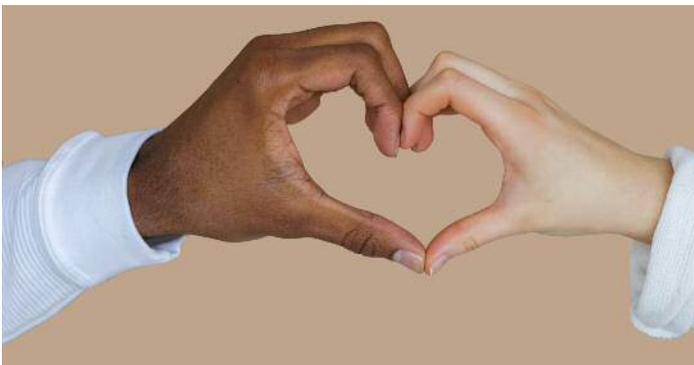
- Someone tries to control your use of money you have earned or saved. For example, when a partner has debt and insists the other pays it.
- Someone takes your money or uses your credit card without permission.
- Someone demands your pay cheque and credit cards.
- Someone ruins your credit history and credit score by running up your credit cards or lines of credit and refuses to pay the amount owing.
- Someone insists you pay their bills.
- Someone requires you to bail them out of financial situations.
- Opening of your financial statements without your permission.
- Threatening to lie to officials and claim you are 'cheating or misusing benefits'. As someone owing an accounting company, my employees and I hear about this all the time.
- Refusing to allow you to work.
- If you do work, pressuring you to quit, often using children and guilt as an excuse.
- Harassing you at work by repeatedly calling, texting or stopping by.
- Preventing you from working by hiding your keys, sabotaging your car, taking your car without permission, and refusing to take care of the children.
- Preventing you from having access to your receipts if self-employed, ensuring you can't complete your income taxes.
- Saying they did your taxes but did not. I have many clients who thought their taxes had been completed when actually, the partner had been claiming they were separated, claiming custody of the children, and stealing all the Canada Child Tax Benefit.
- Dragging out divorce proceeds to hurt you financially.

## How Can You Ensure You Have Financial Equality in a Relationship?

- Ensure both names are on the deed of the house or the rental agreement.
- Ensure you both have your own credit card under only your name so that you can both build and maintain a good credit history and credit score.
- Take the time to understand the first 5 pages of your income tax return. All the other pages are just supporting documents for those first 5 pages. I will be starting online workshops to teach this subject.
- If you are in a rocky relationship do not sign for an auto loan for the other person, for an increase in shared credit cards, or for a line of credit. If the relationship ends you will be responsible for paying all of these loans. I know of many, many men and women stuck paying thousands of dollars in the debt that their ex-partner created.
- Know your credit score and credit history. You can access this information for free at [canadacredit.com](http://canadacredit.com), a not-for-profit business helping Canadians understand their finances and helping with budgeting.
- We can all ensure our children are taught financial literacy to improve their confidence so that they will remain financially independent and choose healthy relationships.

If you think that you or a loved one is experiencing financial abuse and would like to have a confidential conversation about it, please call the office at 905-571-2665. We are happy to help our clients improve their financial literacy, complete their income taxes and help them plan for the future.

Shaelene McInnis  
[www.booksinline.ca](http://www.booksinline.ca)  
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905-571-2665



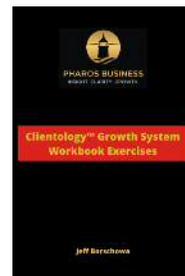
# Clientology™: The Art and Science of Client Getting

## Clientology Book Series

Welcome to the Clientology Book Series. These AUTHORITY Books are the basic toolkit that every successful Clientologist™ uses. Work through them in order if you want to be a Clientologist too!

- Clientology: The Art and Science of Client Getting – Do You Know How to Attract a Steady Stream of Dream Clients Without Getting Any Better at Marketing or Sales?
- How To Grow Your Business by Leveraging Key Strategic Partnerships: Learn How to Attract Your Ideal Clients Without Getting Any Better at Marketing or Sales
- Clientology Growth System Foundations Workbook
- Clientology Growth System Workbook Exercises
- Clientology Methodology: The Complete Guide to Writing AUTHORITY Books That Get You Dream Clients
- Clientology Methodology Part 2: How to Host Influential Interviews That Get You Dream Clients Through Strategic Partners
- Clientology Methodology Part 3: How to Host Meaningful Masterminds with Strategic Partners to Find New Ways to Add Value to Your Perfect Prospects and Dream Clients
- Clientology Tools: How to Incorporate the Tools That Our Clientology™ Team Uses to Serve Our Clients
- Clientology Mindset: The #Biblebooks That Shaped Clientology
- Clientology Ambassador Program: Learn How to Become a Certified Clientologist™ and Master Client Getting

These titles can be found on Amazon.com.





Crystal Powell

Real Estate Broker  
**RE/MAX JAZZ**

*Serving Durham Region and the Quinte area*

For market updates, real estate tips and information, follow me on social media







# Turn Your Home into a Winter Sanctuary

By Crystal Powell



Winters in Canada are a wonderful thing, but some people spend their winters running from house-to-car and car-to-work rather than basking in the glory of snow and cold. If you find yourself spending far more time inside during the winter months, ensuring your space provides you with a sense of calm and peace is essential. Here are four easy and affordable ways to turn your home into a winter sanctuary.

The first and easiest way to change the feel of your house is to find it!

Here are four easy and affordable ways to turn your home into a sanctuary.

## Declutter and Organize

Take the time to declutter your home and organize it to create an environment that is calming and inviting. This will help you feel more relaxed and in control of your space and often leads to a sense of clarity and calm.

Removing small items that are rarely used or reorganizing shelves, counters, tables and corners also increases the sense of space and gives you the feeling of having more room without adding actual square feet to your home. Additionally, decluttering and conducting a deep clean can help to rid your home of allergens and assist with your physical health.

## Bring Nature Inside

Add natural elements to your home like plants, flowers, and artwork inspired by nature to help create a peaceful atmosphere. This is especially helpful if you are a lover of the 'green seasons' and enjoy keeping in touch with plants and nature.



If you don't have allergies or sensitivities, consider plants with a soothing smell such as lavender, jasmine, or lemon balm that all assist with relaxation. These fragrances will help you escape without having to leave the room.

### Add Soft Lighting

Lighting plays a huge role in creating a feeling of calm. Use soft, warm lighting throughout your home to create a cozy atmosphere.

Consider replacing florescent bulbs that have shown to strain eyes and may cause headaches.

And don't forget about the power of natural light. If you're able to, open those curtains and blinds up and let the sun shine in! A little bit of natural light can go a long way to brightening up not only a room, but your spirits as well.

### Create an Accent Wall

Creating an accent wall in your home with a calming color like light blue or green can help create a sense of serenity.

Accent walls can also add a sense of excitement to your home's decor and can be used to tie together a color scheme in your home, or depending on the color and design, can create a completely different feel to the space . Add a few pieces of art or a gallery wall to complete the look.

Adopting one or more of these ideas will help turn your home into a sanctuary, lift your spirits and help you get through the winter months where temperatures are low and sunshine is hard to come by.

Don't fret though, warmer weather accompanied by spring blooms are on their way and before you know it, you'll be enjoying more favorable climates.

Crystal Powell



# The Power of Purposeful Conversations with Prospects and Clients

By Hamish Knox



My maternal grandfather was an architect. Upon graduating from university, he was told, “congratulations, you’re a small business owner now” to which he replied, “no, you trained me to be an architect.”

Architects, engineers and accountants are trained to be their profession and to avoid being “salesy.” However, to successfully achieve Partner or create a true practice, instead of a job with employees, we need to create new business opportunities and expand relationships with existing clients.

We coach the professionals that we support to stop thinking about being a “salesperson” and instead have “purposeful conversations” with their clients and prospects.

One of the most depressing responses to “what’s the purpose of your visit with a Prospect or Client” is “oh, it’s an introductory meeting” in the case of a prospect or “it’s an update conversation” in the case of a client.

In the former example that whole conversation sounds like “Hi Prospect, I’m Hamish from ABC Accounting.” Meeting over.

Our prospects and clients have enough going on before taking on low value events like “introductory” meetings or “update” calls.

A long-time client of mine, a VP at a large telco, once said to me, “I don’t have time to \*chat\*. Bring me some new information or something that will help me do my job better or don’t call me.”



Having purposeful conversations probably sounds good theoretically, but if we haven't focused on purposeful conversations because we've been worried about sounding "salesy" we might not know how to go about having a purposeful conversation.

In these instances, we tell our clients to "put the pressure on the process not the person."

When we have a process or framework to reply or fall back on, we are more likely to execute instead of fumbling our way forward. Fumbling forward will get us where we want to go eventually, but we'll cause a bunch of broken rapport and get a lot of scar tissue along the way.

Our framework for having a purposeful conversation follows the acronym PLATE. The examples below will relate to a quarterly business review visit with a current client. To set the PLATE for a purposeful conversation with you client or prospect:

**Purpose of the conversation** – "Sandra, when we set up this visit, it was to review our work together over the past quarter. We will discuss where else we might be able to support you and share introductions back-and-forth. Still okay with that?"

**Limit the time** – "and we set aside 45 minutes for our conversation today. Are we good for 45 minutes? Great. Are we hard stop at 45 minutes or do you have wiggle room if we're in the middle of something? I'm good either way."

**Agenda of their expectations** – "so what topics do you want to address as it relates to our work together and what's coming up in your business over the next six months so this visit is a good use of your time?"

**Topics we want to include or exclude** – "thanks for sharing. I have a few topics that I'd like to address. May I share? Thanks. I would like to make sure we cover Topic 1, Topic 2 and Topic 3. Are you comfortable with all of those?"

**Eventual goal or outcome** – "when we get to the end of our conversation, let's make sure to have our next quarterly review in the calendar and have clear action items with delivery dates including the introductions we discuss today. How does that sound?"

In text, that probably doesn't sound very conversational. As David Sandler said, "I'm giving you sheet music and helping you make it sing in your world."

It is best to practice PLATE a few times in a low-pressure context. When I first got involved with Sandler, that context was going shopping with my wife (still married), so it sounds like you instead of a sales technique you read about once.

You may be thinking, "oh I do something like that naturally," which is great. I would rather you do it intentionally because that means having a purposeful conversation is something you do all the time instead of when you remember.

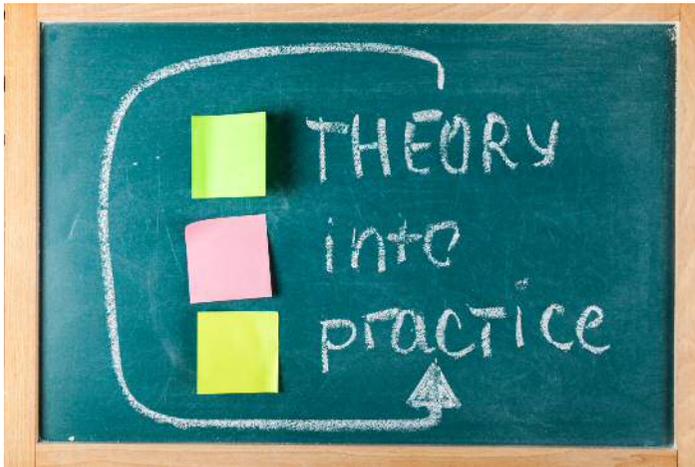


Our number one goal in all of our human-to-human interactions is to create clarity. Using the PLATE framework, combined with a nurturing tone and mutual agreement at each stage (in the examples each part ended with a question to check for mutual agreement), you will spend less time with prospects who are seeking nothing more than free consulting and you'll create longer term, mutually profitable relationships with existing clients.

### Hamish Knox

Hamish is a member of the global Sandler network based in Calgary, Alberta, Canada. He was the 2020 David H. Sandler Award winner and is the author of *Change the Sandler Way* and *Accountability the Sandler Way*.

Book a 15-minute call with him at [www.hamish.sandler.com/howtosandler](http://www.hamish.sandler.com/howtosandler)



# (Re)Treat Yourself at Soul Full Camp

By Jenny McKee and Heather DeRosario



An immersive 3 day adventure for women filled with moments of awareness, letting go, finding courage, connection and self acceptance.

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If you're like most women, you likely find it difficult to put your needs first. Which might mean that giving yourself the gift of a retreat isn't at the top of your priority list.

But it should be, and here's why.

As women, we do ourselves, and our families a disservice when we don't take care of our wants and desires. So why do we do this?

Society has programmed women to believe it is a woman's role and duty to care for and nurture their family and community, without needing care in return. This mindset has ultimately created a pattern of self-neglect that our mothers and grandmothers learned to tolerate and normalize because they did not know anything different.

But thankfully, the world is changing. As women, we're beginning to understand that we are valuable, and that self-care is important. And that we need to provide our soul with the things it needs to blossom.

And that's what happens at a retreat. Expansion. A well-run retreat breathes life into your body, mind, and soul.

At Soul Full Camp, we believe the path to personal expansion is different for everyone, but in our experience, there are six key elements that we weave into each of our retreats.



Those elements are:

### **Awareness**

That small whisper of your heart's desire to create change or a what if? Curiosity to rediscover your sense of self. When you're aware of what's happening in your inner and outer world, and desire change, that's the biggest opportunity to transform your life.

### **Letting Go**

Let your heart take the lead, allowing yourself to be that little girl again, and reclaiming that sense of wonder and playfulness. Leaving all responsibilities behind, a weekend away allows you time to let go of the need to please and take care of others in your life. It's time to please and take care of yourself.

### **Finding Courage**

This is all about getting really truthful about how you feel and facing those feelings rather than finding a way to run away from them. What we resist... persists. Find the courage to look within, and make the necessary changes to give you momentum to move forward. You're braver than you think, it just takes one step at a time.

### **Connection**

Allowing yourself to reconnect and nourish your mind, body, and spirit so that you're aligned and fulfilled in your life. Connecting to yourself allows you to understand what you need and what you don't need. Connecting to your higher purpose and passion, allows you to bridge the gap between what's working and what's not. Connecting to others, allows you to see new opportunities that you perhaps never thought possible. Connecting to nature, to breathe in life and the beauty of Mother Nature.

### **Community**

Spending time with like-minded people, those that lift you up and support your authentic self is so important. We are not meant to do things alone. Women have been gathering in community since the beginning of time. Finding like-minded women who want the best for you, who will support you, and who will also challenge you is the best decision you'll ever make. We learn, grow and expand when we are in the right community.

### **Self-Acceptance**

Learning to accept yourself is the first step forward in creating what you desire in your life. Accepting yourself means loving all the parts of you, even those you've told yourself (or someone else has told you) are not acceptable or worthy. Allow yourself the gift of imperfection, and embrace the unique spirit that you are!

We believe that a retreat should be designed to help you move from a place of desire to understanding and knowing so that you leave with a full heart and tools to create momentum.

