AS FOR ME AND MY HOUSE

House: The Rabbit, The Eggs or The Cross

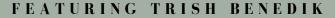
Marriage: How to Keep the Romance in Your Marriage

Health: The Benefits of Grieving The Little Deaths in Life

Finances: Creating a Business Plan in 6 Steps

Parenting: When Kids Don't Turn Out Right

Community: The Dangers of Isolation













EDITOR'S NOTES

We consider it a huge privilege to have Helen Izek editing the As for *Me and My House* magazine every month.

She's recently found herself in a busy season so we have split her workload with Melissa Ray. Helen will continue to edit and Melissa will be doing the interior design work.

We all loved this month's issues and we hope you find they will warm your heart and inspire your faith journey and God-partnered living. Niccie and Helen

2 DESIGN EDITOR'S NOTES

Hello! I'm <u>Melissa Ray</u>, author, speaker & belief coach. I have the privilege of layout and design for the *As for Me and My House* magazine every month. Be sure to keep an eye out for future articles I write but for this month my role was designer alone and I sure did find these articles powerful.

I hope you enjoy the contributions of fellow Legacy Leaders and Mastermind entrepreuners.

5 TAMMY: AS FOR ME & MY HOUSE

The Rabbit, the Eggs, or the Cross?

Tammy Largin is a part of the Legacy Leader Partner Community with Missy Maxwell's Warrior Writers. She lives in Roswell, Georgia with her husband of 27 years. Their daughter, Lilly, is a hospitality major at Florida State University.

Tammy teaches high school life skills and history at a Christian microschool. She is currently writing her debut book with plans to publish in late Spring 2023.

9 MISSY: AS FOR ME & MARRIAGE

How to Keep the Romance in Your Marriage

Missy Maxwell Worton, award-winning author, speaker, destiny coach, and film and television writer. Missy's greatest desire is to awaken women to the superpower they have as daughters of a mighty and loving God to fearlessly and courageously pursue the dreams they were created for by fulfilling their unique destiny calling. Missy speaks on courage, identity, living a life of impact, adoption, and a host of other life issues. She is an advocate for the orphan, the unborn, the enslaved, and trafficked. She is a devoted wife and deeply invested in her four children's lives.









13 YOLANDA: AS FOR ME & MY HEALTH

The Benefits of Grieving the Little Deaths in Life

<u>Yolanda Gorick</u> is a dynamic speaker, transitional life coach, and soon-tobe published author. Yolanda founded and co-led the first women's postabortion support group at The Church on the Way in Van Nuys. Responding to women's need for experiential knowledge of God, she created **Beauty for Ashes (BfA)**, a healing retreat for women and couples using art therapy tools and journaling in small groups in the Northwest. Her current project is polishing her memoir, **Prodigal Daughter RISING**; an open letter of life lessons to future generations of young women. Yolanda lives in Albany, Oregon with her husband of 45 years and their beloved rescue cat, Stretch, a Maine Coon mix who weighs 20 lbs.

16 TRISH: AS FOR ME & MY FINANCES

How to Create a Financial Plan for Your Business in 6 Steps

T<u>rish Benedik</u> is an author, franchise consultant, and franchise owner. She works with over 500 franchises to assist in the qualifying process for people who are serious about franchising, matching potential business owners with franchise that meets their specific interests and business goals.

Trish's book, *Franchising Without Fear*, is a guidebook to choosing a franchise and includes valuable tips on owning a business you won't get anywhere else.

20 AIMEE: AS FOR ME & MY PARENTING

When Kids Don't Turn Out "Right"

A<u>imee Fuhrman</u> is an author, speaker, and mindset and identity coach. She has been praying the Word of God over her four children-now nearly all grown-since they were tiny. She loves to equip parents with the tools they need to fight the schemes of the enemy, both in their children's lives as well as their own.

If you struggle with perfection or trying to be everything to everybody, if you struggle with letting go of your kids, or if you've got a child who has run from God, Aimee would love to pray with you. Go to www.SmudgedPages.net to schedule a free Chat and Prayer session.

24 KIRSTEN: AS FOR ME & MY COMMUNITY

The Dangers of Isolation

<u>Kirsten D Samuel</u> passionately points others to God's redeeming grace. She helps women devastated by the aftershocks of their husband's porn struggles find hope, healing, and honesty with themselves, their husbands, and others.

A survivor of clinical depression and PTSD, she chooses a life of authenticity, love, faith, fun, and forgiveness. Married to Dave for over 40 years, they marvel at how God gave them a brand-new marriage after the mess they created.

Read more about Kirsten's inspiring journey in *Choosing A Way Out: When the Bottom Isn't the Bottom*. Connect with her at KirstenDSamuel.com and on social media.

WORDS FROM NICCIE KLIEGL, FULFILL YOUR LEGACY

I am coming into April with renewed hope in my faith, life, and in you, all as God works through each of you. Easter is such a joyous time of year and I never want to lose my zeal for the work God does in our lives by getting lost in the glories of this world. It is because of God that we have this beautiful world (and sure it is easy to appreciate now) but it is God who made it all and I want us all to be inspired to see him in the spring air. Him in the budding plants, Him in the soul-filling light.

As spring arrives this year I pray that He gives you...

I keep asking that the God of our Lord Jesus Christ, the glorious Father, may give you the Spirit[a] of wisdom and revelation, so that you may know him better. I pray that the eyes of your heart may be enlightened in order that you may know the hope to which he has called you, the riches of his glorious inheritance in his holy people, and his incomparably great power for us who believe. That power is the same as the mighty strength. Ephesians 1:17-19

The As For Me & My House magazine is here to inspire just that in each reader and we do it by helping others get into their God-partnered Sweetspot found by Living | Loving | Learning | Leading according to the call God has on their life.

THE LIVING LEGACY (all about partnering your life with GOD - LIFE PURPOSE); then THE LOVING LEGACY, which takes that God-partnered living out further and into your family. Next in line is THE LEARNING LEGACY, where we learn from Jesus and share faith a bit further out into our community; and the last book, THE LEADING LEGACY, will be taking God into the nations with the power of the Holy Spirit.

This magazine focuses on the LOVING LEGACY which is broken down into six areas of your God-partnered life: HOME | MARRIAGE | HEALTH | PARENTING | FINANCES | COMMUNITY and is based on my second book, THE LOVING LEGACY - AS FOR ME & MY HOUSE. I hope you find that this article does open your eyes and gives you revelation straight from God himself.

Go LIVE | LOVE | LEARN | LEAD according to the call!

Niccie Kliegl

LARGIN AS FOR ME AND MY HOUSE mstlargin@gmail.com

The Rabbit, the Eggs, or the Cross?

