



**INSPIRATIONAL WOMAN  
MAGAZINE**  
a global woman's guide to success

A Publication of  
**The International Women's  
Leadership Association**

ANNE SOURBEER MORRIS

**RESOLVE**

*issue*

# RESOLVE

JULY - AUGUST  
2015

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## Letter from the Managing Editor

Dear IWM Readers,

More than half-way through another year, the word RESOLVE strikes me as particularly interesting. Often reserved for January 1st when we make our New Year resolutions, the notion of resolving ought to be revisited throughout the year, don't you think?

So, if you made 2015 resolutions let me ask, "How's it going?"

The word resolution is a noun; to resolve, however, is a verb. Ahhhh! Therein lays the difference!

To resolve is to decide, to confirm or to make a decision; wonderful starting place, but it is taking action on those decisions that is the game-changer. As with all things, it's all about putting thoughts and words in to action; real action: not like wishing, hoping, planning and dreaming. Short of taking action, we remain passive participants in our own lives!

This edition of Inspirational Woman Magazine shares brilliant perspectives on what it means to resolve and intends, as always, to inspire you to "change the tilt of your head" and recognize ways to fulfill your resolutions and to stop beating-up yourself when falling short. Therein lays the opportunity to RESOLVE, to try again, to alter the path, the find new resources and to set new goals.

Life is a day-to-day opportunity to RE-new, to RE-view, to RE-align, to RE-organize and to RE-SOLVE. Resolving to do something should not be about conforming. Rather, resolving should be about confirming. Confirm your strengths, your goals and your purpose. Resolve to take tiny steps each and every day to be just a bit better and to do just a bit more.

Before you know it, you may just be looking back on the best year of your life.

That year begins when you resolve...

*Happy New Day!*

With kindest regards from all of TheIWLA team,

I remain sincerely, yours

Beth Johnston  
TheIWLA



The IWLA is proud to announce that the following members have accepted DELEGATE status representing continued excellence in their area of expertise.

Marjorie Aleo	<i>Manufacturing</i>	Valerie McKinney	<i>Transportation/Logistics</i>
Rae Boganey	<i>Healthcare</i>	Kimberly Nickelberry	<i>Hospitality</i>
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Shea Larson	<i>Military/Defense</i>	Penne Wilson	<i>Education</i>
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Sandy Young  
Marlene (Marla) Zamora

## Meet the Editors

### Beth Johnston

MANAGING EDITOR



Beth Johnston is an entrepreneur of the truest kind. Known for her creative thinking in tandem with a strong mathematical mind, Beth has started and sold 3 businesses, consulted, coached and been an invited speaker at graduate-level classes and business events.

As the oldest daughter in a large family, Beth says she was born in to management and learned good listening skills sitting around the dining room table.

A believer that need and opportunity are a winning combination, Beth is eager to take on new solution-based projects that serve large communities and fill niches.

At her core is the belief that cooperation trumps competition and that collabora-

tive relationships are not only smart, but sensible: team-work promotes engagement, empowers and leverages opportunities for faster growth, production and output.

Beth is the Founder of The International Women's Leadership Association (TheI-WLA) and currently serves as its Executive Director and continues to do motivational coaching.

As the Managing Editor of Inspirational Woman Magazine (IWM), Beth sees yet another opportunity to be of service to women around the world through IWM's thematic editorial format combined with articles featuring outstanding women of leadership. This is yet another way TheIWLA promotes ongoing communication....

**for women by women about women**

### Laura Messenger

LAYOUT EDITOR AND PROOFREADER



A writer and researcher originally from the US, Laura has lived in Geneva, Switzerland since 2001 and splits her time between Geneva and the mountains of France's Haute Savoie. In addition to her work with Inspirational Woman, she has written on aspects of life abroad for

JetSettlers and Hello Switzerland magazines. Her interests include travel and dance.

Find Laura on Twitter [@lauratheexpat](#) and LinkedIn.