We've had so many women attend Soul Full Camp retreats tell us it was exactly what they needed. For some, it was the catalyst to move forward in their business. For others, it was discovering the thing that was keeping them stuck in life. Many women were just looking to connect with other women and take some time for themselves to breathe. Several women were dealing with grief and it gave them the opportunity to develop some tools to start their journey forward.

Interested in coming for free??? Enter our contest for your chance to win a free trip to Soul Full Camp in 2023! Learn more at:

[https://bit.ly/Win\\_Soul\\_Full\\_Camp](https://bit.ly/Win_Soul_Full_Camp)

When you retreat, you give yourself the gift of Space.

**Space to be Heard** - When you finally put yourself first and recognize that it's necessary and doesn't make you selfish, you'll be able to see yourself in a new light. You'll share your voice as you make new friendships within the Soul Full Camp circle of like-minded individuals. These women will support and honour your perspectives.

**Space to be Held** - Connecting with other women and knowing that you're not alone makes things so much easier. Many others are going through similar struggles. When you have a supportive community to hold space for your healing, it's amplified.

**Space to be Nurtured** - Giving yourself time to think, time to reflect, time to listen and connect to other women, and time to explore activities that otherwise you may hold yourself back on is good for your soul. Nurture your need to play, explore, and rest while at the retreat.

**Space to be Loved** - Look after yourself first, and remember to honor your boundaries without needing to offer explanations. You are worthy of your time, love and attention. When you're loving yourself fully, you're putting yourself on the priority list.

**Space to Matter** - You don't need to excuse yourself or feel guilty when your spirit shines. You think about yourself more and see things in your life differently. Your thoughts matter. Your voice matters. Others do want to hear them.

**Space to Heal** - Climb out of the darkness and bring yourself back into the light. Give yourself permission to put the brakes on and give yourself space to rejuvenate. Your body, mind and spirit will thank you!

You're worthy of experiencing the fulfillment you desire in your life. And a retreat will be the kickstart you need to get you there.

There's value in getting away from routines and technology to spend time in nature. If getting into nature helps us hear ourselves think, spending time away in a supportive community of women will help us hear our hearts sing!

Isn't it time you said YES to putting yourself first?

Join us at one of our upcoming Soul Full Camps in 2023! Learn about all the camp dates, locations activities and accommodations on our website.

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# Understanding the Threat of Title Fraud in Real Estate

By Pavel Neschadim



In today's fast-paced world, it can be challenging to maintain a balance in all areas of wellness, but it's essential to our overall health and well-being, including financial wellness.

One aspect of financial wellness that is often overlooked is the protection of your assets, including your home.

Homeowners are usually familiar with the need to maintain home insurance to guard against losses stemming from fires, floods, and other physical damages. However, recent news stories have brought attention to a less well-known aspect of home ownership, which is protecting your home against title fraud.

Title fraud is a serious issue in the real estate industry that can have devastating consequences for homeowners, buyers, and lenders. It occurs when someone falsifies ownership of a property and then sells or mortgages it without the rightful owner's knowledge.

News media outlets have reported that at least 30 properties in the Greater Toronto Area have recently been involved in title fraud. The fraud is being perpetrated by organized crime groups and certain properties are at a higher risk of being targeted.

## Types of Properties Being Targeted

Title fraud can occur on any type of property, but some properties are more vulnerable than others.

Some examples of properties that are commonly targeted by fraudsters include:

### Vacant Properties

Properties that are unoccupied are more vulnerable to title fraud because fraudsters can more easily gain access to the property to list it for sale, provide access to prospective buyers and lenders. The COVID-19 pandemic has led to a significant increase in remote work, causing many people to leave their homes vacant for prolonged periods of time and work from other locations. This trend may have partially contributed to an increase in title fraud.

### Mortgage-Free Properties

When a property is mortgaged, the lender registers the mortgage against the title to the property and this mortgage will need to be paid off as part of a sale. The lawyer acting on the sale of the home will need to communicate with the lender to obtain a mortgage discharge statement which may trigger a red flag if the lender contacts the rightful owner of the property to ask about an impending payout.

Similarly, if a homeowner notices that their bank suddenly stops withdrawing regular mortgage payments from their bank account, a follow up call with the bank may reveal that the mortgage has been recently paid off in order to fraudulently sell the property. With fewer parties involved in the sale of mortgage-free properties, they are at a higher risk of being targeted.

## Rental Properties

A recently thwarted title fraud attempt in Toronto involved fraudsters renting a property from its owner so that they can then assume the owner's identity, list the property for sale and sell it. By renting the property, the fraudsters gained unrestricted access to the property, allowing them to bring in real estate agents to list the property for sale, stage the property and show it to prospective purchasers.

### What happens if your home is caught up in title fraud?

The first actions you should take upon discovering that your property has been affected by title fraud are to call the police and reach out to a lawyer so that they can conduct a title search on the property and advise you on the state of your title.

Fraudsters may have taken out mortgages against the home or fraudulently transferred title to an innocent purchaser. The information that your lawyer will uncover will assist the police with their investigation.

You will likely need to take legal action to restore your title and costs of doing so can add up to thousands of dollars.



## Title Insurance

Title fraud is becoming more sophisticated and oftentimes it is not easy to catch the fraudsters in the act. One way to protect yourself against losses resulting from title fraud is to purchase a title insurance policy. Title insurance is a type of insurance policy that protects against financial loss from defects in a property's title, including title fraud.

A title insurance policy is usually arranged by your real estate lawyer at the time that you purchase your home. You would pay a one time insurance premium based on the purchase price of your home and typically the policy will remain in effect for the entire duration of your ownership. One of the main reasons that title insurance is purchased is to protect you against fraud both at the time of your purchase as well as future fraud.

In the event of title fraud, the title insurance policy will typically cover the legal costs to restore your title or if you were an innocent buyer involved in a fraudulent sale, the insurer should also compensate you for losses you incurred if your ownership is challenged by the rightful owner.

The good news is that most homeowners who have bought a home in the past 15-20 years, likely already have a title insurance policy in place. If you are unsure whether or not you have title insurance, you can review the reporting letter from the real estate lawyer that acted on your purchase or contact your lawyer to ask if they arranged a title insurance policy for you.

If you don't have a title insurance policy, you can still purchase an existing owner title insurance policy to protect you going forward.

Many of my clients have recently reached out to me after reading news articles about title fraud, inquiring about their property's title insurance coverage. Fortunately, all of them already had it, reducing their worries. If you're interested in learning about the cost of a policy or need assistance in arranging one, I'm here to help. Just reach out to me and I'll gladly guide you through the process.

Pavel Neschadim, Real Estate Lawyer

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# How to Submit an Article to Ontario Wellness Network

By Shaelene  
McInnis



The Ontario Wellness Network is on a collective mission to make the world a better place. We hope you will join our mission!

We believe in supporting local businesses and building stronger communities by sharing information and resources.

We created the magazine you are reading now in order to allow local businesses like yours to share their message with our community. We personally hand-pick our contributors and we screen their articles to make sure they are providing interesting and relevant information.

Our main criteria for deciding who to include in each edition of the Ontario Wellness Network Magazine is very simple. To contribute articles, you must be:

1. A local business providing products, services, and/or jobs to residents of Ontario.
2. A local business who wants to improve the community you serve by sharing interesting and relevant information.
3. Willing to support other local businesses in Ontario.



We strive to keep our article submission process very simple too. We want it to be very easy for local businesses to contribute articles for inclusion in our magazine. Here is our five step Article Submission Process:

1. Visit our website:
2. Purchase an article submission
3. Submit your article through our portal
4. Review and approve your draft article
5. Share your article with others

<https://www.globalwellnesshq.com/own/own-magazine>

The end result is a professionally designed digital magazine that you can share with potential clients. Your article will help potential clients decide if they want to work with you. And, if you are a fit, you can share the next step that they need to take in order to work with you.

### What to Include in your Article

The Ontario Wellness Network team are raving fans of Simon Sinek and his concept of the golden circles. Sinek teaches us that nobody cares about what we do or how we do it until they align with our greater why. We recommend that any article submitted for publication focus on the “why” of what you do.

Once you clearly state your why, you can go on to share your how and your what.

“Why” answers the question of purpose. It helps readers understand your cause and your beliefs. Why do you do what you do and why is that important to you?

“How” answers the question of process. Share the specific actions that you take with your clients in order to realize your “why.”

“What” answers the question of results delivered. The results you deliver to your clients are what you do. The “what” is the end result of your “why” and provides the tangible proof.

According to Sinek, most marketing starts with what and occasionally goes into how, rarely getting to why.

**Starting with “why” will have a deeper impact on your audience.**

We encourage the local businesses who submit articles to follow the *why-how-what* format for best results. We also encourage our contributors to share one of either three mistakes (and how to avoid them) potential clients should be avoiding or three tips to improve that area of a potential client's life. For example, if you are a realtor, you might share three mistakes potential clients make when buying or selling a home. Or, you might share three tips on how to get your offer accepted.

Basically, share the information that you have earned in your career. Any expert in any field should be able to list off three common mistakes or three common tips. Typically, I encounter many experts who do this naturally in an introductory meeting. Why not codify it and share it with our audience?

The end result is that you add value before the other party even decides to work with you. Assuming you have the expertise that you claim in your article, your perfect potential clients should be pursuing you.

## Frequently Asked Questions about Article Submission

### Why would I pay to participate and submit an article to Ontario Wellness Network?

We deliberately worded this question to use “would” not “should”, which is what we actually get asked the most. We personally do not believe we are in a position to tell anyone what they “should” be doing. We believe in serving those we are a perfect fit for, we will not try to convince someone who is not a perfect fit that they “should” work with us.

As for “would” you like to work with us, we can answer why others have chosen to work with us in the past. We have deliberately kept our costs to a minimum. We pass the efficiencies on to our local business partners. We want to deliver maximum value for minimum investment. This opens the door to a long and mutually beneficial relationship with our contributors. Our goal is to recover our production costs and pay our team fairly. The Ontario Wellness Network Digital Magazine is a networking and community-building tool first and foremost. You may wish to participate in our Digital Magazine if any of these apply to you:

- 1.You have a complex product or service that requires educating your potential clients before they work with you.
- 2.You believe that you can add value and grow your business.
- 3.Your business can benefit from referrals and introductions.
- 4.You would like to grow your business over time.
- 5.You want to meet our other contributors. We host an online networking group to bring our contributors together. Participation in our networking group is optional at your discretion. We do know with certainty that those who participate do best. Our networking group is complementary for our current and past contributors.

Please do not participate in our Digital Magazine if you are desperate to grow immediately. Growth through our Digital Magazine takes patience and time. It can take up to two months for you to start receiving referrals from our magazine. We do not want to cause you any hardship if you need a more immediate influx of great new clients.

### How do I contribute an article?

We have shared our five step Article Submission Process already. Follow the five steps and our system will guide you every step of the way.

### Why do I pay before I submit my article?

We treat every article submission with great care. We ask our clients to pay in advance as we start working on the article as soon as we can. We keep our costs down by collecting payment up front. And, since we don't have to follow up for payment, we can turn your articles around much quicker too.

### **What is my deadline for submitting an article?**

We commit to our clients that every complete and approved article that we receive by end of the day on the 15th of each month will be published in the month immediately following. For example, if you submit your completed and approved article at noon on February 15, we will publish your article in the March edition of the magazine.

### **Is there any incentive for submitting my article earlier in the month?**

We create and layout our magazines in the order in which we receive the articles. Submitting your article earlier in the month will give you priority placement in the publication. Articles received on the fifteenth will be published near the back of the magazine. Our research confirms that articles placed near the front of the magazine have a higher readership engagement than articles placed at the back of the magazine.

### **I don't consider myself a writer. Can you help me?**

First, you do not have to be a writer to submit an article for publication in our Digital Magazine. We offer a paid support option for those of you who need more help with the content creation. We can create a well-edited article that is entertaining and informational if you can provide a basic outline and talking points.

Second, we believe that most of you have the ability to write a short article. As we mentioned in our article, focus on solving problems for your potential clients. What challenges do they have that they need to solve before they can work with you? Solve one to three problems in an article and you will be their hero.

### **What if I need more help?**

We have a team of professional researchers, writers, and editors at our disposal. We can recommend the right help to suit your needs and budget. We know from past results that an experienced person can save you a lot of time, energy, and money. We take the guess-work out of the equation by guiding you to the right help.

### **How often can I contribute an article?**

We are in early stages of launching the Ontario Wellness Network. At this time, we are more interested in having great content than we are in setting boundaries. However, we do recommend that you contribute no more than one article per month. You will get more impact and reach more people if you consistently publish once per month.

## **How many people read the Ontario Wellness Network Digital Magazine?**

The Ontario Wellness Network Digital Magazine is literally in its infancy. We are launching our first edition in February 2023. We will be tracking our distribution numbers on a go forward basis. We will point out that it is not how many people who read the magazine that matters, it is really about how many people reach out to you and become your clients.

You will get the best personal results from anyone you share the magazine with directly. The next best results will come from collaborating and connecting with other contributors.

But, if distribution matters, we have one distribution partner who will be sharing our Digital Magazine with at least 2,000 people in their community. We discourage people from participating in the magazine if they are relying purely on others to distribute the magazine.

As we stated in the article, the Ontario Wellness Network Digital Magazine is primarily a networking tool, designed to help you build relationships and community within your own networks.

## **My business is struggling. Can I contribute if I can't afford the investment?**

First, we want to re-iterate that we are not making any promises of quick results. We focus on slow and steady, which produces long term results. You may not be a fit for us (or us for you) if you are concerned about the cost.

Having said that, we do offer a scholarship program for local businesses that truly need help and can't afford to submit an article. Reach out to our team in confidence and we will find a solution that works for you.

## **Can I buy an Article Submission as a gift for another business?**

Believe it or not, we get this question on occasion. There are raving fans of a local business who want to find a way to show their appreciation. Contact our team and we will work out a gifting strategy based on your budget and their needs. We can help give a local business more exposure if they meet our criteria.

## **How can I benefit from being part of the Ontario Wellness Network?**

The single biggest benefit is adding value to your existing network. You can easily do this by sharing the magazine with those you regularly communicate with. We find that our partners who share other digital magazines with their networks are the first to benefit. The readership truly appreciate quality information that is also helpful.

## **What do I need to submit with my article?**

We ask our contributors to submit their article in Microsoft Word format. We need a copy of the article (under 1,000 words, please), the title of the article, your name as you want it to appear, and a high quality headshot.

How can I help spread Ontario Wellness Network's mission?

We ask our partners to share, share, and share.

The first share is to share within your own network.

The second share is to become an Ambassador and earn money while sharing with your social media contacts.

The third share is to join our private community and share what you do with other members of our network.

We all win when we come together to support local businesses.

Do you offer any type of guarantee?

We guarantee our work. However, we cannot guarantee that your article will resonate with our community. We do everything in our power to make sure your business benefits from our partnership. We will tell you this up front, we are not a perfect fit if you need a guarantee. We partner with our clients and find ways to continue adding more and more value.





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# Act Your Age

By Linda Oviatt



Today when someone tells me “Act Your Age,” I simply smile and say...”I’ll take it under consideration.”