I remember the first time a student asked me, "If Easter is all about Jesus, why are there rabbits and eggs?" Good question!

It is important to be honest with your children about some of the traditions we have during the holidays, and Easter is no exception. Without Easter we have no salvation, so we need to explain the whys and share the truth about where these traditions came from. This means you explain the history about the rabbit and eggs because they need to know the truth so they can share the Gospel with love and understanding as they get older. There are lots of possibilities about where the hare/rabbit and egg stories came from. Here is a couple to share:

During the winter, hares or rabbits hibernate, and chickens are moved into coops during the cold months to keep them laying eggs. During the Spring, the coops are opened about the same time as the hares begin to emerge from their dens. So, every year about Easter time, you begin to see eggs in the yard and hares hopping through the grass, giving the illusion of hares laying eggs.

morte to condemn the month, put that the world might be saved through Jan 3:17 He is Risen! Him e (Jesus) Humself bore sins in His body on the s, so that we might die o sin and live to righteous-For God so loy ness; for by His wounds world, that He 17Har 21 Only Son, that who you were healed. believes in Him shall Perish, but h

The first mention of an egg-bearing Easter bunny, Osterhase, was written in a dissertation in 1682, by Professor Franck. The fable was found in the Protestant regions of Alsace and Rhineland areas of Germany. The myth of the rabbit eggs was told to the simpleminded children so they would be enthusiastic about finding eggs in the herb gardens. In the 1700s, German immigrants brought the idea with them to America. As a result, children would make nests for the colorful eggs laid by a hare-like creature. Eventually, people began to make baskets in place of the nests and gave chocolates, candies, and other small presents.

While both the eggs and the hares are a celebration of fertility or new life, there is a bigger celebration that should be taking place—one of eternal life! As Christians, this time of year stirs in us a desire to share our celebration of life through Christ's resurrection. Yet with today's political climate, how do we share in love? Conversation pieces! FOR GOD SO LOVED THE WORLD THAT HE GAVE HIS ONE AND ONLY SON, THAT WHOEVER BELIEVES IN HIM SHALL NOT PERISH BUT HAVE ETERNAL LIFE. JOHN 3:16 (NIV)

During COVID, God gave me an idea. Churches were closed during Easter, and I wanted to share the love of Christ with my neighborhood. The Dollar Tree is a great resource for cheap supplies, so I hopped over (pun intended) and grabbed three foam core boards, paint, large markers, and some flowers. I went to the local Goodwill and found sheets and material in the three colors used for Palm Sunday (purple/crimson), Good Friday (black), and Easter Sunday (white). The last stop was Home Depot for some scrap wood (1" x 3" x 5' works great) and don't forget the wood stakes.



"Sing to the LORD; praise his name. Each day proclaim the good news that he saves. Publish his glorious deeds among the nations. Tell everyone about the amazing things he does."

Psalm 96:2-3 NL

First, I used the wood to fashion a cross three feet by one and a half. Then, I attached a stake to the back at the lower end of the cross, making it easier to put into the ground.

Second, using the foam core boards, I wrote one scripture on each board and decorated it. The scriptures I used were John 3:16, 1 Peter 2:24, John 3:17, and John 11:25.

Using a stake and a quick tie, I poked a couple of holes in the center of the sign and wrapped the quick tie around the upper portion of the stake—not too tight so it can be slipped off and on from year to year. It also allows the signs to be changed, along with the appropriate material, as the season continues.

The cross was placed at the beginning of our driveway with the scripture adjacent. We received so many compliments from those walking in the neighborhood who saw the cross and scriptures as the perfect opportunity to share the truth of Christ's resurrection with their children, that it has become a tradition.





What is on your front door should reflect who you are as a family, so sharing the Gospel this time of year should include a wreath. You can do a Google search for DIY Resurrection Wreaths, and you will find many simple, cost-effective ideas. I always keep a grapevine wreath around for quick decor, which I pick up on the clearance rack at my craft stores. As you saw above, my first go-to is the Dollar Tree. We made the simple, yet beautiful wreath for about \$5.

DO NOT NEGLECT HOSPITALITY, FOR THROUGH IT SOME HAVE Unknowingly entertained angels. Hebrews 13:2 (NABRE)

Resurrection gardens can be found on Pinterest and are a great project for children of all ages. Most are low profile and fit as a centerpiece on your table, making for hours of conversation about the season of Jesus' love through His sacrifice. You can also make a few conversation cards to go on the table to keep your focus on the truth behind Jesus' resurrection.

Sharing the love of Jesus through these few ideas will keep both you and your family focused on the real reason, we celebrate this season—eternal life through Jesus Christ.

AS FOR ME AND MARRIAGE missymaxwellworton.com

HOW TO KEEP THE ROMANCE IN YOUR MARRIAGE

"Mom, I think he's the one," my daughter, home from college, said with a dreamy expression. "He's perfect!" I could see the sparkle in her eyes after her third date with a young man she had been friends with in high school. I smiled and

nodded my head, remembering a similar conversation when my daughter was five and she had decided she was going to be a Disney Princess. She'd had her eye on a three-foot tall pre-schooler with the last name, Disney; he could make it happen. However, this time it would be different. Eighteen months later my husband, Mark, would find himself across the table from a young man asking his permission to take our daughter's hand in marriage.

"Why do you love my daughter?" Mark asked him bluntly.

"She's smart, a hard worker, and she has goals," the young man answered. "No, those are qualities she has, not why you've fallen in love with her. I want to know how my daughter makes you feel?" "No, those are qualities she has, not why you've fallen in love with her. I want to know how my daughter makes you feel?" The young man stared at Mark with a look that said, "This isn't as easy as I thought it would be. Isn't he just supposed to say yes?"

Mark continued, "Does she bring out every emotion in you?"

"Yes! She makes me feel every emotion. I don't know how she does it," he said. "I just know, I love her."

Mark smiled and replied, "Love is always a choice, especially when the feeling may not be there, or they make you mad."

He continued to talk with the young man about his dreams, goals, and the future he envisioned with our daughter. After close to an hour, Mark heard what he needed to hear to give his full approval to his future son-in-law.

As I write this, I am currently knee-deep in the joys of my daughter's wedding plans a wonderful time of reflection on the day





s when I was preparing to marry her father 32 years ago. Mark and I have learned a lot and much has happened in those years. We've both felt every emotion—good, bad, and ugly—toward one another. We've seen the best of days and the worst. Our prayer for every one of our children is that they find someone who loves them unconditionally, encourages them to be

all God has called them to be, and to be that kind of spouse as well. Marriage is the most amazing journey if you allow the Father's love to come in the midst of you. It takes courage to decide that you are going into marriage to do whatever you can to make it succeed. Let's face it, nobody gets married with plans to fail, but I'm saying, don't even entertain the thought of failure. See yourself approaching three-digit numbers together.