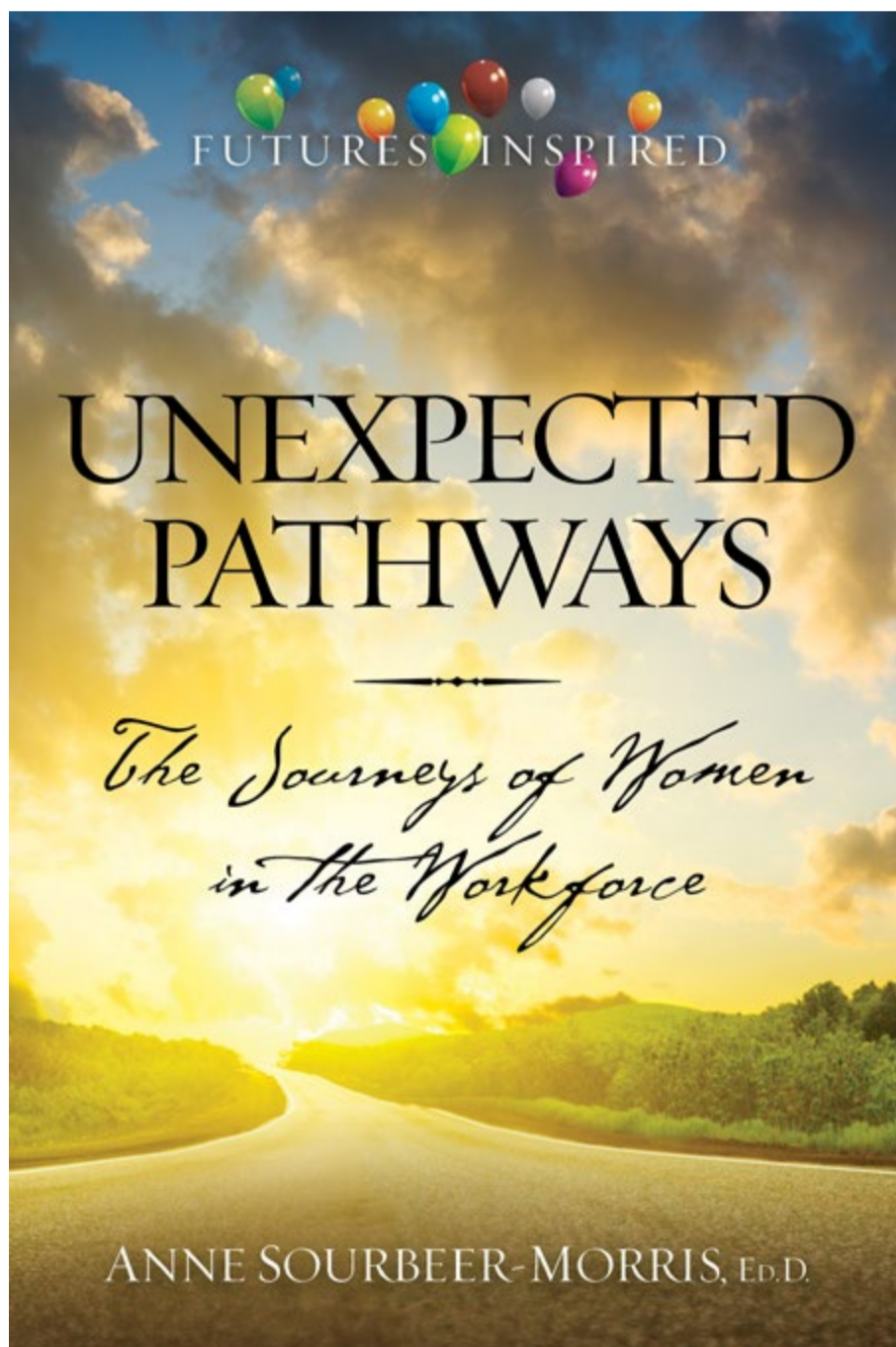
# ANNE SOURBEER

## MORRIS:

Ed.D. (AKA "Dr. Anne")  
[www.futuresinspired.com](http://www.futuresinspired.com)

UNEXPECTED PATHWAYS:  
THE JOURNEYS OF WOMEN  
IN THE WORKFORCE

*Unexpected Pathways: The Journeys of Women in the Workforce* presents narratives about the career-life pathways of 23 women – “The Women of Unexpected Pathways” - representing five life decades. The stories are stories of greatness and fragility... stories of determination, perseverance, and healing...stories of courage, resilience, and love...stories of faith, survival, and victory!



The volume offers generational perspective on the lives of these women, who share intimate thoughts about the impact of life on their career journeys. The stories and the lessons shared by each author are rich in inspiration.

The reader may view *Unexpected Pathways* as a study of the 23 women brought together in the volume by both design and serendipity. The volume shares the stories of individual women who embarked upon unique and personal journeys – often quite unexpected journeys - yet the stories shared may reflect the stories of many women finding their way in life.

From the beginning it was our mission to tell the stories of women’s career pathways. Our goal was and is to inspire women and girls to follow their dreams. Our charge was not to recount the stories of those who were considered to be “famous”... but to tell the stories of women who have quietly, or sometimes not so quietly, embarked upon “unexpected” career and life journeys. There is much to be learned as the reader meets each chapter author and considers the account of her journey. *Unexpected Pathways: The Journeys of Women in the Workforce* is available on Amazon.com and at <https://www.createpace.com/5194061>

**When you are open to the possibilities...who knows where life will lead?**

Be inspired!

**Dr. Anne**

Read more about Anne [here](#).





# CATHERINE MICH:

## REFLECTIONS ON BEING THE ARTIST OF YOUR OWN LIFE'S WORK

*"To create is to make something whole from the pieces of our lives and, in the process, to become more whole ourselves, seeing with more clarity each of those pieces, understanding where they fit, how they matter. It is a healing act, a leave-taking from the chaos as one moves from the choppy surface toward the stillness of the center."*

These words of Jan Phillips in her remarkable work ***Marry Your Muse*** bring new meaning to this evolutionary process. Sometimes it can sound very simple and even painless. Truth to tell, this process of connecting with your inner muse, trusting that muse, and having the courage to make significant decisions out of this ground of being is a big step on the evolutionary scale of human development. There are so many people, roles, and institutions that are encouraging you to do otherwise. Your "life's work" in this context is not your job. It is so much more.

Stories shared with clients, friends, and colleagues led me to believe that one of the key steps in this process is changing the pace of our lives. As long as you allow yourself to ever be "on the run," to ever have the back-to-back packed calendar of events, there will never be time to experience quiet moments alone, time to connect with that still small voice within, who encourages you to follow your own drumbeat and connect with the core passions that make you who you are. Initially, it can take an act of will to slow the action in your own personal movie and set aside for a break in the action. The good news is that the more you do this, the greater the benefit you see and feel in your life. Remember, you are worth it!