I never set out on my crunchy, get healthy journey to help others. It wasn’t God inspired. It was purely with selfish motives. Quite frankly I was looking around at others my age and didn’t want to look like them or act like them.

I was sick and tired of being sick and tired.

I wanted answers.

I wanted options.

My goals were selfish.

I hit a brick wall health-wise. I was doing the diets. I even had a personal trainer. I saw results. But it wasn’t enough. I was still struggling. I couldn’t control my weight so I still had 3 sizes of clothing in my closet. My hair was still thinning, and my hands and feet were still cold.

People avoided me because my mood swings were lets say... a little erratic. Heck, I wouldn’t want to know me either. I felt tired all the time and yet I couldn’t sleep.

If I felt any depression or anxiety a full pot of mac and cheese was my go-to self-medication.

Back to the doctor I go.



I was diagnosed with Hashimoto's.

My doctor tells me that he will simply increase the medication to keep me functioning. He then looks at me and smiles as he says to me " you are aging on schedule."

Functioning?

Aging on schedule?

Who's schedule?

I have plans. Don't you? Do I cancel them? I haven't planned my daughters wedding yet!, I don't have my first grandchild! I am approaching retirement and have a long list of travel destinations.

I am not doing this in a wheel chair.

Define functioning!

I am now mad and have even more questions.

As I leave the office I am also thinking that if he tells one more woman she is aging on schedule he may not live to see his grandchildren. Needless to say, I never went back.

I had total faith in the traditional western medicine approach until that moment. I had trust.

Now all I have are questions. And I wanted answers.

I had to let go of my skepticism, disbelief and just embrace the fact that I perhaps was ignorant of some truths. I started doing research. Like you, I started with Dr. Google, read the magazines at the checkout and asked friends.

I found people that were experts in their fields, I found groups of women that walked this road ahead of me. I was fascinated by the information.

A whole new world opened up for me. I learned about toxins. I learned about bio-accumulation. I learned about gluten. I learned about the effect on the body. I learned about the microbiome and leaky gut. I learned how to reverse the damage.

I learned about essential oils, supplements and foods that heal the body. I learned where toxins hide and how to eliminate them. I learned about air and water. I learned about exercise.

I am a faith based woman and much to my surprise we are given our diet in the bible and many herbs for healing.

I learned and continue to learn. I learned how to reverse the damage.

I have not taken a single steroid, antibiotic, over the counter stomach medication etc. since 2014 and I am thriving and growing younger every year.

My father at this age was already on several medications and by the time he passed away just several weeks after his 80th birthday there must have been 30 bottles of meds on the kitchen table. My mother had lost her mind to Alzheimer's and passed away earlier.

My dad's final words to me were to go and live life, explore new things and experience the world before I was old and just giving my money to doctors. That's far from a picture of hope or anything to look forward to. That's not thriving or living abundantly.

I am living abundantly and want you to live well in abundance too. I don't want you to 'act your age'.

I want the conversation around the table with friends and family to not be about ailments and doctors, sleeping habits, brain fog and shrinking clothing. Your conversation should be about places you are going, books you are reading and new ideas that you are having. Your biological clock should not be more advanced than your chronological clock.

My goals have moved from surviving to thriving. Instead of a weight goal I have a goal to write books to help others. I used to have a homeless ministry where I served hundreds. Today my goal is to inspire audiences of thousands to live out the purpose He assigned for them to do in abundant wellness.

To quote 1 Peter 4:10 - *Each of you should use whatever gift you have received to serve others, as faithful stewards of God's grace in its various forms.*

In the body of Christ I am a mouth. I have not always used this 'gift' properly. Hence my reputation for being unfiltered. But, through God's grace we are all a work in progress. I have learned the hard way to basically shut up and listen. To be teachable, moldable and be used by God to further His kingdom. He has much for us to do and we are of no service when we are sick and tired.

He is using the gifts he gave me. I love to share what I have learned. My head is no longer stuck in the sand. My eyes are wide open.

You were fearfully and wonderfully made! We are beautifully designed to do so much but we have messed with the blueprint of what is supposed to happen.

Linda Oviatt, Mental Wellness Partner  
Living Well Made Simple

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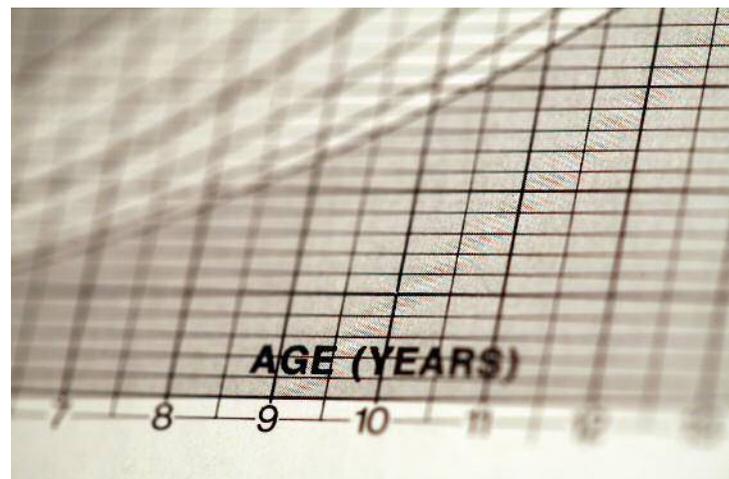
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# Trust Your Gut

By Linda Oviatt



All this talk about gut health is relatively new.

There was an article titled "How Smart is Your Stomach?" in the Ladies Home Journal (1966) in which it was reported that scientists believe there is a brain in your gut.

Dr. J. D. Wood, chairman of the Physiology Department at Ohio State University, calls the brain in your gut, "the little brain", touting 100 million neurons which line the digestive tract from the esophagus to the colon. Scientifically termed the enteric nervous system, it has as many neurons or information centers as the spinal cord.

The following paragraph in the article reveals some very interesting observations:

*The little brain is connected to the "big brain" by the vagus nerves, a bundle of nerve fibers running from the GI tract to the head. And, to the fascination of researchers, virtually all the classes of neurotransmitters found in the brain are also present in the gut. "The more we learn about the enteric nervous system, the more similar it seems to the brain," says Michael Gershon, M.D., chairman of anatomy and cell biology at Columbia University College of Physicians and Surgeons, in New York City.*

Your gut is affected by toxins, foods, and even emotions like fear and anxiety which can cause things such as ulcers, skin disorders, nervous stomachs, heart attack and more. This should come as no surprise. Also note that even the scriptures refer to a cognizance in the bowels of a human. Keep in mind the little brain goes from the esophagus to the colon.

All health begins in your gut. What's incredible is researchers now believe up to 90% of all diseases can be traced back in some way to the gut and health of the microbiome. Memory loss, brain fog, and fuzzy thinking can be frustrating and scary. Many people think they're just a normal part of aging, or the result of bad genetics. But here's the truth, backed by science: Up to 90% of all Alzheimer's cases are caused by diet, lifestyle, and environmental factors (NOT genetics). And the #1 place you have the most control over your level of risk is... What you eat!

Do you know what the human microbiome is? A vast complex ecosystem of bacteria and microbes located within our bodies that helps us to control weight, fight infection, regulate sleep and more. The vast majority of the bacterial species that make up our microbiome live in our digestive systems... our gut. What is colonized in our gut can affect everything from our ability to regulate emotions, our immune responses, and even our skin. As studies continue to unearth the connection between the gut and the rest of the body, we are reminded more and more that we are not a series of small interdependent pieces functioning in a body, we are a whole vessel, complex and beautifully designed to function seamlessly. Taking care of our gut benefits our entire well-being and keeps our bodies true to their original amazing design.

The environmental toxins in your home are killing off your microbiome day by day. The bacteria in your digestive system ensures the proper assimilation of the nutrients you need. Your microbiome is determined by the food you eat to the air you breathe and by every chemical cleaner you use and product you put on the body. Did you know that 70% of your immune system stems from your digestive system?

You can help to balance the health of your digestive system with diet and exercise but there are a few other things to add for extra support.

Probiotics promote healthy digestion and normal intestinal function, even sleep and mood. Science has proven that what is going on in your gut directly contributes to your mental wellness via the gut-brain axis.

There are over 200 probiotics. Specific strains effect the body differently.

**Lactobacillus Rhamnosus** aka R0011 Reduces stress by lowering cortisol exposure and improves GABA neurotransmission.

**Bifidobacterium Longum** aka R0175 Enhances calmness by decreasing anxiety indices and improves cognitive function.

**Lactobacillus Helveticus** aka R0052 Improves mood by decreasing neuro-inflammation and increasing serotonin. Decreases anxiety, restores cognitive function, reduces inflammation, and mediates serotonergic transmission

**Prebiotics feed probiotics.** Things like Galactomannan Fiber helps improve the growth and vitality of beneficial bacteria, including Bifidobacteria and Lactobacillus. Another would be Galacto-Oligo-Saccharides which resets and increases friendly gut bacteria, maintains immune health, controls inflammation in the body and supports your microbiome balance. Also plays an important role in feeding Bifidobacteria probiotic strains.

**Phytobiotics** optimizes mental focus; promotes brain blood flow; balances normal immune and inflammatory function; supports viability of healthy gut bacteria. Recent research shows that plant polyphenols also influence and modulate gut microbiota. Polyphenols appear to have a prebiotic effect by protecting and nourishing beneficial gut bacteria.

**L-theanine**, a phytobiotic, is an amino acid found in green tea and an outstanding treatment for anxiety and stress. You can use it without becoming sedated or lethargic in the process. L-theanine is involved in the formation of the neurotransmitter GABA. Asian Apple Polyphenols, French Grape Seed polyphenols and New Zealand Pine Bark polyphenols are all phytobiotics with different and numerous biological properties supporting the gut/brain axis.

**Prebiotics, Postbiotics and Phytobiotics** all support the growth and vitality of a range of friendly gut bacteria to increase the production of “feel-good” neurotransmitters, such as dopamine and serotonin. In fact, 90% of our serotonin, the primary neurotransmitter responsible for happiness and mood, is actually produced and located in our gut.

Mental wellness has been misunderstood for a long time. New science shows that our levels of happiness vs. sadness, optimism vs. pessimism, togetherness vs. loneliness are not just all in our head – in fact, a key contributor to mental wellness is determined by what is going on in our second brain – our gut.

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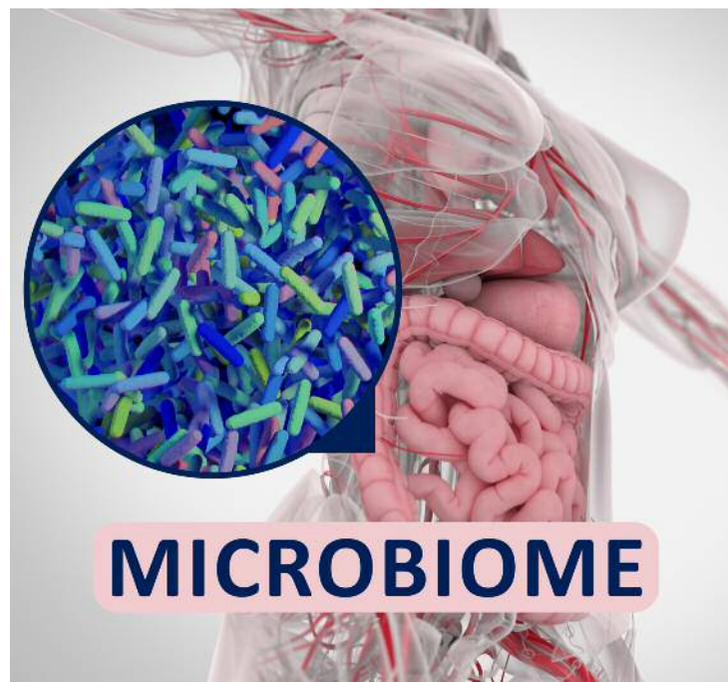
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If you want a custom cart, I am happy to make one! Just let me know what is going on in your life, and I will be happy to create a custom cart.





We strive to keep our advertisement submission process very simple too. We want it to be very easy for local businesses to contribute advertisements for inclusion in our magazine. Here is our five step Advertisement Submission Process:

1. Visit our website: <https://www.globalwellnesshq.com/own/own-magazine>
2. Purchase the advertisement that you feel is most appropriate for your business.
3. Submit your advertisement through our worksheet.
4. We will review and approve your draft advertisement.
5. Share our magazine with your network.

The result is a professionally designed digital magazine that you can share with potential clients. Your advertisement will help potential clients decide if they want to work with you. And, if you are a fit for their needs, you can share the next step that they need to take in order to work with you.

### **What to Include in your Advertisement**

The Ontario Wellness Network team are raving fans of Simon Sinek and his concept of the golden circles. We ask our article contributors and advertisers to follow the simple golden circle model. Sinek teaches us that nobody cares about what we do or how we do it until they align with our greater why. We recommend that any advertisement submitted for publication focus on the “why” of what you do.

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According to Sinek, most marketing starts with what and occasionally goes into how. Starting with “why” will have a deeper impact on your audience. A properly stated why will outperform how and what statements.

We encourage the local businesses who submit advertisements to follow the *why-how-what* format for best results with their advertisements. We also know from past experience that our advertisers see best results if they submit an article to our magazine in addition to their advertisement.

We will work with any of our full page advertisers to create a proper “why-how-what” advertisement. We suggest that our half page advertisers focus on why and how. Due to space limitations, we strongly encourage our quarter page advertisers to focus on why.

For example, if you are a realtor, a compelling “why” helps you stand out from your competitors. Too many realtors compete on “what” or possibly “how” and that turns them into a commodity. It is really hard to differentiate on what or how.

Your advertisement should seek to add value before the other party even decides to work with you. A prospect that identifies with your why is more likely to purchase from you. Assuming you have the expertise that you claim in your advertisement, your perfect potential clients should be pursuing you.

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We treat every advertisement submission with great care. We ask our clients to pay in advance as we start working on the advertisement as soon as we can. We keep our costs down by collecting payment up front. And, since we don't have to follow up for payment, we can turn your advertisements around much quicker too.

### **What is my deadline for submitting an advertisement?**

We commit to our clients that every complete and approved advertisement that we receive by end of the day on the 15th of each month will be published in the month immediately following. For example, if you submit your completed and approved article at noon on February 15, we will publish your article in the March edition of the magazine.

### **Is there any incentive for submitting my advertisement earlier in the month?**

We create and layout our magazines in the order in which we receive the articles and advertisements. Submitting your advertisement earlier in the month will give you priority placement in the publication. Advertisements received on the fifteenth will be published near the back of the magazine. Our research confirms that advertisements placed near the front of the magazine has a higher readership engagement than advertisements placed at the back of the magazine.

### **I don't know how to create an advertisement. Can you help me?**

First, you do not have to be a creative person to submit an advertisement for publication in our Digital Magazine. We offer a paid support option for those of you who need more help with the advertisement creation. We can create an advertisement that is entertaining and informational if you can provide a basic outline and talking points.