Before Mark and I tied the knot, we made a vow to never say the "D" word (divorce). Have we had the opportunity to say it? Yes, many times, but we made the choice not to.

In the days we live in, we have to be purposeful in creating and stewarding healthy marriages. Our first ten years of marriage were like riding a rollercoaster of emotions. We were bringing two lives together that felt more like two runaway freight trains converging. Add children to that and you have combustion! Or you can choose to enjoy the journey together, knowing you're leaving a fingerprint on the young lives you are raising.

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As the years have passed since my own wedding day, I have discovered so many truths—some by wise counsel and others by the pure goodness and grace of God.

Our marriage started off by my husband's father announcing within months of performing our wedding that he was leaving his faithful wife of over 30 years. It rocked our world. I immediately went into protection mode, remembering my mother's words, "Look at the father and that's going to be how the son will treat you."

Words have power, but we can change negative ones by calling forth the positive that our Heavenly Father has said about us or others. I had to let go of my mother's words and remember the man I had married was not his father. The moment I believed that I began to trust him, and our marriage flourished.

WHAT DOES HEAVEN SAY ABOUT YOU, YOUR KIDS, YOUR SPOUSE?

Start seeing you and them the way God does. Something happens when you see through God's eyes and His heart. He is always seeing the best. He is always a frequency of love. He doesn't sit on a throne and judge every move we make. So why do we feel the need to judge the ones we love?

If I was to share **five things** I've learned in the last 32 years, ways which have fortified and strengthened my marriage, they would be these:

FIRST: COMMUNICATE AND ASK QUESTIONS

to understand each other's actions or inactions. Don't talk it out to win, but rather to understand.

SECOND: FORGIVE QUICKLY

and never go to bed mad at each other. That may mean you're up until three in the morning, but you will have brought things into the light and your healing can begin.

THIRD: STOP LOOKING AT WHAT YOU DON'T HAVE

and recognize what you DO have. Give thanks for waking up in the morning, and for having a roof over your head. Ask yourself, what was it about your spouse that made you fall in love with them? Remember and tell them.

FOURTH, ALWAYS BELIEVE THE BEST

about them. Speak the best about them and draw out the best in them.

Choose to make time with your husband/family your focus. Instead of spending your energy, effort, and time engaging in what takes you away from the relationships that matter the most, use your energy, effort, and time on building and strengthen your marital/family relationships. Deal with your pain God's way and not at the expense of your husband/family.

What are you doing with your time? Don't waste your valuable time. We don't have the time we think we have. All we have is now. Spend time with your family now while you can.

FINALLY, WE ALL COME INTO MARRIAGE BROKEN

individuals in some way. There are going to be hurts, baggage, and traumas that are not dealt with in both of you. You are both going to "trigger" each other at some point. Instead of blaming the other, look inside and ask yourself if there's something you need to let go of. Is there something in you that needs to change? It could be a lie you have believed about yourself or others. Love each other unconditionally, knowing this is your soulmate who is going to bring out the worst in you so you can deal with your baggage. Release it and become the best you, the person you were always meant to be.



"The greatest marriages are built on teamwork. A mutual respect, a healthy dose of admiration, and a never-ending portion of love and grace."



So, you may be thinking, is my daughter asking for advice going into this marriage? No, but I can tell you she's making decisions with her fiancé that tell me she's been watching and learning.

THE BEST ADVICE YOU CAN GIVE YOUR CHILDREN

is the authentic life you live out before them. The greatest teaching tool you can demonstrate is how you respect one another in front of them. How you love your spouse in the good, bad, and ugly times is how you teach them to love their spouse.

If you have an argument, show them how to resolve it in a way that can be applied in every area of their life. If you make a mistake, teach them how to say "sorry" by being adult enough to say it first. They are learning how to be adults by watching the most important examples in their life . . . YOU!



Missy Maxwell Worton believes everyone has a powerful story to tell. She leads writing challenges to help your story to be told. Click to learn more about telling *your* story.





SPECIAL CHALLENGE BONUSES:

When you register today for the free 5-Day TRUE STORY Challenge, you will get immediate access to our Facebook Community & 5 Strategically Designed Worksheets to help you pull together your story into a well written format.

Dear First Time Author FOR A LIMITED TIME GET the 5-Day TRUE STORY Challenge - FREE!

YES! I want to Join the 5-Day TRUE STORY Challenge Click Here to Join the Free Challenge Starting April 17, 2023

5-DAY TRUE STORY CHALLENGE

This 5-Day Challenge was created for first-time Authors who want to write a well written book that will inspire & impact people's life in a powerful way. Most of the individuals in this Challenge feel a call to share THEIR story to encourage others that they can overcome hard times & are not alone in their battle.



- T TELLING YOUR STORY Why it matters & why YOU are the best one to tell your story. Learn how to overcome the fears holding you back from writing an incredible book with a storyline & impactful message.
- R REALIZE THE POWER OF WORDS Writing authentically & using your words to pull people into your story. Who needs your message?
- U UNDERSTANDING HOW TO WRITE A GREAT STORY OUTLINE Strategic & simple ways to create a good outline you can work from for a masterful book
- T TIME MANAGEMENT SECRETS TO FINISHING YOUR BOOK For a Busy person with just 90 min a day.
- H HOW TO PULL IT ALL TOGETHER & get your book done!

13 | As for Me and My House

GORICK AS FOR ME AND MY HEALTH

BENEFITS OF GRIEVING ALL THE LITTLE DEATHS IN LIFE

Are you struggling with a private grief you can't share with anyone? Do you feel alone because no one understands what you're going through – even those closest to you? Are you anxious because you can't move on, and you wonder, "What's wrong with me?" After a long season with no change in sight, do you wonder if God has forgotten you? Grief and loss have a lot to do with your mental health. There are **Three Factors** identified below that may help you understand what you are feeling and how to work through each of the losses in your life.

FIRST: SUPPORT AFTER LOSS

The first and most critical need for our mental health is

access to support after a loss. Without a safe place to grieve, we can feel like a captive to the past, stuck in negative mindsets and unable to move on with our life goals.

SECOND: COPE WITH LOSS

The second factor is how we've learned to cope with loss. We may seek relief with medication or addictions that can delay healing and lead to more problems over time. Or we can acknowledge our loss, admit we hurt, and ask for help.

