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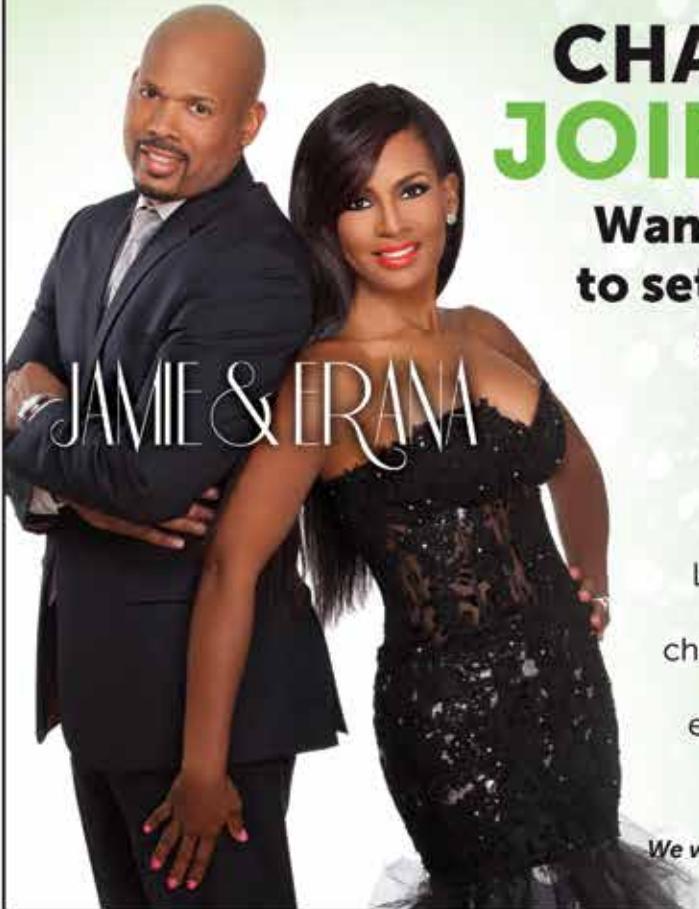
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A Journey to Success: Erana Tyler

Erana Tyler's choice to transition from her nine-to-five job to a network marketing opportunity, a step that was difficult for this resistant-to-change woman, has made all the difference in her family's life. Through her dedication and drive, Erana has surprised herself with success.