As quiet time alone becomes an integral part of your life, that still, small voice is easier to hear, your own unique drumbeat is audible, and your own unique dance can be created. The playwright Ugo Betti puts it well when he says, "...you are, how can I tell you, a piece of good news." In this historical era, it is so important for women to connect with their own "good news" and manifest it in song and story. It is an integral part of re-balancing the masculine-feminine dynamic on Planet Earth.

Folktales can often enlighten and inspire this journey of growing into who you really are. One tale that is particularly applicable is that of *"The Red Shoes."* If you have a copy of ***Women Who Run with the Wolves*** by Clarissa Pinkola-Estes, this folktale appears in its entirety in Chapter 8. It is also available when you Google *"The Red Handmade Shoes."*

This tale tells the story of a poor young girl, who trades her cherished handmade cloth shoes for red shoes of Moroccan leather in conjunction with giving over her life to the desires and dictates of a wealthy old woman. She experiences soul famine, and this soul starvation causes many problematic events in her life thereafter. You can read about those happenings for yourself. In some versions the poor young girl is

named Karen. Soul famine and the accompanying phenomenon of the injured intuitive self are all too common realities in our world today.

It is a fascinating process for each of us to become friends with our intuitive self, as this is the medium where soul and spirit speak to us of our purpose for being here on Planet Earth. Since each of us is here with a unique set of gifts, it is key to building the life we love to discover our one-of-a-kind contribution at life's table. This takes time, quiet reflection, commitment, and belief in yourself. Each of us has so much more talent, creativity, energy, and soul life than we will ever know.

In growing the artist within, you are feeding your soul, trusting your inner muse, and hopefully connecting more closely with your unique reason for riding this planet at this time. To describe this process as an easy one is not giving the process its due. As the poet Mary Oliver suggests in her poem *"The Journey,"* which appears in her work entitled ***Dream Work***, "we are saving the only life we could save" with this process. The good news is that we can encourage and help each other along the path of this journey. Best we get on with it!

Read more about Catherine [here](#).



# BEVERLY JONES-DURR

I was born in Birmingham Alabama and grew up with amazing parents. My mother was a domestic and my father worked for United States Steel. My parents taught me lots of things, much like most parents today...to be honest, work hard and to love God. Those have been the tools I've used all my life. I knew at an early age that I was destined for greatness. I know that might sound arrogant, but it isn't meant to be. When I married my husband Harry on December 23, 1974, I was eighteen years old. I still had that yearning for greatness but life got in the way of my pursuit. Once married my soldier husband moved us to Germany. I had never been on

a plane or traveled outside the United States. Little did I know, but my journey to greatness had just begun. Being an Army wife opened doors for me with every relocation move that would lead me closer to my purpose.

We traveled Europe visiting Switzerland, France, Spain, Prague and several other places that opened my eyes to the beauties of the world. I met many people who seemed to be searching for their greatness just as much as me. I began to realize that I needed to do more, to search more for my purpose...my greatness so I took a job. I was hired by



*Beverly at work for the Army, taken a few days before the stroke*

the Department of the Army to work as a supply clerk. I was excited, but I quickly realized that the regimen and discipline of the Army was not something I could take lightly. The Army when I started to work in 1987 was still a boy's club. Being an outspoken woman was a little out of the box for them. It didn't matter, I was very determined to apply the principles my parents taught me...to be honest, to work hard and to love God. These principles served me well.

I was fortunate to complete my education and secure a bachelor degree in Early Childhood Education as well as Legal Policy. I also earned my Master's in Contract Management. Needless to say I progressed up the ladder of suc-

cess in my field. All was well until Feb 6, 2010. That was the day everything changed. I didn't know it then, but I had been experiencing for days transient ischemic attacks, referred to as a "minor stroke" that occurs when a blood clot blocks an artery for a short time. I was such a determined worker that I ignored the symptoms. I actually chalked it up to being clumsy because I stumbled a few times and dropped things I was holding. I figured I just needed to take a few minutes to relax. It's the stress of the day. At least that's what I told myself. It wasn't. One day at work during a meeting I found myself totally unable to understand the words spoken. It was as if they were speaking in a foreign language. I was alarmed but still not enough to seek help. Upon arriving home, my speech became slurred and my vision blurry. That scared me enough to call 911. When I arrived at the emergency room I was told I had experienced a stroke. I could not feel the right side of my body. I understood what was said to me however I could no longer speak.

Can you imagine how it feels to have people surrounding you speaking and you can't speak back? It's horrible. I heard two nurses discussing my condition and one nurse said that more than likely I'd always require assistance to walk and may never speak again. They didn't know I

heard, but I can't tell you how angry I was hearing them. I leaned on God. I knew I was not living in my purpose and I prayed that it wasn't too late. I worked hard to prove them wrong. After several months of intense therapy I was not only walking without assistance but God gave me back my voice. I vowed to use it in the way God intended...to empower and encourage others. I had discovered my purpose.