Second, we believe that most of you can create a small advertisement for your business. We recommend using Canva to create a simple advertisement. They have free and paid options with great templates. We will do a feature on using Canva in another edition.

### **What if I need more help?**

We have a team of professional graphic designers, researchers, copywriters, and editors at our disposal. We can recommend the right help to suit your needs and budget. We know from past results that an experienced person can save you a lot of time, energy, and money. We take the guess-work out of the equation by guiding you to the right help.

### How often can I contribute an advertisement?

We are in early stages of launching the Ontario Wellness Network. At this time, we are more interested in having great content than we are in setting boundaries. However, we do recommend that you contribute no more than one advertisement per month. You will get more impact and reach more people if you consistently publish once per month as opposed to doing several advertisements in one edition.

### How many people read the Ontario Wellness Network Digital Magazine?

The Ontario Wellness Network Digital Magazine is literally in its infancy. This is our first edition. We will be tracking our distribution numbers on a go forward basis. We will point out that it is not how many people who read the magazine that matters, it is really about how many people reach out to you and become your clients.

*You will get the best personal results from anyone you share the magazine with directly.*

*The next best results will come from collaborating and connecting with other contributors.*

But, if distribution matters, we have one distribution partner who will be sharing our Digital Magazine with at least 2,000 people in their community. We discourage people from participating in the magazine if they are relying purely on others to distribute the magazine.

As we stated in the article, the Ontario Wellness Network Digital Magazine is primarily a networking tool, designed to help you build relationships and community within your own networks.

### My business is struggling. Can I contribute if I can't afford the investment?

First, we want to re-iterate that we are not making any promises of quick results. We focus on slow and steady, which produces long term results. You may not be a fit for us (or us for you) if you are concerned about the cost.

Having said that, we do offer a scholarship program for local businesses that truly need help and can't afford to submit an advertisement. Reach out to our team confidentially and we will find a solution that works for you.

### Can I buy an Advertisement Submission as a gift for another business?

Believe it or not, we get this question on occasion. There are raving fans of a local business who want to find a way to show their appreciation. Contact our team and we will work out a gifting strategy based on your budget and their needs. We can help give a local business more exposure if they meet our criteria.

### **How can I benefit from being part of the Ontario Wellness Network?**

The single biggest benefit is adding value to your existing network. You can easily do this by sharing the magazine with those you regularly communicate with. We find that our partners who share our digital magazines with their networks are the first to benefit. The readership truly appreciate quality information that is also helpful.

### **How can I help spread Ontario Wellness Network's mission?**

We ask our partners to share, share, and share. The first share is to share within your own network. The second share is to become an Ambassador and earn money while sharing with your social media contacts. The third share is to join our private community and share what you do with other members of our network. We all win when we come together to support local businesses.

### **Do you offer any type of guarantee?**

We guarantee our work. However, we cannot guarantee that your advertisement will resonate with our community. We do everything in our power to make sure your business benefits from our partnership. We will tell you this up front, we are not a perfect fit if you need a guarantee. We do guarantee that we partner with our clients and find ways to continue adding more and more value.

### **What do I need to submit with my advertisement?**

We ask our contributors to submit their advertisement in high quality JPG or PNG image format. We have a worksheet that you use to submit your advertisement. Please complete it to the best of your ability. We will also ask for your business details if you want to be included in our free local business directory.

### **What are the Standard Advertisement Dimensions?**

- Full Page - 8.5 inches by 11 inches (Metric 216 mm x 280 mm)
- Half Page Vertical - 4.25 inches by 11 inches (108 mm by 280 mm)
- Half Page Horizontal- 8.5 inches by 5.5 inches (216 mm by 140 mm)
- Quarter Page - 4.25 inches 5.5 inches (108 mm by 140 mm)

Don't worry about bleed options, we can fit your advertisements to our format if you use these dimensions.

## Do you have any special pricing for Books in Line VIP Clients?

The Ontario Wellness Network Magazine is proudly sponsored by Books in Line. The Books in Line team loves supporting their clients beyond taking great care of their bookkeeping and accounting needs. Here are some of the benefits of being a Books in Line VIP Client:

- All Books in Line VIP Clients receive a free quarter page advertisement in our monthly magazine as long as they are actively working with Books in Line.
- All Books in Line VIP Clients are eligible for further discounts on half page and full page advertisements (see below).
- Books in Line offers a free 1,000-word article submission to our advertisers who purchase a full price advertisement.

For Books in Line VIP Clients, we offer the following special pricing.

<b>Advertisement</b>	<b>Regular Price*</b>	<b>Books in Line VIP Client Price*</b>
Quarter Page Ad	\$750.00	\$0.00
Half Page Ad	\$1,075.00	\$750.00
Full Page Ad	\$1,925.00	\$1,075.00
1,000 Word Article	\$625.00	\$250.00

\*Prices are exclusive of HST

You can learn more here:

<https://www.pharosbusiness.com/products/176891-Ontario-Wellness-Network-Digital>

Contact Books in Line directly if you are not yet a VIP Client but would like to learn more about becoming one.

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**Marcia McMaster**

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TOCARA INDEPENDENT CONSULTANT

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Port Hope, ON Canada





# Consciousness and Your Cell Phone

By Janine Shapiro



“So, do we really have free choice and what does the Creator actually need us for?” was the question my husband asked me as we were driving the 2-hours home after taking my son to the airport.

To give you some context, we were listening to a podcast on being an observer of our thoughts rather than going down the spiral of negativity with them.

The podcast had some intriguing points and led to many and varied paths of discussion, then the above question popped into the conversation.

We began a lively discussion around his question. One of his thoughts was around “Well, what is consciousness anyway?”

As I was thinking about this my eyes fell on my cell phone.

This is what popped into my head.

Imagine you are a cell phone and consciousness is the signal that is coming in.

You are open to receiving messages and signals from the Creator and other sources, including your spirit.

The point is you require various apps to receive and deliver them effectively. You have to be switched on and have ‘the energy’ to receive them, app or no app.

I can send you a Whatsapp message and if you haven’t the app on your phone, nothing will arrive. Hmm...I wonder what happens to those messages?



Just a side thought seeing as energy changes form rather than being destroyed.

So the Creator and the Universe may be sending you messages, abundance, healing and more. The challenge may be that your 'phone' has gone flat because of overuse or being switched off.

It can be that you haven't the capacity or understanding to receive the message because the 'app' isn't on your 'phone'.

This may be due to

- a lack-thinking way of life being modelled to you when you were growing up
- traumatic events having occurred and these created blocks and feelings of unworthiness
- feelings of unworthiness because of events in your life

There are many reasons that you may be unavailable to the message coming through. So you are unconscious of what is asking to be received. We have a feeling of missing something and a sense there is more waiting for us. The frustration can be real as we sense the message without having the capacity or understanding to receive it.

When we 'download the app' through healing, unblocking our energy centers and being willing to work with our inner knowingness; as well as shifting our mindset, beliefs and paradigms, it is amazing what we can have an awareness of, and make conscious, in our lives.

When we choose to switch ourselves on and be open to understanding, at a deeper and more conscious level, what is coming forward for us so, much changes for the better in our lives.

We are able to release the mind and physical clutter as well as dis-ease in our bodies.

This very simple analogy of consciousness being the signal and us being the cell phone may help to explain what being conscious is. Free will is switching on the phone of self and having enough charge to work with what comes forward as well as the understanding of what is required to be done with it.

For me, it is about becoming aware of what is asking to come forward in our lives and checking in with what is for the highest of good for myself and those around me.

It may feel uncomfortable in the beginning and seem illogical. This is quite okay. Working through the limiting beliefs within yourself, a coach or an aligned professional helps so much.

Choosing to be conscious of habits, beliefs, programming, mirroring and projecting, the surrounding environment and who we are makes an enormous difference in working towards creating intentionally in our lives and the world around us.

So, my question to you is: What 'apps' are you missing that are potentially keeping you from your dreams and feelings of the success you desire?

Janine Kathleen Shapiro

Personal Leadership Coach

<https://www.linkedin.com/in/janinekathleenshapiro>



## THE HOPE BOX

# Focus on Charity The Hope Box

By Emily Gagne



Could you imagine having to hide your pregnancy from your family? Their knowledge of your unborn baby would mean danger for you and your infant. Could you imagine having to search online to learn how to have a home birth, give birth by yourself in your bathtub and then proceed to find a safe place to hide your infant?

This is just one of the many stories we have come across here at The Hope Box. This mom was 17 years old. And after delivering her own baby, she called our crisis hotline. Our team met her in a parking lot and walked her through our three-pronged approach. We asked if she could or wanted to parent, and if we could connect her with resources to make that possible.

She could not, so we asked if she would consider adoption. While The Hope Box is not an adoption agency, we do connect mothers to adoption services. If she did not want to adopt out her infant, her third option would be to enact the Safe Haven Law where she can relinquish her baby safely and anonymously.

This brave teen mother chose adoption. She was able to select the adoptive family of her choice, and a lawyer was able to help her adopt out her infant within 8 hours. She arranged that, as the biological mom, she would be able to have as much contact with her infant as she wants. She was able to put her baby in safe hands on her terms.



The Hope Box is here for women like this. We are a 501(c)(3) non-profit organization. We rescue at-risk and abandoned infants as well as train Safe Haven providers on updated procedures and protocols for Safe Haven Law, a law we helped amend in 2017. We, at The Hope Box, are here to help moms-in-crisis make safe and educated decisions for themselves and their infants.

If you would like to learn more about The Hope Box or donate you can visit their website at [thehopebox.org](http://thehopebox.org).

Rescuing Babies, Empowering Women, Uniting Communities.

Virtually unnoticed, infants are being discarded, abandoned, or sold for sexual exploitation daily. Some die of neglect while others become trapped in an overwhelmed system. The most vulnerable in our society need a voice and an advocate.

THE HOPE BOX is filling that role and is working to improve outcomes for abandoned infants.



*Called to Hope: The Story of Sarah Koeppen, Founder of the Hope Box, Inc.*

Sarah's life has been full of excitement and trials, yet is still a testimony of triumph. From the miracle of her birth, the challenges she faced as a young child, her struggle to find her life calling, and her breakthrough as a daughter - her story brings hope as you read about the challenges that she has endured in starting her non-profit, The Hope Box.

Available on Amazon.com:

<https://www.amazon.com/Called-Hope-Story-Koeppen-Founder/dp/1973695790>



# TECH TRAINING EMPORIUM

## Welcome to the Tech Training Emporium!

We will feature the technology that you need to use in order to make your life easier. Save time, energy, and money by learning the best practices from the experts. We will be featuring PC-based software that helps you get things done and enjoy life more. Some of our favorite programs include:

- Slack - how to improve communication and reduce the volume of emails you receive.
- Zoom - enhance your video communication for business or pleasure.
- Microsoft Excel - how to use spreadsheets to keep track of your life.
- Microsoft Word - how to use this powerful word processing tool to share your stories.
- Microsoft PowerPoint - how to create presentations that share your ideas.
- Microsoft Outlook - how to manage your email.
- Google Drive - how to collaborate and share documents.
- Google Docs - how to use this powerful word processing tool to share your stories.
- Google Sheets - how to use spreadsheets to keep track of your life.
- Google Slides - how to create presentations that share your ideas.
- Gmail - how to manage your email.
- TheBrain - learn how to digitally organize your life with this powerful tool.
- Canva - learn how to create images for any project, whether for personal or professional use.
- Otter.ai - transcribe meetings and take effective notes, all while tracking tasks and comments.
- Krisp.ai - learn how to silence the noise on your video conference calls.
- Security - learn how to prevent and fix viruses.
- Web Browsing - shortcuts and tips that will save you time on Google Chrome and Microsoft Edge.
- LastPass - how to create complex passwords and have them easily accessible at all times.
- Evernote - how to take notes that you can find later!
- YouTube - how to streamline your watching experience.
- Facebook - how to navigate the security settings and get the most out of the platform.
- LinkedIn - how to set up your profile and maximize your time spent on the platform.

We will release at least one new course a month. Each course will share our favorite features, best practices, and some expert tips on how to get the most out the software. We will provide simple tips and tricks for the average user. Consider this non-technical training with very practical applications.

<https://www.pharosbusiness.com/purchase/163253-Tech-Training-Emporium>



# PROMOTIONAL PODCASTING

Podcasting is an incredibly powerful tool for growing your business. It increases your impact, your reach, and your referrals. However, we understand that it might seem overwhelming if you feel that you have to learn everything about podcasting before you can even think about it. Stop thinking about it and do it!

If you don't know where to start, we have a complete done for you system. I have engaged the help of The8Rings Media Group. Their team of qualified professionals will do everything for you, including the interviews. This is a fast way to grow your network quickly and build your business.

- Phase 1: Podcast Build Out
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- Phase 3: Podcast Interviews, Recording, Post-production Clean up & Music
- Phase 4: Transcription of Interviews, Show Notes & Episode uploads to Your Website

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# Heaven or Hell Exercise

	
<b>Not doing yet, but want to start... Quadrant 1</b> <input type="radio"/> _____ <input type="radio"/> _____	<b>Currently doing, but want to stop... Quadrant 3</b> <input type="radio"/> _____ <input type="radio"/> _____
<b>Currently doing, but would like to do more... Quadrant 2</b> <input type="radio"/> _____ <input type="radio"/> _____	<b>Currently doing, but could delegate... Quadrant 4</b> <input type="radio"/> _____ <input type="radio"/> _____

One of my favorite exercises that I do with my Dream Clients is the Heaven or Hell Exercise. There are four quadrants that we review together.

- **Quadrant 1** includes the things that you love doing but you are not yet doing. We want to free up time from the “hell” side so that you can focus on your heaven.
- **Quadrant 2** includes the things you are currently doing but would like to do more. Again, we want to free up time from the “hell” side so that you can focus on your heaven.
- **Quadrant 3** includes the things you are currently doing but want to stop doing. This quadrant might include both high level strategic activities and low-level administrative tasks. Start by finding ways to outsource the most time-consuming tasks. Reinvest the time you save here in your heaven quadrants (1 and 2).
- **Quadrant 4** includes the things you are currently doing but know you could delegate. These are generally the low-level administrative tasks. As in Quadrant 3, focus on outsourcing your most time-consuming tasks first. Reinvest the time you save into your heaven quadrants (1 and 2).

Here are a few questions you may wish to reflect upon when you consider the impact of the heaven or hell exercise:

- What are the things you would put in your Quadrant 1, things you love doing that you want to start doing?
- What are the things you would put in your Quadrant 2, things you love doing and would like to do more of?
- What are the things you would put in your Quadrant 3, things you are currently hate doing but want to stop doing?
- What are the things you would put in your Quadrant 4, things you are currently hate doing but know you could delegate?
- What is your biggest takeaway from the Heaven or Hell Exercise?
- How does this apply to you?



# Kindly Read This Article

By Nancy Zare, Ph.D.



One of the first behaviors we teach children is to say “please” and “thank you.”

I suggest that the more courtesy you show others, the more you'll benefit in your daily relationships.