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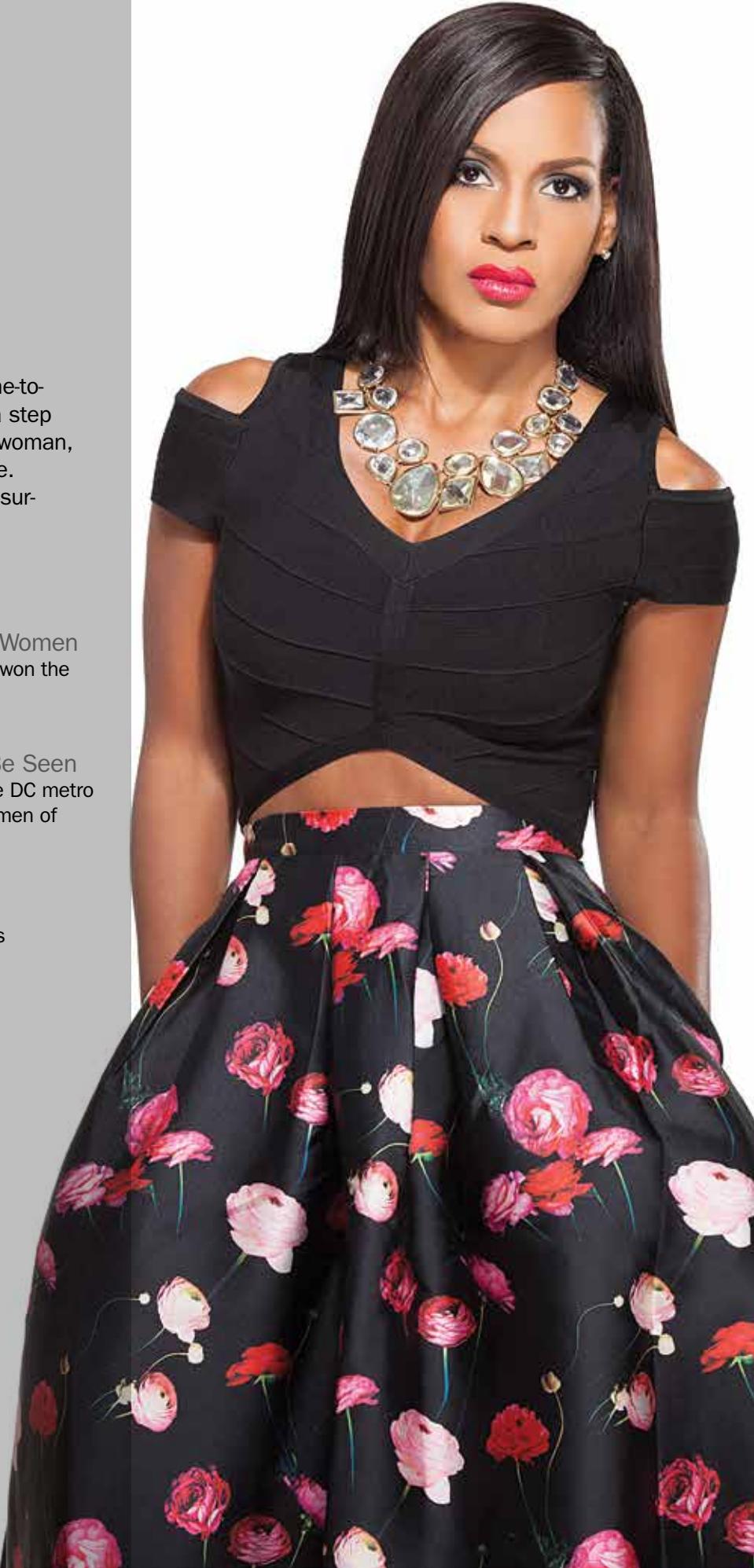
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Recognizing role models

I frequently advocate on behalf of women's empowerment, discussing the power of female entrepreneurship, the strength in like-minded individuals, and the longevity of internal happiness. I respect and honor these qualities, especially when I see them routinely exercised. So, this edition is dedicated to three successful women who embody the attributes that I aspire to emote.

Princess Di: Whether it was for her charm, wit, humor, beauty, resilience, love, character or strength, everyone loved Her Royal Highness, The Princess of Wales. Diana came into the spotlight at a very young age, 20. She transformed from a girl into a lady, a mother and an advocate in front of our eyes, often replacing standard practices with acts based on intuition. Princess Diana valued the relationships she built with family, friends and organizations and was very hands on in both her parenting and business-related activities. Because of this, she helped revolutionize public opinion on various levels, whether it was how she expressed herself through fashion, or shifting prejudices against HIV/AIDS and leprosy, or modernizing traditional monarchical regimes. Princess Diana embodied the role of a modern-day icon. *TIME Magazine* wrote, "If Diana mattered, her significance rests in a series of interlocking social and political revolutions in a nation with a disproportionate impact on global culture, high and low—revolutions in which she participated, part unwitting catalyst, part canny activist." She was truly a woman of the people, the People's Princess.

First Lady Obama: Michelle Obama first captivated our hearts in 2008 with the famous fist bump. In that moment, the world was introduced to the wife and mother of the Obama family. Mrs. Obama began her career as a lawyer, community affairs coordinator and investor. She taught us the value of compromise as she traded those roles to assist her husband on the campaign trail. As a newcomer to the White House, she sought to maintain a healthy diet and exercise regimen, encouraging us with Let's Move. She motivated us to pursue our goals by initiating new pursuits. The First Lady repeatedly expressed her desire to create a structured environment for her children and was frequently captured traveling with her family. She demonstrated how to maintain a healthy work-life balance by scheduling quality time. Additionally, Mrs. Obama has become a popular item in today's culture by showing us that brains AND beauty can be used to advance our initiatives, given the right opportunity.