"HE HAS SENT ME TO HEAL THE BROKENHEARTED, TO PROCLAIM LIBERTY TO THE Captives, and the opening of the prison to those who are bound" Isaiah 61:1 (NKJ)

THIRD: AWARENESS OF LOSS

The third factor depends on our awareness of loss. To be clear, a loss is defined by its value and the meaning we give to an experience, a person, or an event. Normally, when someone close to you dies—a parent, child, sibling, or spouse—friends acknowledge your grief by showing up with food, sending cards of condolence, and checking in with texts, calls, or visits. But who can you call for support after a business failure, a breakup, a miscarriage, a canceled family reunion, or a lost promotion? There's nobody to bury but something has died within us. Where do you bury a broken heart?

It's not uncommon to grieve a physical loss and dismiss the pain of losing trust in others, hopes for the future, confidence in our skills, or faith in God. You get the picture. These are examples of private losses I call 'the little deaths in life." These private wounds can influence our mental health if they are dismissed in our haste to bounce back to a "new" normal.

When I worked in private practice as a marriage and family therapist, I used art therapy tools to help clients examine the root source of their pain. The most common mental health issues are anxiety and depression. For example, a female client might be depressed due to her inability to move on after a breakup. She may discover the underlying grief holding her back is the loss of trust due to betrayal, not the loss of a relationship. This revelation frees her to resist feeling pressured by her peers to resume dating until she's ready.

THIS IS WHAT I KNOW

After a hasty decision for a college abortion followed by a messy divorce in my 20s, I drifted through life for a decade before surrendering my heart to Jesus. As a new Christian, I struggled with intimacy and trust in my second marriage. During a season of healing from the effects of a prodigal life, the Holy Spirit revealed hidden losses of innocence, trust, confidence, time, and courage. I emerged with a deeper relationship with God as my heavenly Father, the Holy Spirit as my Counselor, and Jesus as my Redeemer.



MY PASSION

My passion to reach hurting women who live hidden lives of desperation—as I did for so many years—is born out of a desire to remove barriers to intimacy with God. As a life coach, nothing gives me greater joy than teaching women to seek God's presence and purpose in any loss. For this reason, I created Beauty for Ashes retreats as a safe place where women can exchange the "ashes" of any loss using creative arts, worship, and small groups for the "beauty" of pursuing their Godgiven goals and dreams.

"THE LORD IS NEAR TO THE BROKENHEARTED AND SAVES THE CRUSHED IN SPIRIT. " PSALM 34:18 (NKJ)

One of my favorite passages in the Bible is Hannah's story because she modeled courageous faith to believe God would answer her prayers in His timing, in His way. Are you struggling with private grief you can't share with anyone? Have you felt alone or misunderstood by those closest to you? Do you feel unproductive in any area that is the desire of your heart? Have you endured social rejection or felt harassed by negative comments from family members?



No one is holy like the Lord, For there is none besides You, Nor is there any rock like our God.



NO ONE IS HOLY LIKE THE LORD, FOR THERE IS NONE BESIDES YOU, NOR Is there any rock like our god. 1 samuel 2:2

I prepared a few insights on healthy grieving from Hannah's story. I hope they encourage you to wait on God no matter how much time has passed (1 Samuel 1-2 NKJ).

1) Despite harassment by Elkanah's second wife for her inability to bear a child, Hannah attended the yearly feasts to worship the Lord (1:6-7).

Resist the temptation to isolate yourself from meeting with your church group or a friend. Worship the Lord in private or with others.

2) Elkanah loved Hannah but couldn't understand the pain of her barrenness (1:8).

Forgive loved ones who can't understand your grief or feelings after a loss. Consider couples counseling if married or a support group.

3) Even though God had closed her womb, Hannah poured out her grief and bitterness of soul to God (1:10). Resist the temptation to blame God or anyone for your loss/situation. Be honest and open with God about your fears and doubts.

4) After Hannah's conversation with God, she arose and ate with her family (1:18).

Allow God to change you before you see the change or answered prayer. Trust God with the outcome and timing.

5) Eli accused Hannah of drinking when he only saw her lips move but no sound (1:13).

Resist the need to defend yourself if your prayers are judged to lack sincerity or are mistaken as inappropriate.





"THE LORD IS NEAR TO THE BROKENHEARTED AND SAVES THE CRUSHED In Spirit." PSALM 34:18 (NKJ)

I created Beauty for Ashes retreats as a safe place where women can exchange the "ashes" of a loss, hurt, or disappointment using creative arts, worship, and small groups for the "beauty" of pursuing their Godgiven goals and dreams.

If you would like free resources on grief, and loss or are interested to know more about the Telling Yourself the Truth workshops I facilitate, contact me at coachyolandagorick@gmail.com or send me a message through Face Book's Messenger for a free consultation.



coachyolandagorick.com

COMING SOON

17| As for Me and My House

BENEDICT AS FOR ME AND MY FINANCES WWW.TRISHBENEDIK.COM



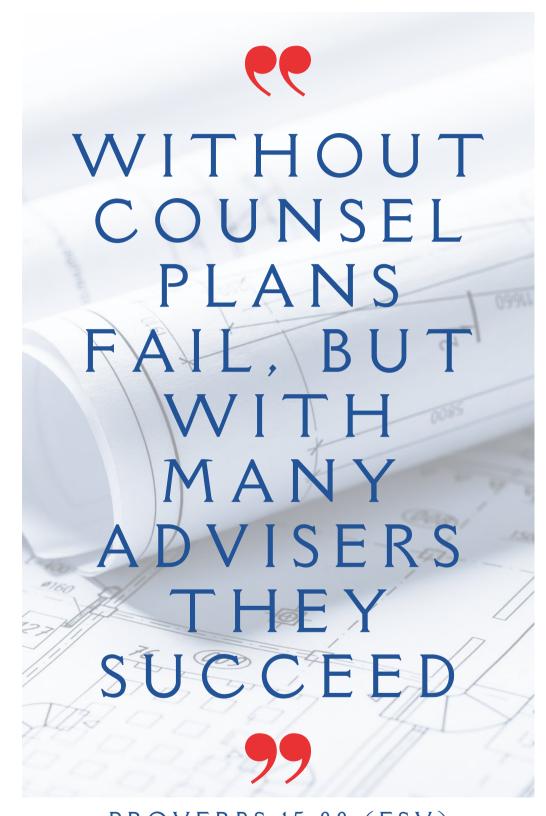
I am a franchise consultant. You may be wondering what a franchise consultant does and I am happy to explain this valuable service. As a franchise consultant, I am affiliated with over 700 different franchise companies. My task is to match people with franchise businesses.

Why would someone want to use the assistance of a franchise consultant? Typically, the people I work with want to own their own business but don't know what they should do. In addition, they do not want to take the time and effort to start a business from nothing. They realize the value in investing in a proven franchise system. My service narrows their options to a few that fit their business and personal goals, saving them time, money, and aggravation.