The stroke changed me. I no longer had that determined drive for the work I was doing. I was being pulled to shift my concentration elsewhere. I had come to a fork in the road and I had to make a choice. I was scared, but I made the choice to retire early from federal service. The Department of The Army had a program that enabled me to do so and on September 30, 2011 I officially retired. I love working with people, especially women and children. My philosophy is simple. It's taken from the African proverb that states, "It takes a village to raise a child." I believe that it takes a village to raise a child and to support the mothers who nurture them. I don't have to give you statistics about how many children are growing up today in single parent households or how many of those single parents are women. I was raised not to simply see the problem, but develop a solution. The Army taught me



that if I bring a problem to the arena I must also bring possible solutions. In other words don't just whine about it, do something about it.

Everyone, but especially women, children and young adults need empowerment. They are often struggling without the necessary tools to manage the peaks and valleys of everyday life. Every parent wants to develop a child who becomes a successful adult. Often parents themselves are young and ill-equipped to nurture and develop a child. They were children once and perhaps didn't learn the lessons needed to parent a child. We can bash their character in the media and shame them for the position they are in or we can become an active member within the proverbial village it takes to raise a child. We can become the bridge that enables them to cross over into an environment that teaches management skills for those ups and downs, nurtures growth, encourages and empowers self-esteem and confidence. This is what I was created to do...this is my greatness. It is the purpose for my life. It is my divine natural anointing (DNA).

As founder of Beverly Jones-Durr Enterprises LLC, I am an Author, Artist, Motivational Speaker and Life Experience Coach. I have created programs that nurture,

encourage and develop life skills through writing and public speaking workshops, webinars and events. My programs include *Every Child Has a Story* which enhances the self-esteem and confidence of children and young adults through writing, art and the development of public speaking skills. *Every Child Has a Story* includes, Writing Workshop for Teens and Pre-Teens, Public Speaking and Leadership Development for Teens and Pre-Teens.

The Writing Workshops are unique and custom-tailored for ages 8 and above. Through positive thinking and creative expressive methods, we inspire writers of all levels to be courageous enough to think outside of the box and express their dreams, interests and desires on paper in ways that are beneficial, elevating, and self-motivating.

The Writing Workshop Goals are simple:

- ▶ *Building a safe and productive writing community*
- ▶ *Establish Workshop rituals and rules*
- ▶ *Develop the understanding that writing has meaning*
- ▶ *Generate lots of thinking, talking and writing.*
- ▶ *Publish a completed story (Leather Bound Hard Copy)*

The Public Speaking and Lead-



Beverly during recovery after stroke

ership Development Workshops are intended to help students age 8 and above gain confidence by writing, presenting a variety of speeches, and performing various leadership roles. These speeches will be thoroughly researched and filled with personal creativity. By taking an active part in this course, the young student will have the opportunity to develop skills and gain the self-confidence needed to be a dynamic speaker. Students are presented the basic elements of a speech: the introduction, the body and the conclusion. Students will learn how to use their voices with clarity. The use of body gestures, facial expressions as well as eye contact requires careful instruction. Students have at their disposal speaking tips, preparation assistance, guidance in constructing the proper speech and various speaking objectives meant to

increase their speaking skills and fine tune their poise while having fun. Each speech will be evaluated by peers in leadership roles. These roles help in developing leadership skills by providing feedback on presentation, delivery and construction. Improvement suggestions will also be offered as well as acknowledgement of skills learned and performed.



*Beverly at her retirement celebration*

#### Public Speaking and Leadership Development Workshop Goals:

- ▶ *Develop ability to speak with clarity*
- ▶ *Express thoughts with confidence*
- ▶ *Master the skill to develop, write and present a speech*
- ▶ *Present ideas convincingly with confidence*
- ▶ *Develop and nurture leadership skills*

For the women, My Sistahs are Doing It is a program developed to include a diverse group of women of various ages, ethnicity, and backgrounds converging together to learn, support and encourage each other through the many challenges of life. Women are the natural nurturers of children and as members of this proverbial village it takes to raise a child... they also need support. This program offers that in the form of books, handouts, virtual social groups, webinars and workshops. My Sistahs are Doing It provides leadership skills, strategies and guidance needed to enable women to manage the peaks and valleys of everyday life, empower and support their amazing children and live their best lives.

I am living my best life. It truly feels like I have come a long way. There is nothing greater than knowing you have not only discovered your purpose, but are actually living and embracing it with every breath you take.

*Connect with Beverly Jones-Durr*

Website: [www.beverlyjonesdurr.org](http://www.beverlyjonesdurr.org)

Books: [www.amazon.com/author/beverlyjonesdurr](http://www.amazon.com/author/beverlyjonesdurr)

#### *Social Networks*

[www.instagram.com/bjdenterprises](http://www.instagram.com/bjdenterprises)

[www.facebook.com/beverlyjonesdurrenterprises](http://www.facebook.com/beverlyjonesdurrenterprises)

[www.twitter.com/Bevjonesdurr](http://www.twitter.com/Bevjonesdurr)

[www.linkedin.com/in/beverlyjonesdurr](http://www.linkedin.com/in/beverlyjonesdurr)

*I am a member of Toastmasters International, Women Speakers Association (WSA), International Women's Leadership Association (IWLA), International Membership of Professional Advisors, Coaches and Trainers (IMPACT) and the International Association of Professional Life Coaches (IAPLC). My latest book, "Nurturing a Grateful Heart: The Power of Possibilities has been selected as one of the Top 10 Inspirational Books by Aspire Magazine.*

Read more about Beverly [here](#).