Academy Award Winner Angelina Jolie: There is no other celebrity who is as well known for their humanitarian contributions as they are for their talent and good looks. Angelina has both a good girl and bad girl persona, which is why we love her! She is sexy, but refined. Talented, but not arrogant. Confident, but not overzealous. Makes an impact, but doesn't stay on the scene. She has a gang of kids that makes her the ultimate warrior mom. She embraces all walks of life, which shows how deeply she loves. She establishes herself as a credible and affluent citizen by sharing her most intimate moments with us so that we can be just as informed as she is; remember the mastectomy? She wants to build up the network of people around her and that is most evident by who she engages with in every photograph for the past ten years. Her contributions to society, the United Nations and the film industry are unmatched. She is Unbroken.

Take a moment to think about what popular icons represent your core values. #HAPPY BIRTHDAY to my one and only Shae Shae!

Until next month....


Patricia Watts,
Publisher

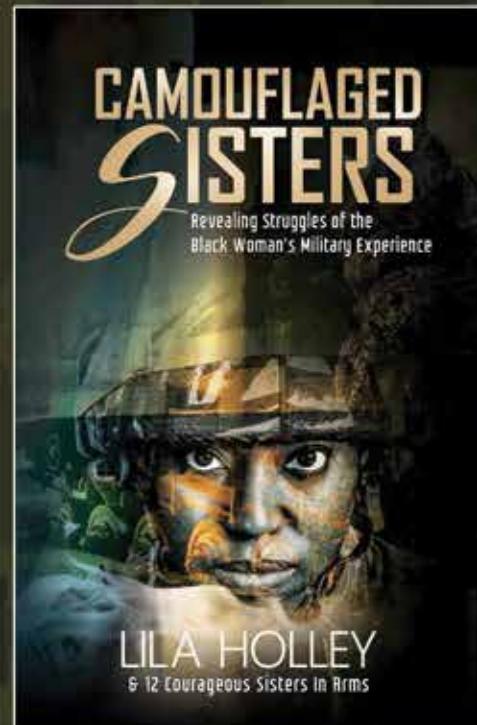
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Time to celebrate women's history month!

March is full of wonderful possibilities! It is a great time to celebrate Women's History Month and all of the great contributions women have made to this country.

So many women knocked down doors and broke through glass ceilings so that the rest of us could thrive and succeed in any career that we could imagine. So many women wouldn't take "no" for an answer and kept pushing forward, even when doors were closed in their faces.

In my case, I was very excited to have the opportunity to start *HERLIFE* Magazine, but without women like Linda Johnson Rice, chairwoman and chief executive of Johnson Publishing, and Helen Gurley Brown, who was the editor-in-chief of *Cosmopolitan* Magazine for more than 30 years, that dream might have never been a reality.

Take a moment to think about the women in your life who have served as a mentor for you. It might be your mother, an older sister, a good friend or even a manager on your job. If you can't think of anyone, you should seek to find a powerful woman who can be a mentor to help you in your career or business. Many times, women compete and fight with each other out of jealousy or insecurities, but we are so much stronger and successful when we work together for a common goal.

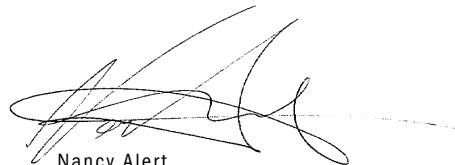
Please join me in celebrating Women's History Month by making it a personal goal to learn to collaborate with and appreciate the women around you. Together, we can accomplish so much, and we can help each other reach our professional goals!

Check out the *HERLIFE* Health Living Challenge 2016 page on Facebook. Don't forget to follow *HERLIFE* on social media. Like us on Facebook at "*HERLIFE* Magazine DC Metro," or on Twitter at "*HERLIFE* DC Metro."

I know you are busy, so thank you again for taking this journey with me. I look forward to connecting, engaging, reflecting, teaching and learning from you and with you.

Until next time...

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Spring and summer bugs

We're rapidly approaching the beginning of the Lyme disease season. But, it's not the only disease spread by insects.

by stephanie fox

Globalization has fueled a trend of emerging and reemerging infectious diseases, and it can be easy to forget that six- and eight-legged creepy crawlies still spread disease.

Lyme disease

It took only two decades from when it was first reported in 1975 for Lyme disease to become the most common insect-transmitted disease in the country. Officials from the Centers for Disease Control say that while only 30,000 cases are diagnosed each year, there may be as many as 300,000 actual cases of the disease.