In this article, I examine the value of asking for permission and share the famous “No to YES!” formula as featured in the book, “No Pressure Selling” with co-author Mary Pekas.

Courtesy generally entails being kind and friendly to the people you meet. A common starting point is response time. You can show people courtesy by being prompt for appointments and meetings since many people take lateness as a sign of disrespect.

When you see someone, acknowledge the person immediately. This sets the tone for positive communication. A warm, friendly smile (yes, you can hear it on the phone as well as see it in person and online) is essential. Listening with full attention speaks louder than any words you can utter.

Asking for permission goes a long way toward predisposing others to give you what you want. It puts into action the law of reciprocity: What you give, you receive. Asking for permission enables you to “Win Friends and Influence People,” as Dale Carnegie said.

When you ask for and have been given permission, you are no longer afraid of annoying people. You no longer worry about interrupting them. In fact, you become a welcome colleague.



Asking for permission is as simple as adding one word to your sentence, "Please."

Another easy way is to use the phrase, "May I."

A longer version is to say, "With your permission."

Or you could go full out and ask, "With your permission may I."

Now that you have the wording, you may be wondering when to seek permission.

I suggest that you do so at the beginning of every conversation. It creates a whole, new positive atmosphere for both parties. You remove the "ick" factor and ensure that someone is open to an exchange.

**All this talk about getting permission: What if the person says "no?"**

Would it surprise you to realize that "no" is the beginning of a relationship?

When someone says "no," you have an opportunity to build a stronger connection.

In managing her call center for over 25 years, Mary Pekas, co-author of *No Pressure Selling*, and her staff used this formula thousands of times. She revised it until she found the exact words and delivered them with the right inflection and pauses so that more than 85% of prospects when asked for permission said "Yes" to receiving another contact in the future.

If it can work in telemarketing, it can work for you!

Here's the exact language Mary used that worked so well.

## The No Formula

"Yes, the timing isn't always right. However, as things have a way of changing, with your permission, may I touch base with you periodically?"

Using my knowledge of psychology and human behavior, I have analyzed why this simple formula gets such amazing results.

When people say "no," they expect push-back and prepare themselves to defend their position. Instead of responding in this predictable manner, you disarm them by agreeing. You affirm their decision. The stimulus to be on guard has been removed. Your prospects can relax.

Moreover, you provide a logical reason for accepting "no" by saying: "The timing isn't always right." Now prospects feel heard, honored, and understood. You're on the same page. As a result, the stress level noticeably drops.

At this point, you insert the word, "However". This signals a shift in direction. Because you're in alignment, this change is one that you and they take together.

Again you provide a logical reason for making this shift by saying: "As things have a way of changing," which most people accept as true.

Here you ask to continue in relationship by saying: “with your permission.” Last, you politely ask: “may I touch base with you periodically?” Because the language used is folksy, the request generic, and the time frame open-ended, the other individual can easily give consent, which allows you to stay connected going forward.

It’s all about relationships. Being polite, mannerly, courteous, and kind will enable you to succeed in making friends and influencing decisions.

Please watch 2-minute Introduction to Dr. Nancy Zare here:

<https://www.youtube.com/watch?v=m42Wli9vz3I>

To your sales success,  
Nancy

Dr. Nancy Zare  
Sales strategist and psychologist  
Author of Compelling Selling

Find ALL my Contact Information Here:  
<https://www.4mycard.net/u/x2q1/Nancy-Zare>

WEBSITE: <https://rapportbuilderz.com>

CALENDAR: <https://nancyzare.youcanbook.me>

PHONE: 508-981-2315





# Do You Know How to Find the Gold in Your Backyard?

*Learn How to Attract Your Ideal  
Clients Without Getting Any Better  
at Marketing or Sales...using growth  
strategies that work*



Learn how you can build your business network with intention to grow any business of any size. We are tackling the misconceptions and lies out there that are holding businesses back.

Big Marketing is making their fortunes by having you believe two critical lies. Learn how to fight back and win!

We teach you how to network with intention and build authentic relationships in business.

And, we don't hold anything back. After watching this presentation, you have all of the tools that you will need in order to go out and do this by yourself.

You might be wondering why we would share this so freely. Simple...we do not believe that businesses should struggle. The better our business communities are doing, the better the overall economy is.

We believe that we have a moral obligation to help as many business owners, entrepreneurs, and organizational leaders as we can.

Watch the eight part video series for free on YouTube:

[https://youtube.com/playlist?list=PLTFNPW5g684Y7ujXXGEdHtL\\_UPN9I0J2P](https://youtube.com/playlist?list=PLTFNPW5g684Y7ujXXGEdHtL_UPN9I0J2P)

# CLIENTOLOGY MASTERMINDS

- Are you feeling overwhelmed in your business?
- Do you see burnout as inevitable?
- Would you like to experience more joy and freedom in your business?
- Do you believe that we are smarter together?

The goal of Clientology Masterminds is to bring entrepreneurs together to collaborate and find better ways to create value in the world while serving Dream Clients better.

## Clientology Mastermind Outcomes

- Identify and focus on your top 1% activities to work less and earn more
- Clarity on your Dream Client to grow faster and add more value
- Develop Your Signature System to improve results and work less
- Build your Key Strategic Partner Plan to fine tune your growth
- Publish your AUTHORity Book to add more value and serve more
- Launch your Influential Interviews to share your knowledge
- Launch your Meaningful Masterminds to build authentic relationships
- Create a plan to scale your business by eliminating time wasted
- Create a technology stack to automate
- Build a team to delegate your mission critical task to

We meet on Zoom twice a month for two hours. Learning is through videos and manuals. We accelerate learning and implementation through the mastermind setting.

<https://www.pharosbusiness.com/purchase/158813-Clientology-Mastermind>





# Effective Ways to Follow Up with Potential Clients

By Lisa DeToffol



Following up with potential clients is one of the best ways to close the sale.

If you have a great conversation with a prospect and they tell you they will get in touch soon, that most likely means you will never hear from them again. It's not that they don't want to work with you, but they are busy and have a lot on their plate. They may forget or feel like it is not the right time.

Statistics show that 60% of customers say no four times before saying yes, whereas 48% of salespeople never even make a single follow up attempt.

Don't be one of those people, FOLLOW UP!

By following up you stay on their radar and it keeps you top of mind.

## Ways to Follow Up

**1- Ask Them** – Before you close the conversation, let them know that you would like to follow up with them and ask them about their preferred contact method. Some people prefer a phone call while others like email. Also, ask them when they would like you to follow up. They may be ready to consider your offer in a week or they may want to hold off for a month or two. Asking them lets them know that you respect their time.

**2- Send a Same Day Message** – This does not have to be the follow up to close the sale, but just a note to let them know you enjoyed talking with them. If you referenced some information or a website in your conversation, you can send them a link.



Your email can be as simple as “It was nice talking with you today. As you requested, I will follow up with you next week to see if you have any questions” A nice touch would be to send them a quick thank you in the mail.

**3- Connect On LinkedIn** – Connect with them on social media. This will help them to learn more about your company and read your posts.

**4- Offer Value** – Build trust with your potential clients by offering them something of value. Help them make quality connections on LinkedIn, send them an article with valuable information, or offer them some sort of FREE advice or resource.

**5- Create a Follow Up Log** – You don’t ever want to miss an opportunity to follow up with a prospect. Creating a log of your contacts and dates you need to connect again will help you stay on top of this. You can create tasks in your calendar or create a spreadsheet with names, dates, and contact methods.

**6- Don’t Be Pushy** – Constantly asking for the sale will turn the prospect off and make them consider avoiding all your follow ups. Instead, offer value, share any specials or discounts you may be offering on something they are interested in, and just stay top of mind. When they are ready, they will let you know. And they will be more likely to work with you than someone else if you are not pushy.

**7-Make your Follow Up Personal** – Don’t send your generic messages to everyone in your contact list. Instead, personalize the message to each of your potential clients with information that is relevant to them.

### **Build Relationships**

Following up with your potential clients is the best way to build a solid relationship with them. However, sometimes they are just not interested so it is important to know when to let go and stop contacting them. If you can do this, you may even find the prospect sending referrals your way.



# 100 Inspiring Women

Recently, a friend of mine thanked me for supporting her as a woman in business. This made me think about how I show up and who I support.

Global Wellness HQ is running a special "100 Inspiring Women in Business and Leadership" feature on the most inspiring women in business that we know. We personally have a lot of great women in our network and want to honor them for their contributions to our world. We want to celebrate the women who are leading the way in business and we want to combat ageism while we do it.

Who has inspired you the most?

If you know an inspiring women in leadership or business, have her sign up to be featured here:

<https://www.pharosbusiness.com/products/177397-100-Women-Inspiring-Women>



# CLIENTOLOGY GROWTH SYSTEM

## The Way it Is

You became an expert and started your own business in order to achieve a predictable, profitable business with a steady stream of Dream Clients who value you and pay you premium fees. But you have no time or experience to get better at marketing or sales. True peace of mind and success eludes you. You might be thinking - is it really worth it? Slow or non-paying clients eat up countless hours of your time and bring you nothing but headaches.

## A New Future

What if you could have a predictable, profitable business with a steady stream of Dream Clients who value you and pay you premium fees? Your life/career/business is thriving because:

- You work less.
- You have less stress.
- You have eliminated your Nightmare Clients.
- Your Dream Clients value you and pay you premium fees.
- You have a steady stream of Perfect Prospects.
- And, you choose who you work with, when you work with them, how you work with them, and how much they pay you.

You have a predictable, profitable business with a steady stream of Dream Clients who value you and pay you premium fees. And it's more than you have ever dreamed of! How would your life change if you had the type of support, and roadmap to take you to a predictable, profitable business with a steady stream of Dream Clients who value you and pay you premium fees? What if you could start every day with confidence, knowing exactly what steps you need to take to reach your goals and that you are spending your time on the right things? What would it mean to you to feel like you are in charge of your future, and that you truly can create the life you've always dreamed of?

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3. Influential Interviews
4. Meaningful Masterminds
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# Fitness, Habit, and the Rest of Your Life

By Dave Hubbard



It is safe to say that I've learned a few things about lifetime fitness over the past 35 years. If you asked me what the most important missing ingredient is as it relates to whether a fitness program will be successful long term, I would say, "habit". The most powerful weapon most overlooked in fighting both failure and success with health and fitness, is habit.

In my fitness presentations people often ask me to comment on whether this or that exercise program or workout routine really works, usually based on ads they've seen on TV or social media. I think my answer surprises many, in that they expect me to knock the competing programs to elevate mine. Here's how I answer the question; "The truth is that they all work! The question should not be do they work, but rather is it a program that you can stick with for the rest of your life."



Years ago, I did extensive research on how habits - lifetime habits - are formed. I then developed the 21 Day Fitness Challenge and offered it for several years to individuals and organizations. My largest client was the University of California at Berkley. I designed a custom fitness challenge for them, and they had their entire staff of over 700 people participate.

Challenges work for two reasons:

(1) because they lock you into making a commitment to do something every day for a period long enough for you to benefit from the changes you're experiencing, and

(2) challenges move you from trying something to making it a habit.



The dictionary definition of habit is: "An acquired behavior pattern regularly followed until it has become almost involuntary." Norman Vincent Peale described it this way, "Repetition of the same thought or physical action develops into a habit which, repeated frequently enough, becomes an automatic reflex." Someone once said, "We first make our habits, then they make us." It has also been said that the best way to predict your future is to create it.

Here is an accurate summation of the science behind forming a habit. By simply devoting a specific amount of time daily to the formation of any habit you wish to establish - if done consistently for an extended period - it should be harder not to engage in the new behavior than it would be to continue doing it.

It has also been proven that it is additionally beneficial to the establishment of habit if the behavior is performed at the same time every day. It gets even better if other senses can be utilized as well.

An example using fitness would go something like this: Work out for 10 minutes every day. Wear similar clothing each day. Do your exercise in the same location every day. Watch the same TV show, and/or listen to the same music when exercising every day. Got it? The more senses you can involve in the new habit, the more likely it is to become ingrained in the neural pathways of your brain.

Why do you brush your teeth every day? Do you even think about it? Do you approach the sink, hesitate, and say, "You know what, I've got a busy day today, I think I'll skip brushing today and simply brush my teeth longer tomorrow." Probably not!

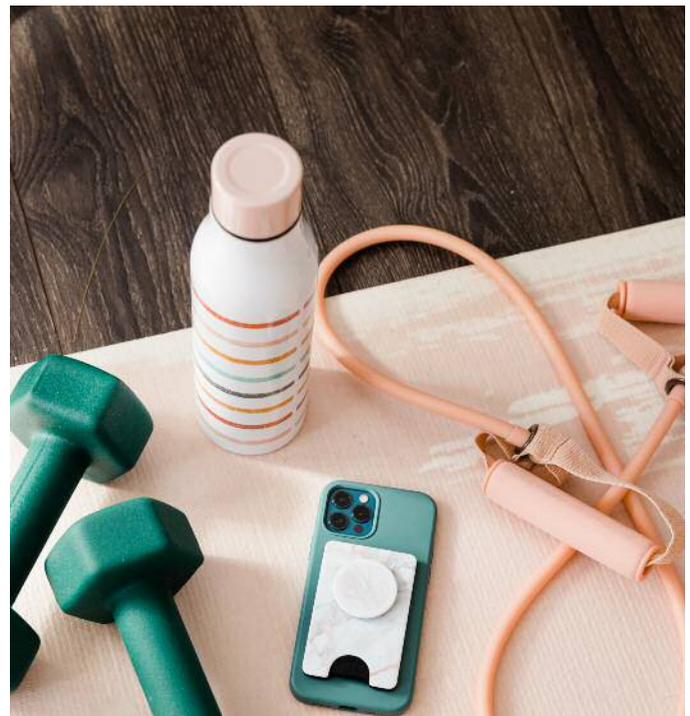
We unconsciously brush our teeth everyday like mind numb robots, because at some point early in our childhood someone dutifully stood beside us every day, put toothpaste on the brush, and even covered our hand with theirs and helped us brush. And it continued until it stuck as a habit.

That sums up why my 10-minute fitness program is so successful.

If you can't find ten minutes a day to improve your most valuable asset – your body, there's no hope for you! However, if you're willing to set aside ten minutes a day, and are willing to stick with it long enough for it to become a part of the habitual routines of your life, I guarantee that you will get and stay fit for life.

Take my 30-day challenge and learn my 10-minute fitness program. It's free!