FINANCES

However, before someone invests in a franchise or any other business, it's imperative to create a financial plan. If you plan to apply for a business loan, a business plan is required to be submitted for approval.

When you invest in a franchise, the estimated costs for starting the business are listed in the Franchise Disclosure Document (FDD). On the other hand, if you are starting a business from scratch, you will create your own list.



PROVERBS 15:22 (ESV)

Begin your business plan with estimated start-up and operating expenses. Of course, expenses vary and depend upon the type of business. For example, if you run your business from home, you will not have

the costs of renting a space. Consider all the expenses you may have; it's better to overbudget than to run under budget and not have enough capital to pay for your expenses.

Create lists:

- Start-Up Expenses (One-Time Fees)
- Operating Expenses (Ongoing)
- Estimate Start- Up Costs & Calculate
- Income statements or P&L Statement

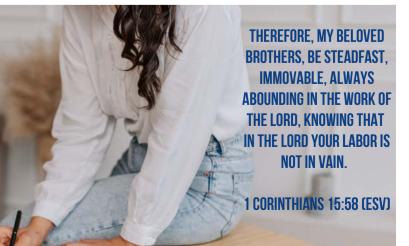
EXAMPLES OF START-UP EXPENSES AND OPERATING COSTS:

1. Create a detailed list of start-up expenses (one-time

fees), such as:

- Lease deposits
- Utilities: Electricity or Gas Deposits
- Internet
- Any business licensing and permit requirements
- Starting inventory
- Attorney fees to set up business.
- Purchase domain name
- Computer
- Website set-up
- Start-up promotion
- Other specific to your type of business

Always expect to spend more than your estimates. Then you will not be surprised if it costs more than you estimated.



ALL THINGS WORK TOGETHER FOR GOOD TO THOSE who love god, to those who are called according to his purpose. Romans 8:28 (NKJV)



2. List expected operating expenses (monthly expenses and any costs that keep your business running). Hint: Look at IRS Schedule C for items that can be deducted as business expenses. For example:

- Rent/lease
- Internet/Wi-Fi
- Office supplies
- Loan payments
- Software: CRM, LinkedIn, Accounting software, merchant services
- Accountant/Bookkeeper
- Utilities electric, gas, water/sewer, trash pickup
- Phones Telecommunications
- Insurance
- Website maintenance periodic renewal of domain name
- Marketing advertising promotion
- Vehicle mileage
- Repairs and maintenance
- Travel and meal expenses
- Payroll or Contract Labor
- Other specific to your type of business

3. Estimate your start-up costs

Once you have these figures you can estimate your start-up costs for the first 6 months.

1. Calculate total estimated start-up expenses.

2. Calculate total estimated operating expenses and multiply by 6 months.

3. Divide this number by 6.

4. Multiply the total by 6.

5. This number is your estimated start-up costs.

For example, Estimated start-up expenses are \$10,000 and operating expenses per month are \$5,000.

\$5,000 x 6 months = \$30,000

Start-up \$10,000 + Operating Exp. = \$30,000 = \$40,000 Total \$40,000/6 = \$6,600 per month 1st 6 months.

In this example, your revenues will need to be at least \$6,600 per month to break even.

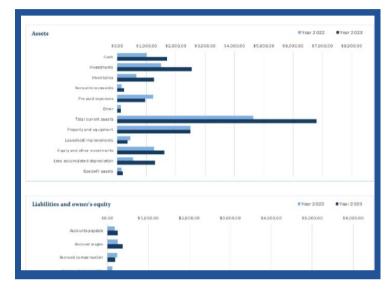
4. Create an Income Statement also known as a P&L or profit and loss statement. An income statement is a record of your total revenues minus your expenses for a specific period. An income statement provides valuable insights into how the business is performing. You can find examples of income statements online. Excel has some good templates.

Included below is an example of an income statement. Estimate revenues from talking with other franchises, the FDD, and industry sources. When starting from scratch, you will benefit from industry sources and other business owners in the same industry.

		-	~	. N.	
1	YOUR COMPANY NAME	TEXT	100.00	112211	112111
2	Income Statement for the 1st quarter of (year)	Jan	Feb	Mar	Total
3	REVENUES				
4	Miscellaneous				
5	Total Miscellaneous Revenue				
б	TOTAL REVENUE				
7					
8	EXPENSES				
9				_	
10	Expenses - General Recurring				
11	Advertising and Promotion	_		_	
12	Accounting and Legal Fees				
13	Fees/Licenses				
14	Insurance				
15	Internet/Wi-Fi				
16	Loan payments				
17	Office supplies				
18	Other – specific to your type of business				
19	Payroll or Contract Labor				
20	Rent				
21	Repairs and maintenance				
22	Software: CRM, Accounting, merchant services, etc				
23	Telephone				
24	Travel and meal expenses				
25	Utilities - electric, gas, water/sewer, trash pick-up				
26	Vehicle expense				
27	TOTAL EXPENSES				
28	Total Revenues - Total Expenses = Net Income				
29					

5. Create a Balance Sheet. A balance sheet is a financial statement that reports a company assets, liabilities, and shareholder equity at a certain point in time. The balance sheet adheres to the following accounting equation, with assets on one side, and liabilities plus shareholder equity on the other:

ASSETS=LIABILITIES+SHAREHOLDERS' EQUITY Example of a balance sheet (excel template)



6. The last statement is the Cash Flow statement. The cash flow statement helps determine the value of a company. You will be asked to project your cash flows before starting your business.

An example of a cash flow statement:

COMPANY NAME	JANGART PENEJART MARCH																	
IATES REPRESENTED	EDIMATE		ACTURE		VAR	EANCE		PTAMATE	ACTUAL		VARIANCE		EDAMAIN		ACTURE		VARIANCE	
BEGINNING BALANCE CASH ON HAND	5		\$		5	÷	5		\$.	÷1	5		\$		5		\$	- 33
(+) CASH RECEIPTS																		
CASH SALES	5		5		5		5		5				5		5		1.5	
CUTOMER ACCOUNT COLLECTIONS	3		3		3		8		3		3		3		3		1	
LOAN / CASH INJECTION	1		1		1		1		3		1		1		1		1	
MEREST INCOME	3		3		5		5		5		3		3				1	
TAX REFUND	3		3		3		3		- 8		3		3		3		1	
COHER CASH RECEPTS	3		1		.8		1		3		.8		1		- 1		- 1	
OTHER	1		1		1		1		1		1		1		1		1	
OTHER	3		3		4		1						1		3		1	
O/HEM	1		1.		1		1		5		1		3		1		1	
TOTAL CASH MICEPTS	8		1		3		5		1	*.	1		4	1.6	- 1		1	
(-) CASH PARMENTS (-) COST OF GOODS SOLD																		
DRECT PRODUCT / SERVICE COSTS	1.8		1		14		1.		1		1		1.		14		1	
PAYROLLTAKES / BENEFITS - DRECT	1		1		1		1		1		4		1		1		1	
IALARES - DIRECT	1		3		1		1		5		3		1		1		1	
LUPPLES	3		1		\$		1		5		3		3		3		1	
OTHER	1		1		1		1		1		1.3		1		3		1	
00488	3		8		1		1		\$		3		3		5		3	
OTHER	5		8		\$		1		5		5		8		3		8	
TOTAL COST OF GOODS SOLD	5	+	\$		\$		\$	+	1		\$		\$		3		5	
-) OPERATING EXPENSES																		
ACCOUNT FEES	1		1		1		8				1		3		- 8		18.	
ADVERTENG	3		1		3		1		8				3		- 8		1	
BANK PEED	8		1		1		1		3		.8		8		3		1	
CONTINUNG EDUCATION	1		3		3		1		8				3		3		3	
DUG / JURCHPTIONS	1		1		1		1		1		1		1		1		8	
HELRANCE	1		1		1		1		1		1		1		1		1	
M(ENE)	1		3		1		1		8		1		1					
LICENSES / PERMITS	1		3		1		1				1		1		3		1	
MEALS / ENTERTAINMENT OFFICE SUPPLIES	3		1				1		3				1		1		1	
			1		-		+		1		1		1		1		1	
PAYROU PROCESING	1		1		-		÷		1		1		1		4		1	
FAYROU, TAXES / MENERES - NORECT FOSTAGE / SHIPPING	1		1		-				1		1		1		1		1	
POSIAGE / SHPTING	1		1		1		1		5		1		1		1		1	
PROFESSIONAL SERVICES	3		1		1		÷		5		1		1		-		1	
OCCUPANCY	3		1		1		1		3		1		1		-		1	
EDITAL HES			1		1		1		1		1		1		5		1	
SALARES - NORBET	1		1		1		i.		5		1		12-				1	
SUBCONTRACTORS	3		1		1		1				14		1				1	
TEUPHONE	1		1		1		1		3		1		3				1	
TRANSPORTATION	1		1		1		1		3		1		1				18	
TRAVEL	1		1		1		1		1		4		1		1		1	
UTL TRS	1		1		1		1		5		1		1		1		1	
WEB DEVELOPMENT	1		1		1		1		1		18		1		-1		1	
WEB DOMAIN AND HOTTING	1		1		1		1		8				8		1		1	
OTHER	3		1		1		1		.8		1		3		3		1	
OCHEM .	3		8.		3		1		3		3		8		1		3	
OTHER	1		1		1		1	1.4	1		1		3		-1		1	
TOTAL OPERATING EXPENSES	5	(*)	- 5		1		5	1.0	1	+);	5	- (#)	3		1		5	- 63
(-) ADDITIONAL EXPENSES																		
CASH DEBLIESEMENTS TO OWNERS	1		8		1		5		8		4		1				1	
CHARTABLE CONTRIBUTIONS	1		5		3		1		5		3		1		1		1	
NCOME TAX EXPENSE	1		1		<u>-</u>		1		-		1		1		1		1	
OCHER CAR EXPENSE	1		4		4		1		- 1		3		5				3	
CONTR	3		1		4				5		-5		-		1		3	
Ones	1		1		1		1		1		14		1		1		1	
TOTAL ADDITIONAL EXPENSES	5		5		5		5		\$		5		5		5		5	
TOTAL CASH PAYMENTS			1	1.4	1		1		1	*/-	8		5		1		1	
MET CASH CHANGE	5		5		5		5		5		.5		5		5		5	
MONTH ENDING CASH POLITION	5	- 62	5	1.4	8	122	5	124	\$	- 42	8	100	5	1.0		141	5	12

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6. Continued...

When starting a business, it's important to be familiar with basic financial statements as well as your projected financial revenues and expenses. To create a business plan, project your revenues and expenses, and project the three main financial statements. The information you gather in this process will help you determine the viability of the business and give you confidence in your choice. In addition, creating a business plan is required for applying for a business loan. Creating a solid financial plan is the foundation for your business. Build your business on a solid foundation.





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FUHRMAN AS FOR ME AND MY PARENTING WWW.SMUDGEDPAGES.NET

WHEN KIDS DON'T TURN OUT "RIGHT"

It happens all too often. A child is raised in a Christian home and attends church their whole life. Then suddenly, they go wrong. Maybe they start drinking and doing drugs, maybe they come home pregnant, or maybe they come out as LGBTQ. They want nothing to do with God or the faith in which they were raised. Sometimes they want nothing to do with the people who love them. Parents are heartbroken. Most ask, "What did I do wrong?"

It's easy to blame yourself when your kids struggle or go astray. I know . . . I've been there. I remember bawling and praying one day, sure I was to blame for a crisis we were having with one of our children. How could my kid turn out this way if I hadn't failed? Maybe I hadn't been strict enough. Maybe I'd been too strict. Had I failed to communicate the Gospel? Had I failed to love?

In my search, God exposed three lies that were contributing to my feelings of failure and were impacting my identity:

- 1. I have to be everything to everybody.
- 2. If my kids don't turn out "right," it must be my fault.
- 3. If I follow the perfect formula, I can avoid failure.

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As a mindset and identity coach, I see these same lies played out in a variety of ways in the lives of my clients. The good news is, exposing them is the first step to gaining freedom. Replacing them with God's truth brings victory!

LIE #1-I HAVE TO BE EVERYTHING FOR EVERYBODY.

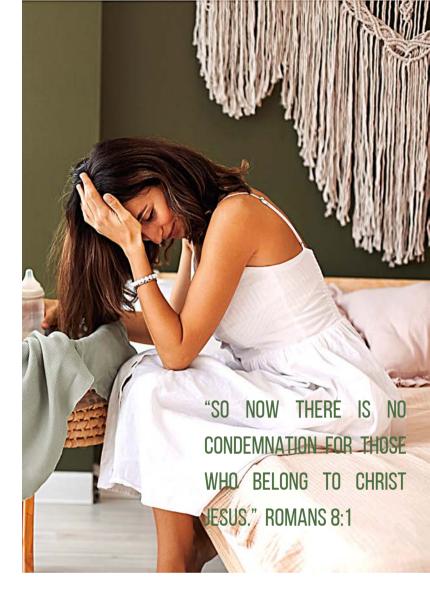
This is often where it starts . . . long before anything goes "wrong." Mothers are especially susceptible to this lie, nurturing and giving until they begin to think no one can do without them. Do you see yourself as the glue that holds the family together, the strength that keeps everyone going? Maybe you're proud of it. After all, you're laying down your life, something Jesus praised.