Lyme disease is spread by the deer tick, an arachnid common to the American Northeast, Midwest and the Great Lakes states, and is caused by a bacterium called *Borrelia burgdorferi*. These ticks are about the size of a sesame seed, but baby ticks, called nymphs,

are almost invisible. Since their bite is usually painless, many people never notice they've been bitten.

One symptom can be a tell-tale red "bulls-eye" rash appearing from three days to a month after the bite. Other symptoms include joint pain, chills and fever and fatigue. If Lyme disease goes undiagnosed, more serious symptoms can appear weeks to years after the tick bite and include severe headaches, arthritis, joint swelling and, in rare cases, heart and central nervous system damage. Fatalities are uncommon. Lyme can be treated with antibiotics. The risk of getting Lyme disease is greatly reduced if the tick is removed within 36 hours.

Rocky Mountain spotted fever

Cases of RMSF have been diagnosed since 1920 but since 2001 the number of cases has been rising. The cause is the bacterium *Rickettsia rickettsiae*, and it's spread primarily by the American dog tick, with 60 percent of cases found in North Carolina, Oklahoma, Arkansas, Tennessee and Missouri. Most cases are reported from April through October.

Early symptoms include fever, headache, abdominal and muscle pain, vomiting and sometimes a red rash. If it's not treated quickly, RMSF can cause serious damage to kidneys, lungs, heart and the brain, and can be fatal. The disease is treated with antibiotics.

Ticks live in tall grass and low bushes at the edges of forests, but they can be found in lawns and gardens as well. If you are walking through areas that might be tick infested, avoid wearing shorts and sandals and use insect repellent that contains DEET or permethrin. Check for ticks and remove them using tweezers, grasping the tick where the head enters the skin. Pull firmly outward and clean the bite with rubbing alcohol. Don't forget to check clothing, kids and pets.

West Nile virus

West Nile was first reported in Queens, New York, in 1999. Within ten years it had spread across the country. Disease-carrying mosquitoes are found in the lower 48 states and the District of Columbia.

West Nile is spread by the bite of an infected mosquito. In 80 percent of people, there are no symptoms. In the other 20 percent, the first symptoms include body aches, fever and vomiting. Serious cases can lead to inflammation of the brain, causing disorientation, convulsions and paralysis. West Nile is easy to diagnose with a blood test and is treated by managing the symptoms.

To avoid West Nile disease, use insect repellents containing DEET, wear long sleeves and pants from dusk to dawn, eliminate standing water around your home and support your local mosquito control programs.

Chagas disease

Once considered an exotic illness, Chagas is starting to take hold across the country. This disease is caused by a protozoan parasite and is transmitted by kissing bugs, or triatomine bugs. The bugs bite a sleeping person who then scratches the bug's feces into their bite wound.

Early symptoms include fever, body aches, eyelid swelling, nausea and swollen glands. Many people initially have no symptoms, but left untreated, Chagas can cause serious cardiac and digestive system complications, including sudden heart failure decades later. It is treated with anti-parasitics and by managing the symptoms. **HLM**

Sources: Dr. Bobbi Pritt, Director, Clinical Parasitology Laboratory,

Mayo Clinic, Minnesota, mayoclinic.org, usatoday.com, washingtonpost.com and cdc.gov.

Zika virus threatens global spread

In May 2015, the first case of Zika virus was reported in Brazil; more than one million cases have been reported to date in Brazil, and the number of cases reported in the United States continues to climb.

Zika is transmitted through the bite of the Aedes aegypti mosquito and possibly by the Aedes albopictus. Symptoms of infection are a mild fever and a skin rash, along with conjunctivitis and muscle or joint pain.

According to the World Health Organization, the virus has been associated with a steep increase in the number of babies born with microcephaly, a rare condition that is associated with smaller-than-normal head size and incomplete brain development, to mothers who were infected while pregnant.

The CDC has advised pregnant women and women planning to become pregnant to delay their travel to nearly two dozen countries where Zika virus is present, and if they do travel, to talk with their health care provider and take precautions to avoid mosquito bites. These include frequent application of insect repellent, wearing clothes that cover as much of the body as possible, and avoiding exposure during times when Aedes mosquitoes are active.

Sources: cdc.gov and who.org.