<https://getfit10.com>





# Unleash the Fuckery!

By Judi Harrington



Up-level Your Business by Unleashing Your Voice –  
A word (or two) with Word Nerd Judi Harrington

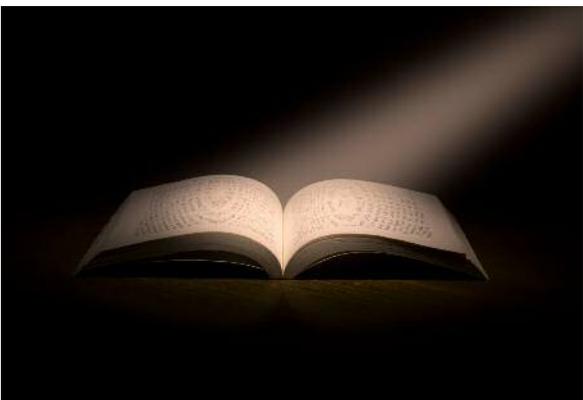
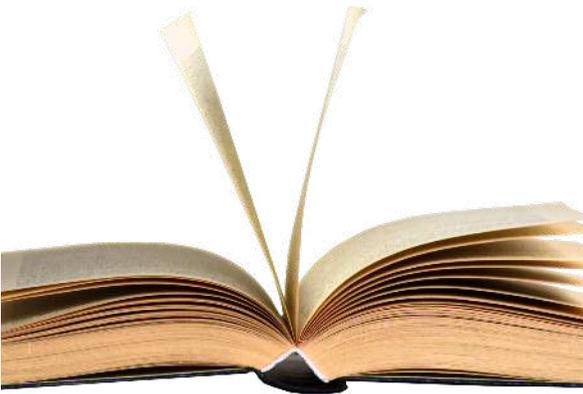
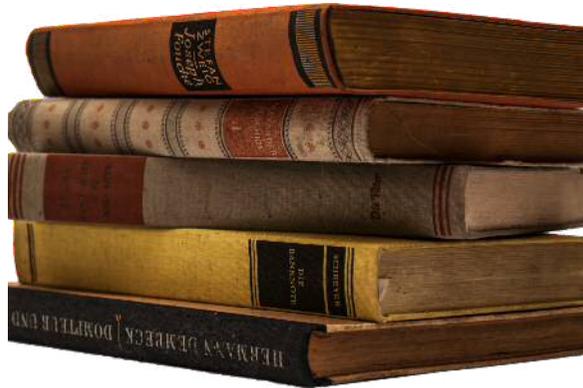
They say that writing a book is a "life-changing experience," but unless you've written a book, that's a complex concept to grasp.

We spoke with copywriter Judi Harrington about her debut book "*Fuckery: The Life and Times of A Legend (In Her Own Mind)*" to learn the ways that becoming an author has opened doors and opportunities for her and how adding "author" to your list of accomplishments can do the same for you and your business.

*Congratulations on becoming an author! What inspired you to bring your book into the world?*

Thank you! Becoming an author has been on my bucket list for years, and I'd been writing family stories bit by bit for over a decade. But what held me back was needing to learn how to turn them into a book. Self-publishing felt right for me, but at the same time, I needed to figure out how to find a copywriter, do a book layout, or choose a cover, and all the logistical pieces of launching a book were overwhelming to me.

I learned about Get It Done Productions ([www.youcangetitdone.com](http://www.youcangetitdone.com)) through a fellow writer and connected with the founders, Alexandra Franzen and Lindsey Smith. Get It Done offers a path for self-published authors to focus on writing while they take care of producing books. We partnered in late 2021; now, here we are a year later, and Fuckery has arrived!



*Yes! This title has undoubtedly taken the book world by storm. Why Fuckery?*

Fuckery seemed the perfect word to summarize the adventures of my family life, where our motto is "Let's put the 'fun' in 'dysfunctional.'"

Many people spend their lives looking for a soul mate. I spent mine looking for my soul word, which embodied the daily insanity of my life, living amongst people who are outliers, contrarians, and those who bring a little bit (or a lot) of crazy to the table.

When I heard the word "fuckery" I knew I'd found my soul word. There's a playfulness to it that's infinitely relatable. It implies something beyond "crazy" and makes people laugh while acknowledging that we all have a little bit of fuckery in our lives.

*What's changed for you since the launch of your book?*

It's amazing how the word "author" opens doors and opportunities, particularly if you are in the entrepreneurial space. Since the book began pre-sale in late September, I've had more leads, introductions, and business referrals for my copywriting business than I ever had. There's a specific currency that the word "author" holds with people, and it's beneficial if your business revolves around writing as mine does.

I've also been invited to speak to several networking groups, appear on podcasts, and, most notably, I was a panelist at the MetroWest Conference for Women in September, all of which was a ton of fun and gave me access to new audiences.

But the biggest surprise is how becoming an author has opened a new branch of my business: writing coaching. I'm working with several clients who have books in progress, and it has been SO MUCH FUN! I've loved helping these authors get their ideas out of their heads and gain clarity and confidence in their writing abilities, and I'm creating some group programs and workshops for 2023.

*If there's one piece of advice you could offer for aspiring authors, what would it be?*

If you've reached a stage in your business where you feel like you need to step into a larger arena, writing a book is the stepping stone to getting there. There is no better way to demonstrate your expertise and up level your marketing presence than by becoming an author.

Don't get caught up thinking that you must write a gigantic book. Some of the most influential books I've read are tiny books – less than 100 pages.

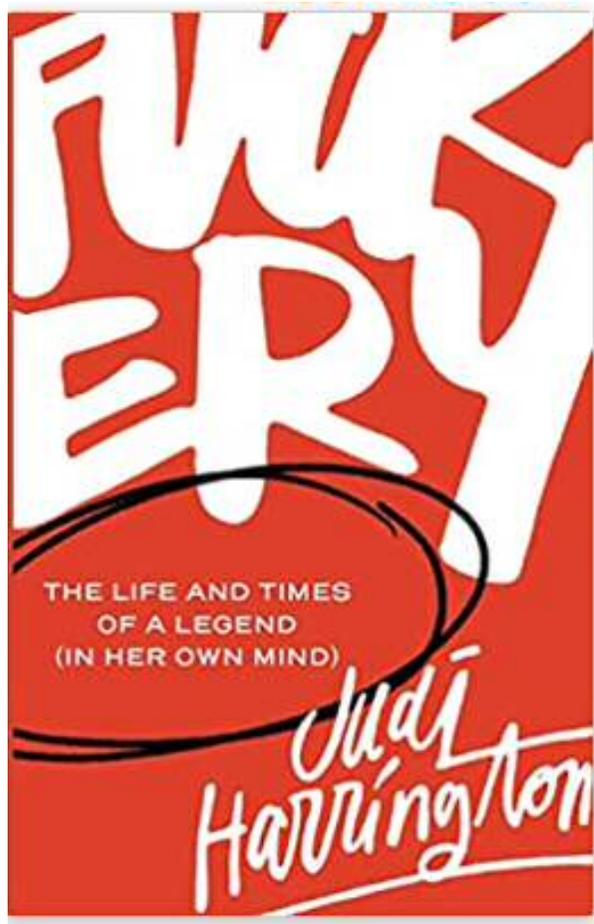
Yes, I know, that's two pieces of advice, so now I'm going for the third: For anyone who thinks they don't have time to write, what's holding you back is you believe you have to write alone. That's fake news: what you need is a writing coach – someone to serve as a sounding board for your ideas, give you focus, and help you break down your thoughts into manageable chunks.

Your ideas deserve to be in the world! Don't hold back. Someone out there needs your wisdom.

Are you a business owner who's wanted to add "author" to your tagline? Then Judi's upcoming program, "The Ultimate Brain Dump Workshop" – where you'll get your ideas out of your head, gain clarity, and focus on what to write about- is the program for you.

Email Judi at [judi@judi411.com](mailto:judi@judi411.com) with the subject line "Ultimate Brain Dump Workshop" to get on the waitlist!

You can also purchase a copy of Judi's book, "*Fuckery: The Life and Times of A Legend (In Her Own Mind)*" via [Bookshop.org](http://Bookshop.org), Amazon, or Barnes and Noble.



# CASH FLOW CLUB



## IS THE ADVICE YOU ARE GETTING KILLING YOUR BUSINESS?

### CASH FLOW DEMYSTIFIED

Learn how to  
manage your cash  
flow with intention



Shared with you by  
Professor Inkworth

- ➔ Increase quantity of inbound cash
- ➔ Increase speed of inbound cash
- ➔ Decrease quantity of outbound cash
- ➔ Decrease speed of outbound cash

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Join our free monthly email list. Every month we send out an updated version of our Cash Flow Club digital guide. In *The Underground Playbook for Business Success* we share practical tips and strategies that you can implement today to improve the cash flow in your business.

<https://www.globalwellnesshq.com/cash-flow-club>



# Focus on Charity Heart of Releasing

By Kate Freeman



Heart of Releasing, Inc. is here to bring Releasing to everyone in the world.

Releasing is a simple and very profound process that anyone can use. By letting go of negative thoughts, feelings and emotional blocks we immediately become more loving, peaceful, happy and successful.

Heart of Releasing, Inc. began as Center for Releasing, Inc. in 2015 by lifelong friends and Releasers, Kate Freeman and Rick Solomon. Rick and Kate were both trained by Lester Levenson to be Releasing teachers in the 1980s. They were excited to share with the world in a much larger way Lester's simple and very deep way of Releasing.

They trained many coaches and teachers, created varied courses and profound retreats. They shared this vibrant way of Releasing with so many around the world as Center for Releasing grew.

In 2018, Rick decided to bring his teaching of releasing into the business community through his company, The Center for Enlightened Business. At the same time, Kate changed the name to Heart of Releasing, Inc. and began to make BIG changes. Heart of Releasing has evolved and will continue to evolve as needs change. We are so grateful to Rick and all the others who have been a great part of our EVOLution.

Heart of Releasing, Inc. is growing more and more all around the world as we share this beautiful Release Process™. Our goal is to share Releasing with more countries, more people every year. We have been active in the USA, UK, Israel, Spain, France, Hong Kong, South Korea, Canada, Netherlands, India, Yemen, Australia, and many other countries. More to come!

## About Kate Freeman

Kate Freeman is the Founder of Heart of Releasing, Inc. She has been facilitating Releasing courses, retreats and coaching sessions for over 35 years.

Her treasured mentors were, Lester Levenson, the father of Releasing and the great American sage, Robert Adams. The wisdom they shared is an integral part of her teaching.

Kate brings a tender but knowing attention to her work with clients, often facilitating life-changing shifts with the gentleness of a whisper.

Her focus is in mirroring true presence so that students and clients can feel very safe and grounded while delving into their next challenge and letting it go very quickly. Kate's ability to help them drop anything in the way of their pure Unlimitedness is profound. She facilitates retreats, courses and coaching worldwide.

Kate lives in Washington State near her three children and many grandchildren. She loves to spend family time with them and also hike and kayak in the beauty of the Northwest.

**Kate's Journey with Lester Levenson - Excerpt is from the upcoming book, "Lester, Robert and Me."**

On a hot June day in 1981 Phoenix, I met a man who had already changed my life. He was a small, gentle man with silver hair and a soft voice. I met him the Sunday after a two weekend course that I knew would change my life forever. Lester Levenson came to the little 'graduation' that was given for the small group of us, maybe 10 or so, who had learned to Release. He talked softly, easily. Now I don't even remember what he said, for there was so much that came after. Many meetings, deep lessons and many, many gifts.

Though it was just the beginning of my journey with Releasing, I knew the morning of that first day that it was a profound new way of being. I had always been overly emotional, with crying coming far too naturally, and seeking love, a love that would finally make me happy, my constant and most deeply held interest. I had never seemed to find a love that lasted and crying seemed to pour out of me as I looked for a salve that would make the pain end.

When I realized that first morning, that I could actually let the sadness, the pain and the sense of yearning go, it was as if the skies had opened up and the wind had blown the troubles away. I knew the world would never be the same.

Lester seemed to turn up often in the days and weeks after I took that course. I remember shortly afterward that Ram Das came to town and my husband and I were planning to go. As I got out of the car that was taking a group of us to lunch, I asked Lester if he was going too. "Oh no," he said, "We leaders don't have much to share with each other."

I looked at him closely and the thought came, "Well if he is a leader like Ram Das, he is more than I had thought he was."

So I started working with Lester at the Releasing office in 1982 and was chosen for teacher training in 1984. This was intensive and included ego confrontations and very deep explorations of what was in the way of being the best teacher we could be.

Lester would often have dinner with a group of us at local restaurants where we could ask questions and encourage him to go deeper into the teachings. He often spoke to people across the table from me but knew it was directly to me. He found ways to be very gentle with all of us while encouraging us to go higher and higher.

He had a way of very simply explaining things with 2 or 3 words that was very powerful. Even today, I remember things he said and realize what he was speaking about back then. It was like he planted seeds in us that would flower at the right time.

From the day I met him I knew I was meant to teach and he encouraged me in so many ways. It feels important to pass on this great gift of Releasing...to you!

*When you truly Release the struggle, you learn what it means to have real freedom to be exactly what you are meant to be – and to let it be easier than you ever imagined.*

~ Kate Freeman

Join us to learn how the Release Process™ can bring you freedom from the stress and struggle, whether it be with finances, love or just life.

<https://heartofreleasing.org/basic-releasing-course>

# Essential Reading

“Not all readers are leaders, but all leaders are readers.” ~ Harry S. Truman

“Poor people have big TVs, rich people have big libraries.” ~ Jim Rohn

Here are ten books that we believe everyone in business should read:

Endless Referrals by Bob Burg

The Go-Giver by Bob Burg and John David Mann

How to Win Friends and Influence People by Dale Carnegie

The 7 Habits of Highly Effective People by Stephen Covey

The E-Myth Revisited by Michael Gerber

Focus on Impact by Wendy Lipton-Dibner

Obvious Adams: The Story of a Successful Businessman by Robert R. Updegraff

80/20 Sales and Marketing: The Definitive Guide to Working Less and Making More by Perry Marshall

Detox, Declutter, Dominate: How to Excel by Elimination by Perry Marshall and Robert Skrob

The 4-Hour Workweek: Escape 9-5, Live Anywhere, and Join the New Rich by Tim Ferriss



Take a moment to reflect, what books have had the biggest impact on your life, either personally or professionally?



# 5 Membership Mistakes to Avoid

By Sherrie Williams



The name of the game is customer care. More than educating your clients as course creators and membership hosts you want to nurture your client relationships. Connecting with your clients on a personal level means you are more likely to understand their problems and how to resolve them; giving them a sense of security. When it comes to membership sites security leads to longevity... customer retention, and most important client Satisfaction.

Here are some sure-fire ways to break that trust and lose those clients before the relationship even begins.



## No Onboarding Process

This is your first opportunity to connect with your client and build a relationship. The Onboarding process is a conversation between you and your new clients. A good onboarding process will introduce them to you, your business, and point them in the right direction to get the most out of your products and services.

## No Clear Strategy

You are no doubt an expert in your field. As an expert, you have a wealth of knowledge and you want to get that knowledge into your client's hands. Here's the thing though without a clear strategy the information is just that a hodgepodge of information. Think of your strategy as your guide map. A clear strategy will guide you and your clients through the content while reducing confusion and overwhelm.



## Confusing Navigation

Your client is excited to work with you, they see you are a wealth of knowledge and the exact resource they need, and now they are headed in to learn from you, problem! They don't know where to find anything. Your navigation is confusing, overwhelming, and makes no sense. Unless you have a client adamant to figure it out confusing navigation menus will drive your client away.