# WHERE THERE'S A WILL, THERE'S A WAY (IF YOU HAVE THE COURAGE)

Georgina Waterhouse

**So. I began thinking about this issue's theme and what it means to me.** After all, the word resolve is as strong as it sounds. It is an attribute I believe we all have. Think about it – there is something I am sure you have been determined to do – absolutely resolute about. But ask yourself this: What good is resolve without courage? Let me explain. “Where there's a will there's a way” is a proverb we all hear a lot - be it in business or in everyday life. But is simply willing something to happen enough? Well, of course not - otherwise we would all be millionaires through wishing alone!

It is courage I want us to focus on, as it really is the backbone of resolve. The word originates from the Latin word *cor*, meaning heart. Courage reveals itself in many forms – in small, everyday ways, be it found in the boardroom or in meetings or tested in the face of peer pressure. You may be resolute about a plan or idea, but courage is the true catalyst for action.

According to Sheila Johnson, American businesswoman, co-founder of television network BET, CEO of Salamander Hotels and Resorts, and the first black



American female billionaire, *"A person who is courageous in business is one who can take a different road, be unique, a person with high standards and integrity who does not lose focus..."*

Courage and resolve go hand in hand. For us women and as entrepreneurs, it is important that we nurture and develop these two traits to ensure the best chances of success. So, here are some insights I would like to share, gathered from the strong, resolute, courageous, and successful women I know...

### Determination

Do you have an idea you truly believe in? Then it's of absolute importance that you, as an entrepreneur, have the resolve to stick with it. Of course, there will be setbacks and doubters, not to mention the numerous challenges ahead. But if you don't have the courage to see it through in spite of these challenges, then it will be very hard to succeed. I cannot tell you how many times I have heard, *"Oh, that will never work"...* *"The market is already too crowded"...* *"You are just a small fish in a big pond"....* But believe me, if you are brave enough to act in line with what you believe – you will discover (despite the so-called odds) opportunities, business leads, and true supporters worth their weight in gold.

### Take the initiative

Don't just stand there and wait for something to happen. Go with what feels right - go get it, and at

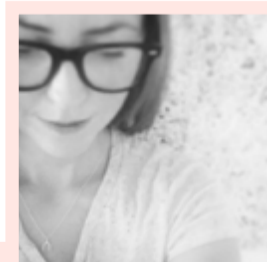
all times be kind. However, try to act in the best interest of others, and make decisions that serve the greatest long term good, even if that may be at the expense of short-term personal gain.

### Don't wait for instructions

Waiting for permission from someone to go after what you want or believe? Are you waiting for instructions on how to do it - a ready-made plan? Well, you will be waiting for a long time. Someone I once worked for taught me that when faced with a crisis, it's better to go ahead, act, and be wrong than to just sit back and do nothing. This is something that I believe to be generally true. However, it takes courage to do it. But it is how you will develop, learn, grow, and go on to succeed.

### Go on - say it (but think before you speak)

Sometimes you will find yourself in a situation in which a payoff appears certain if you agree with the consensus, despite your opinions. It may seem safer in the short term, but resolve means saying what needs to be said, no matter how awkward and uncomfortable it feels. As a writer and a communicator, I should, of course, advise you to pause, take a moment, and deliver that message in the best possible way – rather than suffering a total foot-in-mouth moment. In business and in life, having crucial conversations helps break the tension and move through issues.



*Georgina Waterhouse is a British writer living in Italy following a six-year stint in Zurich, Switzerland. She is the founder of **The W Agency (the-w-agency.ch)** – a communications and copywriting agency working with retail, finance, and sports brands to develop content, taglines, and advertising campaigns. When not writing, she is furiously pondering what she needs to write while sipping tea and eating way too much Italian food. Her favorite quote about passion is from Eve Sawyer (author and writer): "Never underestimate the power of passion."*



# RESOLVE TO EVOLVE WITH YOUR DECISION COMPASS

**In our increasingly busy lives we are faced with so many choices and decisions to make.** Some of these decisions may be small whilst others are life changing. These life changing decisions can create anxiety and discomfort. For example, the decision about what to wear or what to eat for lunch may not bring up as much anxiety as the more life changing decisions such as deciding to change your job or end a relationship. Most of us have experienced having to make life changing decisions one time or another.

I personally had to make some big decisions in my business over the past year. I knew I was outgrowing my psychology practice and that I needed to follow my increasing passion for speaking and delivering online programs. I knew I wanted to keep the practice so I had to hire psychology associates who could continue offering a great professional service to both old and new clients.

At first when I made the decision to step away from

private practice I was scared about how it was all going to work out. I asked a lot of "How?" questions which brought up doubt and uncertainty which is typical for anyone going through a transition. I felt lost. There was no going back to the old yet the new ways were only starting to evolve. It was a real test of trust in what I wanted for myself. Along the way I regularly checked-in with myself about whether I had made the right decision. But the answer I got was always "Yes, I had made the right decision". This made sense because deep down I wanted to grow and stretch myself more into the person that I truly am and to me that is always a good indicator for having made the right decision.