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All-natural skin care and cosmetics

As a global community, we are consistently becoming more aware and knowledgeable about the ingredients we consume, products we use around our home and even steps to reduce our footprint on the environment, so why shouldn't we take all the steps we can in using natural skin care products and cosmetics?

by laura leiva

There's a movement going on, especially when it comes to eating foods and being more aware of ingredient lists and countless additives that we can't pronounce. The same can be said for those who are becoming more conscious about choosing all-natural skin care products and cosmetics. Is the hype behind natural products truly important or is it a marketing ploy? It depends who you ask. Leslie Baumann, director of cosmetic dermatology at the University of Miami, suggests looking for certain ingredients in skin care products that treat your specific concerns if you are interested in changing out your cosmetics or skin care routine for more natural options.

Plant extracts, oils and herbs are all useful for any number of skin conditions; for example,

Argan oil, which is derived from a Moroccan tree fruit, is rich in vitamin E and helps treat a number of skin conditions such as wrinkles, eczema and dry skin. Other nourishing oils ideal for dry skin, fine lines and wrinkles are derived from olive oil and avocados. Antioxidants found in plants, such as resveratrol and coffee berry, work to protect the skin against free radical damage caused by UV exposure or pollutants.

Don't want to give your skincare or makeup routine a complete overhaul? You can take small steps in the direction of more natural products. Many aestheticians, dermatologists and specialty stores offer a substantial selection of high-end brands and products that treat a number of skin conditions and provide anti-aging solutions. When you want to head in the direction of all-natural products but want to do it slowly, there are many ways in which you can create a greener beauty routine.

Keep it simple

Countless products on store shelves promise to provide miracle results. Choose high-quality products and keep your routine simple; your skin usually only needs a cleanser, toner, moisturizer and a sunscreen to keep it looking healthy and radiant. In some cases, there is not much difference between eye creams, facial creams and wrinkle creams; they all work in the same manner, so choose a quality product that suits your skin type and needs. One facial moisturizer that is oil free and contains an ample dose of vitamins and antioxidants is the Malin + Goetz Vitamin E Face Moisturizer.

Your local dermatologist or aesthetician can likely suggest products and treatments as well. She will know your skin and what it needs to look its best and can respond to your desire for more natural products.

Limit the fragrance

One irritant found in skin care products and cosmetics is fragrance. Artificial fragrance can create an allergic reaction or skin condition for a good number of people, usually because an artificial fragrance can contain dozens of chemicals to create the scent. To limit the possibility of a negative skin reaction, look at labels and choose products that are fragrance free. More brands are turning to fragrance-free options, such as the Elizabeth Arden Eight Hour Cream, which is now offered in a fragrance-free formula.

Choose organic formulas

Organic products are better for our bodies and environment, as the ingredients are grown without the use of harmful pesticides or

synthetic fertilizers. For many, it's important to apply products to the skin that don't contain any of these additives! In order to see if a product is organic, you can easily look for the USDA organic seal on any given product. Juice Beauty is one skin care and cosmetic line that contains a number of options with the seal, including moisturizer, serums, lip care, hand and body and more.

High-end ingredients don't always have to be in expensive products, either. Some retailers are constantly adding new cosmetic and skin care lines that coincide with the public's demand and interest in more natural and organic products for the face and body. When you want to go back to basics, you can't go wrong with choosing J.R. Watkins products, which still incorporate the all-natural and apothecary extracts long used in natural skin care. In addition to anti-aging lotions, body butters and hydrating oils, there are numerous body products including the Lemon Cream Sugar and Shea Body Scrub. Burt's Bees also uses simple and effective ingredients to provide the ultimate in hydration and sun protection.

PLANT EXTRACTS, oils and herbs are all useful for any number of skin conditions; for example, Argan oil, which is derived from a Moroccan tree fruit, is rich in vitamin E and helps treat a number of skin conditions such as wrinkles, eczema and dry skin.

Are you ready to switch out some of your skin care and cosmetics for more natural options? You're not alone; step into Sephora or Bloomingdales and you will find numerous lines with a wide range of organic and natural products. And your skin will thank you! **HLM**

Sources: Sephora.com, glamour.com and webmd.com.

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Do wine scores matter?