## Sacrificing Quality for Quantity

It's a common belief that the more content the more value. It's a Myth. Ever heard the sentiment less is more? It's true! Quality content that is current and well constructed is far more valuable than mass quantities of content that is confusing and unhelpful.

## Not giving enough of you

Your clients came to work with you! They want to engage and interact with you. A membership site is meant to help scale your business, but not remove you from it. So pop in there, engage on threads, share videos, or host community calls. Let your clients see you and know that you are here to support them.

Mistakes will happen! Knowing some common errors, and keeping your client in mind at every stage will help you build trust and make your clients feel like 1 of the family.

Ready to meet the next member of your community?

Book a strategy call today. Together we can build strong community relationships!

Work With Me:

<https://operations-support.simplerosites.com/work-with-me>

SERVICES

# Sherrie Williams

VIRTUAL OPERATIONS MANAGEMENT



### Audit + Strategy

Audit of current systems + Processes  
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### Migrate

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Phase 1: Assess + Plan  
Phase 2: Build  
Phase 3: Integrate + Support

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Monthly Support for your business operations. Managing your Simplero, Day to Day Operations, and Customer Service.

### Work Intensives

Need a specific Project done In a specific amount of time. We will block out the time and work together to plan and execute, bringing your idea to fruition.

[SHERRIANNE.COM/BUSINESS](https://sherrianne.com/business)



# How to Improve Cash Flow in Your Business

By Jeff Borschowa



Cash flow issues are the silent killer of many businesses.

Too many simply accept the statistic that 80% of businesses fail within their first five years, and 80% of those that make it to five years fail in the next five years. That means that only 4% of businesses survive to their tenth anniversary.

That is not an acceptable success rate in any industry, why do we accept it for businesses?

The good news is that there are simple ways to improve the chances of survival for any business.

In Cash Flow Club, we focus on implementing ways to help our members:

- Increase quantity of inbound cash
- Increase speed of inbound cash
- Decrease quantity of outbound cash
- Decrease speed of outbound cash

This article is not meant to be exhaustive. Consider it a starting point on your journey to business wellness. Use the points here as a reference and get the help you need.

Personally, I would consider the items in this article as a way to start the conversation with your existing advisors in order to get the help that you need.

The most often overlooked solution to inconsistent or unpredictable cash flow is to create new revenue streams. It is cheaper and easier to introduce either new products or new services to existing clients than it is to find new clients.

Some of my favorite ways to increase the quantity of inbound cash include:

- Membership programs
- Educational content
- Increase customer average spend per purchase with new offerings



- Increase frequency of customer purchases
- Increase referrals

The best news is that many of these cash flow solutions can be implemented quickly and with immediate positive impact.

Next, we want to accelerate inbound cash flow (Inflow). The easiest ways to accelerate the speed of cash coming in is to:

- Invoice faster
- Use online tools to track and collect payments
- Offer a subscription service with clients paying monthly

Increasing the quantity and speed of inbound cash can have a dramatic effect on a business. I worked with a small electrical company that was perpetually stuck at \$150,000 in annual revenues. We cleaned up their invoicing, improved cash collections, and started putting money in the bank. We were able to eliminate accounts receivables within two months. Having the cash in their bank account allowed the business to flourish. They ultimately grew to over \$3 million in annual revenues.

They had been providing free financing to their clients. This "free" financing was costing them their ability to grow. Once we stopped this practice, they had the money they needed to invest in their own business.



The inflow of cash is critical to a business if it wants to survive and thrive. The outflow of cash is just as critical.

The first aspect of outflow is to decrease total outbound cash flow. We can do this in many ways. My top three are:

- Negotiating with vendors for discounts
- Evaluating budget and Return On Investment for expenditures
- Look for preferred vendor and bulk discounts

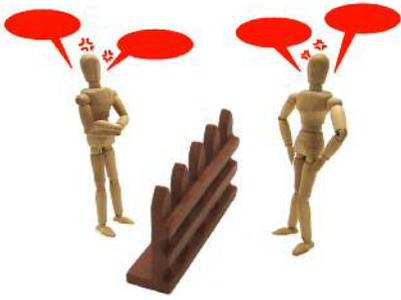
The last area we look at in Cash Flow Club is the deceleration of outbound cash flows. We can do this by:

- Negotiating extended terms with vendors
- Matching credit type with purchase type
- Delaying non-essential payments
- Deferring non-essential purchases

I am often asked where someone should start first. That is a loaded question as it really depends on your greatest challenges in business. My first step is to get crystal clear on the inflows and outflows in your business. You must understand both their size and their timing. Once you know where your gaps are, fix the biggest problem first. Work backwards until you have a fully optimized cash generating machine.

You can watch a series of short videos on improving cash flow here:

<https://youtube.com/playlist?list=PLTFNPW5g684b2GHdtjqGnC3lSkqWH0b0Z>



# How Boundaries Create Intimacy

By Marina Pearson



## How Feminine Boundaries Create Intimacy

Do you find sharing your boundaries difficult? Are you scared if you do that you will be shunned or rejected by your partner or someone that you are dating/seeing? If so, you are not alone.



As someone who has always struggled with sharing my "Nos" or "Sharing how someone has dishonored me when they have." Out of fear of being rejected, hurting the other and creating conflict, the idea that me sharing my "no's" could be considered a step way too far or even unattainable.

And yet what I have seen in my own life and speaking to recovering people pleasers is that the boundary isn't the issue, in fact shared in the right way, you can trigger the Hero instinct in the masculine.

Which means he wants to help and solve the problem. So how would this look?

Let's say the man you are with IS always late and this isn't okay for you. You can either say "You are always late, and its so disrespectful. I don't like It when you are late!" Or "Heya my love, when you arrive late, I worry that something might have happened to you and I feel unsafe and unprotected. Do you have any ideas on how we can navigate this?"

When you read these two responses, which one do you think will help him step up and support the feminine? The first IS a reaction to wounding and making It personal and the second isn't assuming that he is doing this to hurt. It is assuming that he is doing the BEST he can and in his world it is okay for him or that he struggles with It.

The latter creates intimacy as the feminine is sharing what IS not okay for her in a way that the masculine can understand and includes him in the problem solving. The former doesn't, all this does is demasculates him and pushes him away. What gets on the way of creating intimacy isn't the boundary, its how we share It.



# Cash Flow Club

## Welcome to the Cash Flow Club!

We created the Cash Flow Club to help local business owners grow and scale their business.

The vast majority of businesses that fail do so because of cash flow issues.

Our goal is to give you immediate and practical advice that you can implement in your business today.

Some of the ideas will have a huge impact, some will have a small impact. BUT, if you implement enough, your business will thrive.



We will focus on three core areas of cash flow: Inbound Cash, Outbound Cash, and Managing Cash for the long-term.

We have designed this as a monthly subscription. You can join us for as long as you like and you can leave at any time. We guarantee that you will more than get your money's worth if you implement just one of our ideas each month.

<https://www.pharosbusiness.com/purchase/160735-Cash-Flow-Club>



# BOOK SPOTLIGHT

By Jeff Borschowa

## The Go-Giver: A Little Story About A Powerful Business Idea

By Bob Burg and John David Mann



"Most people just laugh when they hear that the secret to success is giving....Then again, most people are nowhere as successful as they wish they were."

The Go-Giver is a fabulous business parable. Burg and Mann share their keen insights into business success through colorful characters. The Chairman, Pindar, shares his Trade Secret for success in business with his protege, Joe. Joe is a young go-getter eager to succeed. Pindar's Trade Secret includes the Five Laws of Stratospheric Success:

1. The Law of Value
2. The Law of Compensation
3. The Law of Influence
4. The Law of Authenticity
5. The Law of Receptivity

I will let you read the book yourself so that you can unpack each of the "Five Laws" in your own way. The characters are compelling and you can literally grow your mindset alongside Joe as he discovers and implements Pindar's Trade Secret.

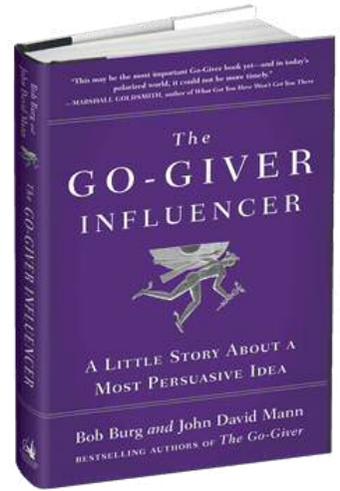
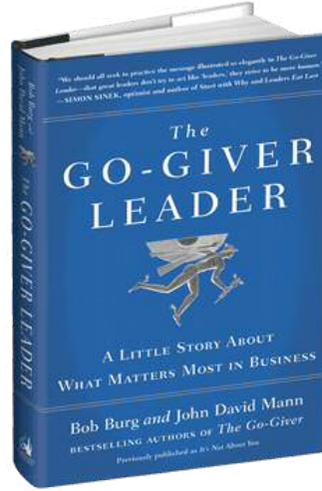
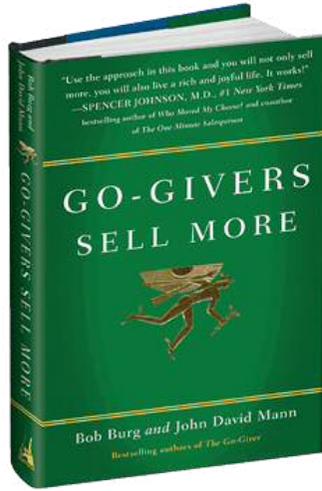
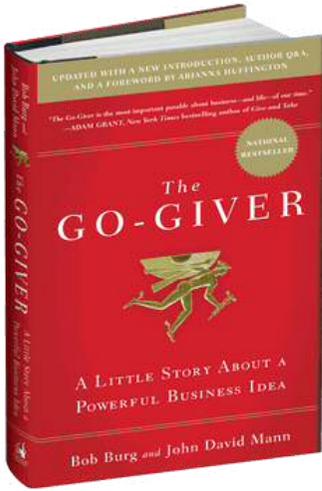
This book is a quick read, which is great because you will want to read it again and again!

### My Key Takeaways:

You are more than capable of drawing your own conclusions about this book. I wouldn't even begin to know where to point you as your journey of discovery will be unique to you. I will share my key takeaways that I discovered while journeying through the pages of this book.

My biggest takeaway was the sheer brilliance AND simplicity of the Five Laws of Stratospheric Success. I have personally followed the first four laws for the most part, mostly by accident. However, I was definitely guilty of violating the Law of Receptivity. I have not always been open to receiving help - perhaps my greatest strength and greatest flaw all at once. I have been astounded that simple changes to my mindset can have such a profound impact on my results, both in business and in life.

My second major takeaway was also profound. I read about the character known throughout the book simply as "The Connector." As I read



through, I thought to myself “that is me, that is who I am meant to be.” I knew that I was meant to connect people to one another for their mutual benefit.

Reading The Go-Giver sparked a revolution in my soul. I realized that I needed to share this message with my network. Those who “get it” will be drawn to me and we will find ways to work together. Those who don’t get it will move on as they don’t fit in with my view of the world.

This epiphany literally sparked the **Building Authentic Relationships** movement that you are now discovering.

Thank you from the bottom of my heart to Bob Burg and John David Mann. I appreciate your guidance on my journey of self-discovery.

The Go-Giver is the first in a series of themed books. I strongly recommend reading all of them that apply to you!

### Other Resources:

I don’t expect you to want to read all of these. The following books are some of my top recommendations for books on the subject of effective networking. Pick and read those that appeal to you.

- [How To Win Friends and Influence People](#) by Dale Carnegie
- [Endless Referrals](#) by Bob Burg
- [Never Eat Alone: And Other Secrets to Success, One Relationship at a Time](#) By Keith Ferrazzi
- [Networking Is Not Working: Stop Collecting Business Cards and Start Making Meaningful Connections](#) by Derek Coburn
- [Turbocharged Networking: How to Go from Jobless to Building Relationships with Super Achievers](#) by Tallal Gondal



You start by crawling with your best contacts, work up to the rest. When you are networking, don't be a referral mooch! Be intentional in receiving and giving referrals. Make sure you express gratitude to everyone who helps you out.

A great connector builds their network with intention. I personally recommend having daily habits so that you build your network every single day. Great habits include expressing gratitude, reaching out, following up, offering to help, and listening. What habits can you implement?

#### Tips to engage your contacts:

Contact column 1 – these are your favorite Key Strategic Partners. You should engage with each of them at least once a month. Invite these contacts to a private LinkedIn group and regular Zoom group sessions. They will be part of your Influential Interviews and Meaningful Mastermind.

Contact Columns 2 and 3 are invited to LinkedIn Group and weekly Zoom sessions.

Introduce your Key Strategic Partners in each column to others in the same column. You can add enormous value to them just by doing that.

Imperfect execution is always better than perfect but incomplete. Just do it! You will get better with practice.

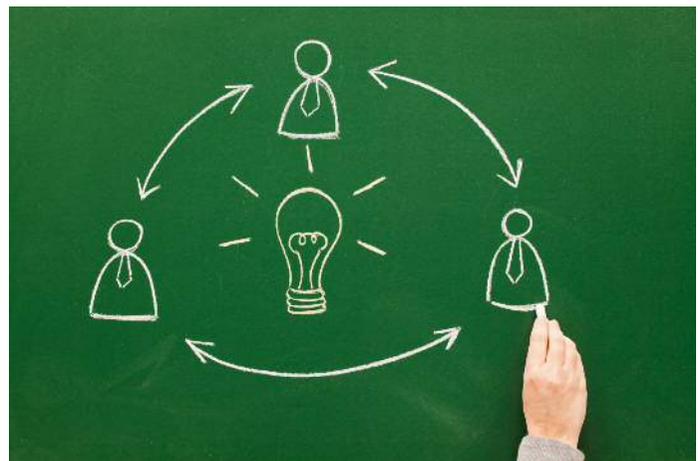


I love the Chinese Proverb: “The best time to plant a tree was 20 years ago. The second best time is now.” In the context of Key Strategic Partners, this means that if you want success and growth in the future, the best time to act is now.

Use the image below to create your own Key Strategic Partner Plan. I tell my clients all the time that it is easy to complete the Key Strategic Partner Plan. Sadly, it is just as easy to not do it.

Do you want a business that attracts a steady stream of Dream Clients? If you do, please consider creating your own personal Key Strategic Partner Plan.

I have worked with thousands of businesses. EVERY SINGLE ONE would have benefited from implementing a personalized Key Strategic Partner Plan.







## Get free access now!

*How to Grow Your Business by Leveraging Key Strategic Partnerships...Learn How to Attract Your Ideal Clients without getting any better at marketing or sales*

We love helping entrepreneurs and business owners grow their businesses. We personally believe that entrepreneurs are the greatest force for good on the planet. Entrepreneurs will solve the problems of the world, not governments or non-profit agencies. I say this because entrepreneurs love finding solutions to unusual problems.