Whenever I make a 'resolve to evolve' by deciding to do something bigger and better I turn to a simple technique called **Decision Compass** which I use to help determine whether the decision I've made is right for me. It is also one I use with my clients and they love it! Here's what you have to do:

1. *Find a quiet place, sit down and close your eyes.*
2. *Take a few deep breaths: in through the nose and out through the mouth. This helps to clear your busy mind.*
3. *Continue to breath in through the nose and out through the mouth and 'let go' of all the chatter.*
4. *Allow yourself to completely come to a place of stillness.*
5. *Now, feel the energy of the decision you've made and want to make.*
6. *Notice, where the energy of your decision is coming from: head, heart or your gut/solar plexus.*

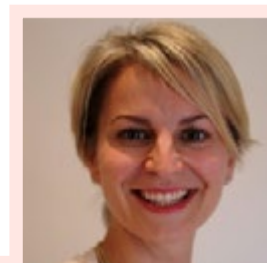
If the energy of your decision is coming mainly from your head, it's likely that you feel compelled to make a decision based on your "shoulds, musts, have tos". In other words, decisions made purely from the head is driven by both

internal and external pressure to be something we are not yet doing.

If the energy of the decision is coming mainly from your heart it is likely that the decision is based solely on emotion. Be sure you are not making decisions out of fear or extreme excitement as this can cost you in the long term.

But if the energy of your decision is coming from your gut or solar plexus region you can safely say this decision is from a place of centeredness, your inner wisdom or Higher Self. When the head, heart and gut are all aligned in the decision we've made that is a bonus!

The more in tune we are with what is important to us and the more committed we are to making a 'resolve to evolve' into the person that we truly are, the easier it becomes to 'know' which decision is right for you. Just remember to use your Decision Compass and you're bound to stay on track!



*Suzana (Suzi) Petrozzi is a director, consultant wellness psychologist and life coach at Petrozzi Wellness Centre. She is an expert in helping people step into their potential and live a life of purpose. She works with elite athletes, singers, actors, writers and other artists and helps them move past obstacles to achieve optimal performance.*

*Suzi works alongside her husband John Petrozzi who is a chiropractor at their Petrozzi Wellness Centre in Leichhardt. Their centre provides holistic services including chiropractic, psychology/life coaching and massage to local community and beyond. <http://www.petrozziwellness.com.au>*

# RESOLVE IS THE END GAME

Common €ents

Elcho Stewart

However determined we are to achieve financial success, it cannot be obtained without having a “how-to” plan. How do we measure success when it means different things to different people? To neglect those important considerations could mean the difference between lasting success - and failure. It is empowering to seek to find a solution to a problem or, the more proactive,

to find a course of action. It implies that we are not being passive but that we have a road map on how to achieve our goal. That course of action validates the saying: “If you fail to plan, you plan to fail.”

There is a reason why the average lottery winner ends up socioeconomically worse off within five years of winning. Without resolve, what



appears to be success is actually the beginning of chaos. Having bought the ticket and imagined success, they lacked the knowledge on how to proceed to the end. It is almost counterintuitive to say that they limited themselves to winning, but successful people know that the prize is just the beginning. Keeping and/or growing the cache is the other part of the equation. Resolve is that which takes us through every stage in life with consideration for the end game.

Likewise, it is admirable to be able to save large sums of money, but what is the money meant for? Envisioning the purpose often determines how much one saves in the first place. It also affects one's quality of life, spending habit, health, retirement, philanthropy, leisure, and so on. At what stage

can you afford to purchase a house without risking financial and social ruination if you become unemployed or suffer ill health? Do you have enough to give to your favorite charity or take a vacation without suffering from anxiety? There are individuals who have sufficient savings to live a comfortable and debt-free life, yet they live in fear of not having enough. Some live extremely frugal lives – at or below poverty level - only for others to discover after their death that they were near or actually wealthy. They lived and died without enjoying a healthy standard of living that they could have actually afforded. That is the opposite of those who live above their means – but the price paid includes compromised health, love and belonging, stress, and bad credit, all of which could have been avoid-

ed. One does not accumulate wealth for the sake of wealth accumulation. At the very least, we save in order to take advantage of opportunities based on our unique circumstances at every age and stage of life.

Resolve is that first step in your firm determination to achieve your particular financial goal. The next step is to use the tools available to you. These include the services of registered professionals of different regulatory regimes: banks, insurance advisors, investment advisors, mortgage brokers, lawyers, and/or accountants. All of these professionals have access to online programs that will assist you with budgets, tax planning, will planning, health and income replacement risks, etc. It is wise to go beyond that and enlist the assistance of a cer-

tified financial planner or a registered financial planner (CFPs or RFPs).

CFPs/RFPs integrate all that you have been doing with the different registered professionals into a more comprehensive portfolio-planning exercise - usually for a reasonable, flat fee. It is up to you to make sure that s/he creates a custom-tailored program based on your unique circumstance, dreams, wants, and needs.

When you approach your financial goals with resolve, your plan will include your growing and changing needs and, therefore, can withstand the test of time. You not only take ownership of the process, but you also get to dictate the results.