If your regular \$10 Tuesday night wine scored 98 points in the wine ratings, would it taste better? Let's examine that question.

by melissa haines lavin

Tasting notes and descriptions of wine have existed from the beginning of wine-making history. When the vintage is selected, bottled and available for sale or distribution, the winemaker creates tasting notes as a guide to the buyer, denoting the varietal, blend, vineyard location, alcohol percentage, nuances in oak, fruit and complexity. Food pairing suggestions may even be included. These notes will always be helpful to wine enthusiasts regardless of the rating or score of the particular wine.

It became a little controversial when the rating systems evolved to a numerical scoring system that purists believe removed the individuality from the wine ratings, creating an open road to globalizing wine rather than supporting the nuances of individual locality, style and terroir.

What's the big deal? Critics would argue that the introduction and implementation of the numerical rating system encouraged wine producers to strive for the best score instead of the best wine. Higher-scoring wine may sell more in volume, thus increasing the bottom line as

a result of marketing the coveted higher score. Before the numerical rating systems, consumers might have relied on publications such as *Consumer Reports*, with reviews and ratings based on objective sets of classifications. But now that communication, marketing and business move at the speed of light, it's critical that wine producers strive for market share, edging out competition.

Rating systems come in all shapes, sizes and formats. But how can the judges tell a 95 from a 75? Just as we experienced a grading system of A through F in elementary school, with set criteria for each grade, wine judges and critics have guidelines and specific criteria when they embark on a wine tasting. The venue may determine more specific criteria, but regardless of the credentials wine critics possess, three basic guidelines are in place each time.

Look

The judges use clear stemware on white linen tablecloths to better frame the color and appearance of the wine being judged. All white

wines are not the same color and actually will have a golden, green or tan hue, whereas red wines can range from pink to deep purple or brown. This visual helps determine age.

Smell

As the glass is swirled, the wine's aroma and body are opened up for the nose to take in the first impressions and display how much sugar may be in the wine as it clings to the glass. Even after only a moment, the trained nose can pick up where the vineyard may be located and what nuances are specific to the type of wine.

Taste

Most critics look for balance in the wine with several sips in succession, swirling the wine in the mouth and noting acid, sweetness, alcohol, specific flavors to the wine and overall flavor compared to mouth feel. Did it linger on the palate or disappear after a flat entrance onto the tongue?

You'll find wines rated from participation in international wine competitions, state fair wine competitions, wine publications and retailer

suggestions, and even rated by the wine team at your local market. In each case, the wine that receives a favorable rating will be promoted accordingly. With so many rating scales to choose from, how do consumers make sense of it all?

100 point scale

Achieving 95 to 100 qualifies the wine as "classic great wine," and this is the most common rating scale seen today on supermarket shelves, in tasting notes and on wine lists. The 100-point scale derived from Robert Parker's *The Wine Advocate* is similar to the educational grading system and is a much-sought-after recognition by many wine producers. For many of us, even the low score of 75 would be a drinkable wine and would not stop me from buying or sharing a bottle of wine that resonated with me.

20 point scale

With 20 being "truly exceptional" and 12 being "faulty," this system was developed in 1959 for academic wine evaluation based on traditionally technical qualities such as color,

aroma, flavor and balance. Dr. Maynard Amerine of UC Davis Viticulture remains a highly respected authority in this area and Jancis Robinson is a current proponent of this system.

5 point scale

With 5 Stars indicating superlative, this scale is sometimes viewed as too simple and unaccommodating to wines' complexities. This rating system usually appears as stars or asterisks and has been very user friendly since its 1980 introduction in many wine guides, notably John and Erica Platter's first South African wine guidebook.

You are by far the best wine judge for your palate, with the unique food and life pairings you enjoy. Develop your own rating system! In truth, some folks happily use the beauty and design of the label to decide their wine purchase; that's a story for another day!

Enjoy your St. Patrick's Day celebrations with all things delicious, including wine! **HLM**

Sources: erobertparker.com, jancisrobinson.com, wine-searcher.com and wineonaplatter.com.