The greatest challenge we see entrepreneurs facing daily is uncertainty. We end up doing too many things if we don't know what to do to get our next customer or make our next dollar. Uncertainty can kill a business faster than any other issue.

We created the Key Strategic Partner Plan to give entrepreneurs and business owners a fighting chance. The Key Strategic Partner Plan course has been designed to help you eliminate uncertainty so that you can focus your precious time, energy, and money on doing the right things to drive your business forward.

We welcome you to dive in and see how you can improve your business. When we see a business that is struggling, the first thing we ask them is to tell us who they serve and what problems they solve for their Ideal Clients. Lack of clarity in either area will lead to many problems in the business.

Our goal for you, whether you are an entrepreneur or a business owner, is that this Key Strategic Partner Plan course will give you that clarity. You don't have to be a specialist in all things but specializing in an industry niche is one of the fastest ways to grow a business. You can broaden your focus once you have seen success as a specialist. But the real question is will you want to generalize?

How can you grow your business if you have Key Strategic Partners who are willing to help promote you to their networks?

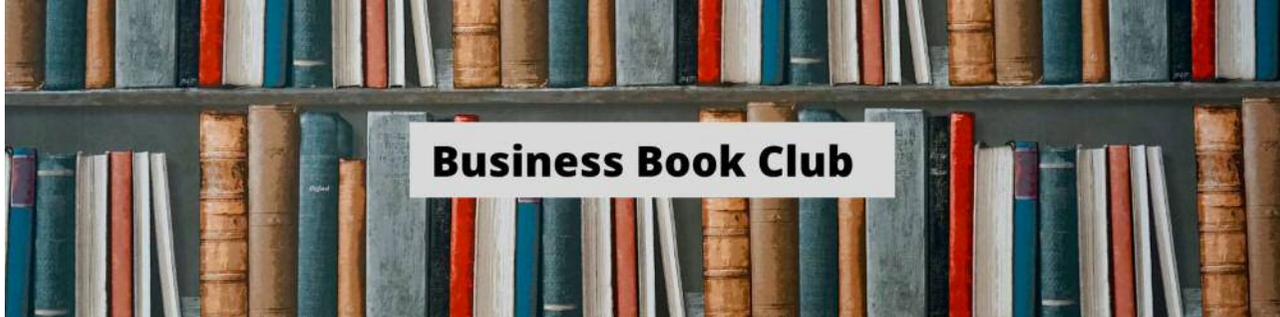
We wish you all the best in your business!

<https://pharosbusiness.simplero.com/purchase/148585-Key-Strategic-Partner-Plan-Course/special/mqffX8xpcQvNiZvPv92BjqEr>



**\$247 Value**

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## Business Book Club

I started the Business Book Club because I wanted to give entrepreneurs every advantage in business. I believe that the shortest path to success is to seek guidance from those who have gone before us. Books and collaboration are two great tools to accelerate our learning and implementation of the guidance that we receive. I recognized that knowledge without action is just wasted potential and wanted to help in a meaningful way.

We will dive deep on one book each month. We will have a virtual meeting for one hour, once a week. In each meeting, we will share key takeaways from the book, plan action items, share experiences and clear roadblocks. Attendance is optional, but you get out of our Business Book Club exactly what you put into it.

Are you willing to show up and contribute to the group? Fair warning, this is not a group for lurkers or people who hate participating in general. How would applying the biggest takeaways from 12 carefully selected books impact your life and business in 2023?

Here are my book choices for 2023. You might know some of these names.

The Go-Giver - Bob Burg and John David Mann  
Atomic Habits - James Clear  
Endless Referrals - Bob Burg  
The Ultimate Sales Machine - Chet Holmes  
How To Win Friends and Influence People - Dale Carnegie  
The 7 Habits of Highly Effective People - Stephen Covey  
Networking Like a Pro: Turning Contacts into Connections - Dri. Ivan Meisner  
The 5 Choices - Kory Kogon, Adam Merrill, and Leena Rinne  
Shatter Your Speed Limits - Wendy Lipton-Dibner  
Focus on Impact - - Wendy Lipton-Dibner  
Your World-Class Assistant - Michael Hyatt  
Who Not How - Dan Sullivan and Dr. Benjamin Hardy



Do not commit to this lightly. Our Business Book Club is for you if you love to learn, love to apply what you learn, and love to collaborate. Otherwise, this might not be a fit for you.

We have a private online community for our members to share ideas, insights, and progress with like-minded souls. Before you sign up, we will be meeting on Zoom every Friday (except long weekends) from 1:00 to 2:00 pm ET.

<https://www.pharosbusiness.com/products/177844-Business-Book-Club>

# Contact Our Contributors

Our contributors and sponsors love to hear from you.

You can connect with most of our contributors on LinkedIn.

In no particular order, our contributors include:

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**MARLENE MARCO**  
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# Is Your Net-Working?

By Marlene Marco



What is Effective Business Networking, Really?

*"Showing up is important, but its natural companion, consistency is what makes it a powerful duo. Showing up consistently is where the magic happens." Jeff Olson, The Slight Edge*

Nowhere is this a truer statement than a business owner looking to build their connections and expand their ripple in their community and their industry.

The pursuit of effective and purposeful business networking is always on my radar and, in fact, has been my focus for the past twelve years. Like you, I have attended networking events that simply weren't right for me. I decided to create a community and a platform that incorporated the elements I have learned are critical to the success of every business owner.

We have fine tuned, adjusted and evolved over the years. Heart of Networking has now created a winning formula. I'm often asked – "Is it really possible to achieve a healthy ROI on an investment (of both time and money) in business networking?"

The answer is YES!!

I say that with 100% certainty when all the ingredients are in place. So, what are these magic ingredients? Like any story – there are two sides to examine.

1) The side we, as an organization are responsible for providing, is what sets the tone:

Our tagline speaks volumes...Connection, Education and Opportunity. Every event we create must, without exception include these 3 elements.



**Connection** means many things FAR above and beyond meeting your next client. Yes – that’s a goal and an essential part of building a profitable business, BUT what if there was a much BIGGER picture and much BIGGER value to be found networking? What if, through building positive relationships you could actually create an entire team of ambassadors that are sharing your message. What if your fellow networkers got to know not only what you do but why you do it? What if dozens of other business people got to know, like, trust AND remember you so that they could confidently refer you when the need for your services came into their awareness?

Here’s a real-life example. A dear friend, who I met through Heart of Networking is well known and respected for her animal reiki services. Now, I don’t personally have pets, so chances are I will never be a direct client. However, I am a valuable connection for her because I am a connector with a large circle of contacts (many of whom have pets), and I’ve gotten to know, like, trust and remember her for those conversations.

**Education** is an ongoing and never-ending part of doing business! Among our VIP members we have a wealth of knowledge and a great many experts willing to share their knowledge. Each event includes a business-related topic that is timely and fits with the theme of the event. A trainer or a speaker willing to offer advice with topics such as social media, bookkeeping, marketing, finances, communication etc. all valuable skills you can tweak to improve your business and your business practices. Every member has the option to apply for a speaking position, should they choose to.

**Opportunity** refers to what you do with what you’ve learned and who you’ve met. Our members are easy to find in the member directory and we suggest you make a habit of following up with the other attendees that caught your attention. There are many collaborations that have developed between members as well. You may meet someone who serves the same market as you do but serves in a different way. This could be the start of something big for both of you! A word of advice – collaborations must be beneficial to both sides – a true win/win situation.

## 2) The side that you, as a business owner are responsible for:

There’s no mystery here. Your job is to give as much as you take. Be the kind of person others want to be around. Show up with a generous and positive attitude. Be a sponge – learn all you can. Follow up in a respectful manner. Develop your listening skills. As they say, be interested before you try to be interesting. One of my favourite sayings is “Everyone you meet knows something you don’t know yet.”

In a nutshell – be a nice person. Take advantage of every opportunity you can to be spotlighted. I know that’s not easy for many people, but neither is it easy to be the best kept secret in your industry.

Being a steam roller doesn’t endear you to anyone. Neither does being a wallflower. Aim for somewhere in the centre. The effort you put in will determine your ROI.

Effective networking done for the right reasons will serve you very well. I take great joy in teaching the realities of this subject. In the last 12 years, I’ve seen a countless number of women build their connections, build their business and frankly build themselves. Embrace purposeful networking. In my opinion there is no better marketing tool available. This IS within your control.

Marlene Marco, Creator & Leader  
Heart of Networking Events

# "Everything You Need To Make The World's Greatest Bloody Caesar Basket" by Shaelene McInnis will be donated to the Send a Sister to Camp online auction

The online auction is a special event to raise money to send women who can not afford to attend Soul Full Camp on their own. Soul Full Camp is a three day retreat filled with various activities, with a community of women who are going through their own path of self growth.

Soul Full Camp's online Facebook auction will be held February 22nd - 24th, 2023.



Scan the QR Code to go directly to <https://soulfullcamp.ca/send-a-sister-to-camp>



Testimony from one of our clients

"I will tell you, bookkeeping is the one thing I dislike the most about entrepreneurship! It was my goal for early 2018 to take that off my plate and get help!! Thank you, Shaelene and team, for your patience, your expertise and your accuracy!! I'm now caught up and on track with an amazing system! I have never felt calmer about the financial side of my business." ~Marlene Marco, Heart Of Networking Events

Books in Line Professional Services Inc. is designed to partner with small to medium size businesses and individuals on accounting, tax, finance, and business needs.

We focus on exceeding expectations, ensuring every effort is made to provide the right and best solutions, and providing service excellence that will alleviate stress and add quality to those we serve.



Scan Me to go to  
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# Personal Income Tax Checklist



By Shaelene McInnis

Preparing for filing income taxes can be a stressful time. At Books In Line we want to reduce that stress by providing you with a personal income tax checklist to follow.

## Income

- Provide all slips (T4, T5, T3, T4RSP, etc)
- Rental income
- Alimony? When did it start? \_\_\_\_\_
- Child support? When did it start? \_\_\_\_\_
- Did you sell investments, real estate, etc.? Please provide Capital gain/loss statement.
- Do you have business income?
- Do you receive bursaries?
- Any other sources of Income?
- Previous years assessment?

## Deduction & Credits

- Provide all slips (RRSP, donations, tuition, union dues, etc.)
- Did you have medical expenses for yourself and or immediate family members, including premiums for health insurance, nursing home care, and trips to doctors or hospitals over 40km? Please provide the name of the patient, the type of medical expense (dental, prescriptions etc) and amount.
- Do you have moving expenses (moved 40km closer to a new place of work)?
- Do you pay alimony?
- Do you pay child support?
- Do you have childcare and daycare expenses including camp?
- Did you adopt a child over the past year?
- Did you have interest expense as a result of investment activities?
- Did you pay investment advisor fee or fees for accountants relating to your investments?
- Are you, your spouse or dependant disabled? (form T2201 is required)?
- Do you have attendant care expenses?
- Do you have expenses as a requirement of your employment? (vehicle, home office, supplies, form T2200 is required)
- Did you work from home in 2020 due to COVID-19? (to be eligible for either the temporary flat rate or detailed method, you would have to have worked more than 50% of the time from home for a period of at least four consecutive weeks. For the temporary flat rate method, there is no form or employer signature required, but for the detailed method you will need to provide a completed and signed T2200S or T2200 form by your employer.)
- Did you use the Home Buyers Program for purchasing your home?
- If you own your home, please provide property taxes paid and number of months in the home \_\_\_\_\_
- If you rent, please provide the total rental paid for the year, number of months in the home and your landlord's name. \_\_\_\_\_
- Do you have Professional Membership Dues e.g.: Ontario Teachers, Nurses, etc.?
- Do you have tuition expenses or examination fees or did your dependents not claim their entire entitlement to these? (you can find the T2202 form on your designated educational institution (DEI) website)

- Did you pay interest on student loans over the past year or last year?
- Are you a volunteer firefighter or search and rescue volunteer?
- Did you perform renovations on your home over the past year to make it safer and more accessible for a senior family member?
- Did you have any eligible teaching supplies that were purchased for teachers and early childhood educators only?
- Did you receive a T5008? If so please ensure both box 20 and 21 are completed. If you do not see the book value please ask your investment advisor for this information as we cannot complete your return without it.
- Are you a first-time homebuyer?
- If eligible, do you want to split pension income?

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# ONTARIO WELLNESS NETWORK

## ADVERTISEMENT TECHNICAL SPECIFICATIONS

**Global Wellness HQ** is a monthly digital publication, showcasing businesses around the world. Our audience is primarily individuals who are focused on improving their personal wellness.

**Full Page Trim size:** 216 mm wide x 280 mm high Type area: 180 mm wide x 267 mm high Bleed area: 215 mm x 302 mm high

**Half Page Horizontal Trim size:** 216 mm wide x 140 mm high Type area: 195 mm wide x 129 mm high Bleed area: 215 mm x 153 mm high

**Half Page Vertical Trim size:** 108 mm wide x 280 mm high Type area: 93 mm wide x 282 mm high Bleed area: 110 mm x 302 mm high

**Quarter Page Trim size:** 108 mm wide x 140 mm high Type area: 95 mm wide x 135 mm high Bleed area: 105 mm x 145 mm high

Quotations are available if you do not have material but would like to advertise. We can help you design your advertisement.



**Learn more about advertising with us by visiting**  
**<https://www.globalwellnesshq.com/own/own-magazine>**

# ONTARIO WELLNESS NETWORK

## PIONEER PACKAGE

We offer a unique package for pioneers who are willing to take a chance on something new. For all NEW advertisers, you can pay a one time fee and receive the following over the course of a year:

- One Front Cover Package (regular price \$3,150.00)
- One Special Position - inside front cover (regular price \$2,525.00)
- One Special Position - inside back cover (regular price \$2,525.00)
- One Special Position - back cover (regular price \$2,525.00)
- Monthly (12) Full page advertisement (regular price \$1,925.00 x 12 = \$23,100.00)
- Monthly (12) Half page advertisement (regular price \$1,075.00 x 12 = \$12,900.00)
- Monthly (12) Quarter page advertisement (regular price \$750.00 x 12 = \$9,000.00)
- Monthly 1,000 Word Article submissions (\$625.00 x 12 = \$7,500.00)

**Total value: \$63,225.00**

**PURCHASE A PIONEER PACKAGE BEFORE MARCH 31, 2023 AND YOU PAY...\$7,250.00**

Want to manage your cash flow? We will break this down into two equal payments for you. The first payment is due at signing and the second payment is due within 90 days of the first.

## SPECIAL ANNUAL PRICING

We have special annual pricing for any new advertiser or content creator who signs up for the next twelve months before March 31, 2023. We do this because we want long term relationships with our advertising and content partners.

Any new advertiser or content creator who prepays for their annual submissions will receive fifteen months of advertising or content for the price of twelve on all advertising and content packages.

Any new advertiser or content creator who prepays for six months of submissions will receive seven months of advertising or content for the price of six on all advertising and content packages.

Email [own@globalwellnesshq.com](mailto:own@globalwellnesshq.com) if you want to take advantage of our Special Annual Pricing.



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