Unfortunately, this sense of pride and accomplishment is often an indication that your identity is wrapped up in taking care of everybody. What started as serving others has become serving yourself, your family acting as a mirror of your performance and a measure of your success.

Most don't even realize they've made this shift. But I guarantee your children know it. There is a lot of pressure on a child whose parent's identity is based on their performance. One of two things usually ends up happening. Either your kids fall into the performance trap themselves, or they give up trying and rebel . . . which leads us to "gone wrong."

LIE #2—IF MY KIDS DON'T TURN OUT "RIGHT," IT MUST BE MY FAULT.

When your identity is based on how your family performs, it's natural to look at the mess and think, "This is my fault. If I had just done this or not done that then none of this would have happened." But God wants to say, "Don't put unnecessary blame on yourself. Don't shoulder the responsibility for someone else's choices. Where I convict you, repent. Forgiveness is sure! Where I have not convicted you, do not allow the devil to put shame on you. That is not from Me!"



The reality is we have all said or done things as a parent that we should not have; we've all neglected to say or do things that should have been said or done. When the Holy Spirit convicts, repent. If you need to seek forgiveness from your child, do so. However, you cannot shoulder their sins and failures. They stand accountable before God for their own choices. The good news is, your children also have the same access to God's mercy and grace as you do! Whether or not they accept it is their choice.

I understand this is hard to accept. You want to do something to help. And you can. You can love them. You can pray for them. But you have to release them to God. You cannot be their Holy Spirit—trying only sounds like criticism and nagging—nor can you be their Savior. God has to do this work in their lives. Your job is to get out of His way and let Him do the redemptive work He's longing to do. (Remember, He loves them more than you do!) Then you've got to establish different expectations for yourself and your kids. Which means shedding the third lie.



"YOU HAVE DIED WITH CHRIST AND ARE SET FREE FROM THE RULING SPIRITS OF THE UNIVERSE. WHY, THEN, DO YOU LIVE AS THOUGH YOU BELONGED TO THIS WORLD? WHY DO YOU OBEY SUCH RULES AS "DON'T HANDLE THIS," "DON'T TASTE THAT," AND "DON'T TOUCH THE OTHER"? ALL THESE REFER TO THINGS WHICH BECOME USELESS ONCE THEY ARE USED; THEY ARE ONLY HUMAN RULES AND TEACHINGS. OF COURSE, SUCH RULES APPEAR TO BE BASED ON WISDOM IN THEIR FORCED WORSHIP OF ANGELS, FALSE HUMILITY, AND SEVERE TREATMENT OF THE BODY; BUT THEY HAVE NO REAL VALUE IN CONTROLLING PHYSICAL PASSIONS. YOU HAVE BEEN RAISED TO LIVE WITH CHRIST, SO SET YOUR HEARTS ON THE THINGS THAT ARE IN HEAVEN, WHERE CHRIST SITS ON HIS THRONE ON THE RIGHT SIDE OF GOD. KEEP YOUR MINDS FIXED ON THINGS THERE, NOT ON THINGS HERE ON EARTH. FOR YOU HAVE DIED, AND YOUR LIFE IS HIDDEN WITH CHRIST IN GOD. YOUR REAL LIFE IS CHRIST AND WHEN HE APPEARS, THEN YOU TOO WILL APPEAR WITH **HIM AND SHARE HIS GLORY!**

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COLOSSIANS 2:20-3:4 [GNT]

LIE #3—IF I FOLLOW THE PERFECT FORMULA, I CAN AVOID FAILURE.

So many things fall under the "perfect formula." Sometimes it's a particular church or Christian leader—"If we attend this church our kids will turn out right." OR "So-and-so's teachings are true. They will help us avoid pitfalls." Sometimes it's a particular parenting program or training method (including homeschooling) or a set of rules (usually religious ones). The trouble is, you end up trusting in that person or program to guarantee perfection. But this won't work!

Why?

Because doing this creates a false god. That program, rule, method, church, or person is going to save your family instead of God Himself. This is idolatry. But God loves you and your children enough to destroy your idols. He will make them fail to bring you and your children back to trust and dependence on Him.

Friend, if you are seeking anything besides Jesus (even a good thing like a strong marriage or well-behaved kids) it is temporary and will, at the very least, fade away; more likely it will fail you.

You must put your hope in Christ alone. You must put your kids in God's hands. He is the only one who will not fail you. His plans and purposes are sure.

It took me a while to learn this lesson, but when I finally released my own child to God and stopped trying to control things, God started working in the heart and mind of that child.

As I got out of the way, the Holy Spirit was able to do His work. It took several years, but now this child is reunited with us and loves the Lord. God is faithful!



If you struggle with perfection or trying to be everything to everybody, if you struggle with letting go of your kids, or if you've got a child who has run from God, Aimee would love to pray with you.

Aimee can help you discover God's masterful design for your life through her simple L.I.V.E. Your Masterpiece© 4-step journey:

L -shed the **LIES** & renew your mind with God's truth

I -claim your unique God-given **IDENTITY**

V -learn to walk in **VICTORY** (spirit, soul, mind, and body)

E -live **EVERY DAY** as the Masterpiece God's designed you to be.

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The L.I.V.E. Your Masterpiece© 4-Part Journey...



The Smudged Pages_® Collection

Shed the lies and learn how to renew your mind!



Do you feel...

- weary or overwhelmed?
- alone or abandoned by God?
- like you're a failure?
- Do you struggle with • worry or fear?
 - anger or unforgiveness?
- insecurity or lack of direction?

I UNDERSTAND ... I'VE BEEN THERE!

But God intervened and brought me to a place of **abundant living**. Now I help other women experience a life of **peace & joy...hope & rest**.

This **journey of healing and transformation** is always a work of the Holy Spirit but is facilitated by my **4-step L.I.V.E. Your Masterpiece process**. Each step of the journey involves a personal assessment, a transformative online course (with or without additional coaching), and encouraging and life-giving resources.

START YOUR TRANSFORMATION TODAY! Take the first assessment below.

TAKE THE LIE DETECTOR ASSESSMENT@ NOW!



EVER WISH SOMEONE WHO'S BEEN THROUGH THIS COULD GIVE YOU A LITTLE Advice?

Audiences routinely say hearing Aimee speak is like having a trusted mentor stop by to offer encouragement and advice. Her honest vulnerability let's people know they're not alone...someone else has gone through these same struggles! And her gentle encouragement sprinkled with humor helps people walk away feeling encouraged and hope-filled.