*Elcho Stewart is an Independent Advisor in the financial sector specializing in individual and small business financial security planning. With 19-years experience, Elcho uses a common-sense approach to Key-man, partnership funding, critical illness, long term care, RRSPs, savings, education savings, and life insurance solutions for "...everyday people planning for the financial security of their families, businesses, communities, and countries."*

*Her natural thirst for knowledge and being guided by the Golden Rule contribute to Elcho's high level of integrity, honesty, and loyalty to the customers she serves.*



# RESOLVE TO GROW

Maureen Cresencia Kambarami

I hope I am not the only one who cannot believe that we are already half way through the year 2015. It seems like yesterday when I sat, pen in hand, scribbling New Year resolutions on a piece of paper, a paper that has conveniently gone missing now. However, I have firmly resolved to focus on myself instead and ensure that the remainder of this year will see me grow into a new "me." With each birthday we celebrate, others must not only see the addition of a few grey hairs and wrinkles but must also see how we have developed on a spiritual or emotional level.

How can one achieve inner growth?

- **Learn to be positive, or, like they say, speak life unto your situation.** Never underestimate the power of positivity. Positive words have the power to bring life to a dead situation in amazing ways. The happiest people in life are not the ones who have all of life's luxuries but the ones who have learnt to be happy in whatever situation they find themselves. If you fall into the trap of setting conditions for your happiness, you will realize that happiness will always elude you because with each set of satisfied conditions, you will need another set to satisfy the previous conditions.
- **Open your heart to new possibilities.** Remember that nothing is permanent in this world except change. We are constantly changing, constantly evolving. We learn from our mistakes and become better people through those experiences.
- **Have courage.** Do not limit yourself because of fear. Anything is possible, and you can achieve whatever you set your heart on. One thing I love about being a woman is the fact that as women, we have this courageous trait. Worldwide, women carry the most burdens and take the most risks and are carers. Behind every successful man, there is a woman (a mother, wife or sister). Many women have, singlehandedly, raised children who turned out to become successful leaders of our times. I was raised by one

courageous woman who made sure that I understood from a tender age that my circumstances were not permanent and did not define who I was. She taught me to rise above my circumstances and to face the world with courage. Yes, I was the daughter of a domestic worker, but that did not mean that I could not change my circumstances

and become a successful businesswoman in the future. I am glad for the hardships that I faced because they made me a better person, moulded me into a woman who is passionate about uplifting other women. A woman who can say to others, "I understand what you are going through, because I have been there myself. However, what I can tell you is that this situation is temporary. You can achieve whatever goals you set for yourself."

- **Be true to yourself.** It does not matter what other people think or say about you - what matters is what you think about yourself because you are the only person that matters. Too often we let other people's comments put us down or distract us. We are all on a journey on this earthly life, and there is no referee or coach. Do not waste

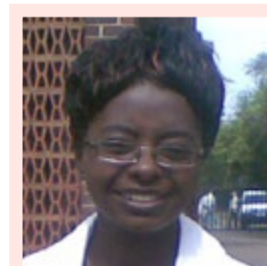
time trying to play "referee" or "coach." Remember you only get one chance to live, so make the most of it.

- **Spend quality time with yourself more often.** The joys of the modern world include the fast pace of life and the resultant hectic schedule. It is easy to lose yourself within this mad rush of being

*...you do not  
need to spend  
the whole of  
your life on a  
wrong course.  
You can always  
go back to the  
drawing board  
and change  
your destination  
if need be.*

a woman, wife, mother, friend, partner, sister, aunt, or grandmother. Take stock of the day's events, either in the comfort of your own bed or in a relaxing warm bath, before you go to sleep each day. Assess, evaluate, cancel, and implement new plans and ideas. Remember you do not need to spend the whole of your life on a wrong course. You can always go back to the drawing board and change your destination if need be. This reminds me of my first year at Varsity College. We were all so excited at taking this huge leap in our lives that some of us ended up choosing the wrong majors. I can still see my bespectacled professor, standing before us and informing us that we did not need to be on the wrong course forever and we could change to other courses if we so wished. I was one of the first students to grab that opportunity. I was just so grateful that I had been given a second chance to steer my life in the direction I wanted.

- **Be kind to yourself.** Change doesn't happen overnight. When you stray from your path, don't be too harsh on yourself. Just remind yourself about your goals, dust yourself gently, and pick up from where you left. The good thing about life is that change is constant. We constantly have to adjust and re-adjust to new situations in all aspects of our lives. Whenever I do relationship counseling, I am confronted with the same complaints about couples complaining about their partners' refusal to change some personality traits that are annoying. My answer is always the same: that "the traits that were developed over a period of many years cannot be undone in one day." It takes time to change, and you need to be gentle and kind to yourself and to others.



*Maureen Cresencia Kambarami is a qualified social worker based in South Africa. She holds bachelor's and master's degrees in social work, both from the University of Fort Hare, South Africa. She currently works in the field of HIV/AIDS, and her special focus is women and children. Some of her work is outlined in her master's thesis entitled *The experiences of women of their HIV/AIDS status disclosure to sexual partners: An exploratory study of Magunje Township, Zimbabwe* (LAP Lambert Company, 2011). Maureen is also involved in family counseling. She can be reached at [maureenlike@gmail.com](mailto:maureenlike@gmail.com).*

# A PICTURE CAN SAY MORE THAN A THOUSAND WORDS

Becky Paroz

I

Want

To

Have

Resolve


Need

Resolve

Work Hard

Need Resolve

And I realize as I stare at the photo that makes up my screen when I minimize the distraction in front of me I have been trying to resolve that being the resolve to in fact write about resolve, that I;



The goal of resolving conflict in a relationship is not VICTORY OR DEFEAT. It's reaching UNDERSTANDING & LETTING GO of our need to be right.