Whether addressing a large convention, a small retreat group, or an online audience Aimee connects with women of all ages in a real and meaningful way. SANUEL WWW. KIRSTENDSAMUEL.COM

THE DANGERS OF ISOLATION

In the first quarter of the 20th century, millions of people flooded America's ports of entry. World War 1 raged, creating havoc. People used whatever means possible to secure a spot on a ship coming to America. When they arrived, many didn't speak English well, if at all. At some ports, interpreters helped these travel-worn passengers understand the commands issued by port officials. Chaotic, confusing, and fear-inducing, people desperately sought a better life and a place to belong. My grandparents experienced this confusion and chaos as immigrants to the United States. Even after reaching their ports of entry, immigrants needed help to find the address written on the corner of an envelope. Would they find their family member there? Speaking little English, they followed any written instructions they'd received but also depended on others to guide them truthfully to their desired destinations.

Today, throughout the United States, you find communities with names like Little Italy, Chinatown, New Belgium, or other cultural associations. People came together to create a place where they shared a common language, culture, food, and ethnicity.

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Let the peace of Christ keep you in tune with each other, in step with each other. None of this going off and doing your own thing. And cultivate thankfulness. Let the Word of Christ-the Message -have the run of the house. Give it plenty of room in your lives. Instruct and direct one another using good common sense. And sing, sing your hearts out to God! Let every detail in your liveswords, actions, whatever-be done in the name of the Master, Jesus, thanking God the Father every step of the way

Colossians 3:15-17 MSG

COMMUNITY REQUIRES INTENTIONALITY

My grandparents sought and found a like people group in the United States. I grew up with these precious people who enriched my life with their stories and wisdom. Not only did my grandparents create a strong community with those of similar ethnic backgrounds, but they also strengthened their spiritual and economic communities by developing common interests with various people groups. They learned a new language that was common to all those living in their geographical area. This reaching toward others enriched their lives and mine.

To build a strong community, you must invest yourself and your time. During our crisis recovery, we spent hours doing the inner work to become comfortable in our skin, talked through the hidden shame and fears, and risked being mentally, emotionally, and spiritually naked before a few friends. We found joy, care, and commitment in the community.

Your community matters.



Kirsten and Dave were able to save their marriage after the shock of porn addiction, and you can too!

LET US HOLD TIGHTLY WITHOUT WAVERING TO THE HOPE WE AFFIRM, FOR GOD CAN BE TRUSTED TO KEEP HIS PROMISE. LET US THINK OF WAYS TO MOTIVATE ONE ANOTHER TO ACTS OF LOVE AND GOOD WORKS. AND LET US NOT NEGLECT OUR MEETING TOGETHER, AS SOME PEOPLE DO, BUT ENCOURAGE ONE ANOTHER, ESPECIALLY NOW THAT THE DAY OF HIS RETURN IS DRAWING NEAR. HEBREWS 10:23-25

If you are a woman that is feeling isolated, due to shame, go to <u>https://bit.ly/Free-Initial</u> to schedule a confidential call with Kirsten. contat her at KirstenDSamuel.com

aftershock recovery method coaching

FAST TRACK YOUR RECOVERY

When God created Adam and Eve, he instilled in their DNA the desire for relationships and community that mirrored his. God is a Triune God, which means he lives in the community—the Father, the Son, and the Holy Spirit. Three persons, one God, in a relationship yet with distinct personalities and purposes.

COMMUNITY CAN BE HEALTHY OR UNHEALTHY

Looking at the broad understanding of community—what we have in common—you and I must assess the health of our associations. Do these common beliefs bring out the best in you or drag you deeper into unhealthy behaviors? Does your church preach the totality of God's Word or only what makes you feel good? How many of your friends would get up in your grill when they see you behaving in a way that compromises your character? Which of your friends cares more about you becoming all you were created to be instead of making them look good?

At the time of our crisis, Dave and I had few connections that we allowed to challenge us. Instead, we chose to associate with those who demanded little from us. We thought climbing the success ladder meant showing our best and hiding our struggles. While our associations had common interests, many of them in our work environments, we spent little time developing those relationships that challenged us to become more like God.

At the time of our crisis, Dave and I had few connections that we allowed to challenge us. Instead, we chose to associate with those who demanded little from us. We thought climbing the success ladder meant showing our best and hiding our struggles. While our associations had common interests, many of them in our work environments, we spent little time developing those relationships that challenged us to become more like God.



Do you love to be with people or by yourself? While that might indicate how you recharge, it doesn't help you understand the importance of a healthy community. Let me explain.

Several years ago, my husband and I faced a lifealtering crisis. Life up to that point felt successfully busy. We used "busy" or "tiredness" as an excuse to allow connections to weaken and fall away. We became more isolated by choosing not to engage with others. As you might see in an African safari documentary, we'd gotten isolated from our herd and became easy targets for predators.

Isolation promotes false pride. We wore "busy" as a badge of honor. We filled our days with enough activities to avoid analyzing the nagging shame and fear-laced memories. "Put your head down, lace up your boots, and keep moving." Being busy became an excuse to hide more. Therefore, when the crisis hit, we believed we'd be ostracized when the story came out. Thankfully, God broke through our fear with a name to call. That conversation changed the course of our journey back to community and wholeness.

Shame demands secrecy. But safety requires openness.

"AS IRON SHARPENS IRON, SO A FRIEND SHARPENS A FRIEND." PROVERBS 27:17 Did you hear? Yesterday, I just announced my next workshop!

I'm doing a workshop to help Christian entrepreneurs finish & publish their book.

A real, physical book in stores like Barnes & Noble)

→ In 2 days, you'll learn the following...

HOW TO MAKE FINISHING YOUR BOOK EASY...

- First, you'll learn how many busy CEO's & best-selling authors plan, organize & write their books quickly.
- Then you'll learn how to use it for your own book!
- So that way even if you have little time to write,

You can realistically go from a "blank page" to having your entire book finished in 6-12 weeks. (And even shorter if you've already made progress on your book)

HOW TO GET YOUR BOOK PUBLISHED.

- First, you'll learn the "ins & out's" of the editing & publishing industry so you don't get taken advantage of.
- Then you'll get access to a list of ethical publishers that support Christian Authors.
- Then you'll learn how to publish without having to order tons of copies. (You'll learn how to start by having your book printed each time someone buys)

Then last, you'll learn how to get your book inside of stores like Barnes & Noble. (which is much easier than you think!)

HOW TO SUCCESSFULLY PROMOTE YOUR BOOK.

- There's nothing worse than laboring into a book, only for it to never s
- That's why I'm going to teach you how to get people to endorse your b
- So that even if you don't have a huge following, network, or budget, you have a successful book that sells

I'm opening up 25 slots for this workshop.

If you want in, click H<u>ERE</u> to set up a 15-minute chat and save your Niccie