Am caught in a pop culture reference for my semi  
quasi sesqui sential central character development  
about myself and that is that I;

Know nothing

About

Resolve

When I realize that the photo I stare at shows  
everything about resolve

as it was built by hand and toil and danger and  
sweat combined

to make an existence we photograph as we go on  
tours designed

to make us think about our resolve and I resolve;

**VOW TO BE VALIANT;  
RESOLVE TO BE RADIANT;  
DETERMINE TO BE DYNAMIC;  
STRIVE TO BE SINCERE;  
ASPIRE TO BE ATTUNED.**

William Arthur Ward

That despite the very obvious comparison to a life that  
 while difficult in the extreme to have lived and made it thru  
 this far is certainly nothing when compared to the time  
 and labor and effort and significant work  
 that had gone into providing subsistence for an entire  
 community  
 that the people who have crafted  
 what I look at as I ponder my resolve to be  
 eloquent about resolve that I simply cannot get past that no  
 matter  
 how good a writer, how gifted and a crafter  
 of an engaging and arranged piece of literature, that I;  
 Who thought she knew a thing or 2 about eloquence and  
 resolve;  
 In fact have absolutely no idea, and I realize that I;  
 Know nothing;  
 About  
 Resolve



HIS RESOLVE  
 IS NOT TO  
 SEEM THE  
 BRAVEST,  
 BUT TO BE.

Aeschylus



Look in your  
disappointments  
for the resolve to  
transform your  
experiences into  
solutions.

Bryant H. McGill

That hasn't been described a thousand times over in every  
etch of this beautiful and breathtaking view that I was  
fortunate to visit on a never ending story that was magical  
and magic all together along with all the other things I saw  
and tried

and bought and made sure was extra fried

and then he, driver of the taxi, told me that he was lucky to  
speak English

because his first 4 siblings had to "make rice" all day which  
was the sum of things

as all the work required to be sure that the outcome desire  
was encapsulated

in its generations of entirety of tending to the fields

in what is similar to this photo that I gaze at so wonderfully

in remembrance

and enjoy the very thought of

while entire families made enough

to feed themselves and I think that I;

Maybe



**Resolve never to quit, never to give up,  
no matter what the situation.**

JACK NICKLAUS

Have a thing or 2 to learn to try to give a go to attempt once or maybe even twice more again because I have a lot of chances to have been something else that is not me right now and all the things that I have had and maybe that I worked for them is something in itself that I could be the fortunate recipient of the wonderfulness of being born into a culture that let me learn to read when in this one it takes 4 children, 2 parents and 1 successful rice field for the fifth child to maybe have a chance to learn how to speak English well enough to drive some tourists around the island at whatever o'clock they want and ponder about the very existence of life as they drink a local beverage while watching the sun go up sun go down and enjoying the feel of the sand in their toes while the driver's family hopes he makes enough to take care of the family and the sick parents and the cost of schooling and the effort of refueling and the hours that are grueling so that maybe one of them can eat too and I know that I;

Resolve

That I

Must

Your success  
and happiness  
lies in you.  
Resolve to  
keep happy,  
and your joy  
and you shall  
form an  
invincible  
host against  
difficulties.

Helen Keller

**FORTUNATELY  
ANALYSIS IS NOT  
THE ONLY WAY TO  
RESOLVE INNER  
CONFLICTS. LIFE  
ITSELF STILL  
REMAINS A VERY  
EFFECTIVE  
THERAPIST.**

Karen Horney

O, that this too too solid flesh would melt  
Thaw and resolve itself into a dew!  
Or that the Everlasting had not fix'd  
His canon 'gainst self-slaughter! O God! God!  
How weary, stale, flat and unprofitable,  
Seem to me all the uses of this world!

William Shakespeare



**To be successful, you must  
decide exactly what you  
want to accomplish, then  
resolve to pay the price to  
get it.”**

Nelson Bunker Hunt



Absolutely and quite clearly tip him  
ever so dearly and make sure that it  
large enough to

overwhelm my slowly mounting guilt  
that no matter how

many homily anomalies that discourse  
through this social lobotomy

whereby I see these daily “inspirations”  
over media shared most gaily

and liked and like and shared again in  
case you missed the sharing

of it the first time and anyway

I paid him a large tip for the day

to make my guilt go away and stay

and I spent more than I have planned to  
let into play

but it was a shopping kind of day



And I so I look at this amazing photo no longer  
with a sense of guilt and awe

and think of the amazing ancestors and what has  
gone before.

I sit and gaze and think these people do this every  
day and hope to make it through.

That is their resolve and the thing that they must do.

I resolve no more but only this I cannot use this word  
so freely any more and only say, that, if I need it

one day,

that I might in fact be able to say based on all my  
experiences but maybe in comparison, in a way

with another who is not me but might see my  
surround as a paradise

and maybe it would make them think twice

before they throw it all away

and I would give it another try

again

maybe

just add

a little...

rice....



*Becky Paroz is known for her use of humor to challenge everything. She is motivated to pass on her lessons learned to assist and educate the next generation of leaders to become high achievers like herself. She is now published around the world in several co-authored books and is releasing two of her own books this year - something she is looking forward to very much.*

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a global woman's guide to success