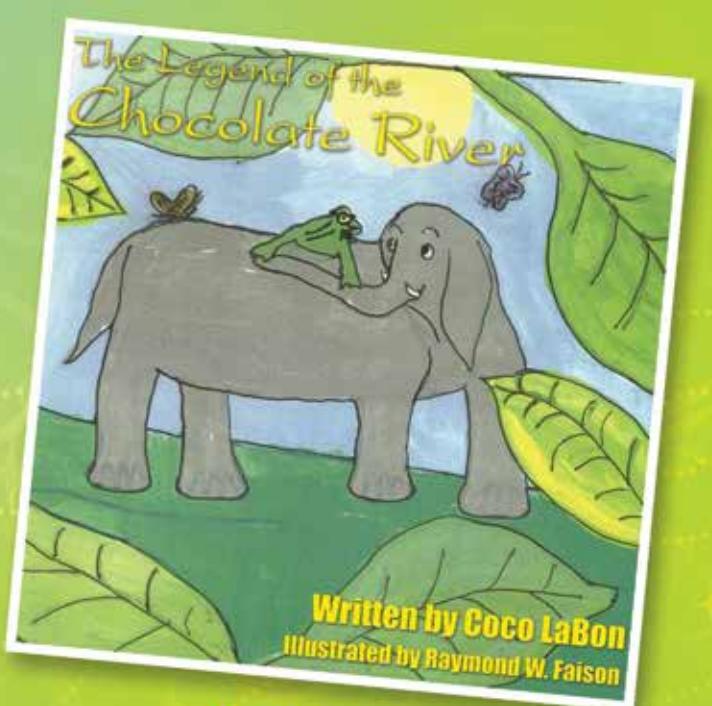
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Erana Tyler

Persistence, Patience and Faith

written by ann e. butenas • photography by jackie hicks • makeup by letitia thornhill

Just a few years ago, Erana Tyler would have made international headlines if shopping were an officially recognized sport. Why? Because she had reached Olympian levels racking up purchases at the cash register, and she has no shame reflex in admitting to her less-than-desirable habit at the time.

"It didn't matter how much I made," noted Erana, at the time a GS13 for the government whose six-figure income could not compete with her shopping prowess. Eventually, the credit card debt created intense strain in her marriage, and despite feeble attempts to overcome her habit, she continued to dig an even deeper hole for herself. "I would actually take out payday loans just to buy Christmas gifts," she reflected.

Little did she know that a blessing was on its way in the form of a high-profile international network marketing company specializing in health and wellness products that would give her and her family the opportunity to bring financial abundance and prosperity to their lives while simultaneously giving them a way to help others realize their own goals and dreams.

Stepping into a Journey

Currently at the Ambassador Diamond level with the company, Erana and her husband, James, have found their slice of heaven on Earth, and even though they are enjoying the fruits of their labor now, it took immeasurable persistence, patience and passion to get to where they are today. That, and a heaping helping of faith.

Residents of Upper Marlboro, Maryland, Erana and her family, which also includes daughter Brittany, 24; sons James IV, 19, and Jason, 15, enjoy a comfortable lifestyle and have made huge strides since Erana took a chance on something of which she was initially uncertain. "I don't like change, and when my husband first introduced me to this company through a friend, I really wasn't interested, but then something told me to listen. I knew I needed extra income to help pay down my debt, but I also had to take care of my kids. Because this is a home-based business, I was able to do both, and when the money started coming in things really began to change for us."

For nine months, Erana juggled both her full-time government job while finding her groove within this new company, and it took a while for her to realize she had made the right call. After all, change did not come easily to her.



Foundation of Work Ethic

Erana began working for the federal government straight out of high school. For 16 years, that was the only professional world she knew. Her mother worked in the same arena for 35 years, so it seemed like the obvious path for Erana. Marketing and sales never even entered her vocabulary. Erana was not a stranger to hard work, however. Despite not having a college degree, she proved her worth and escalated to great heights over the course of her career because her work ethic was strong and her determination to succeed was unwavering. At the same time, she also enjoyed the comfort and predictability of her nine-to-five routine.

On the surface, life seemed great for the Tylers, especially for Erana. She always wore the latest fashions and was consistently dressed to the nines from head to toe. It didn't matter if she had \$20 or \$200 in her pocket. If it was available to her, it would find its way to the mall! Beneath the surface, however, Erana knew things had to

change, so she decided to give this new business opportunity a chance, and once she committed to it, she was all in. There was no looking back.

Erana maintained her full-time job while growing her networking marketing business on the side, an endeavor she kept under wraps until she was certain she would succeed. She knew she was on to something great when she began to make more money than her boss at her government job.

Seizing Her Opportunity

After juggling both endeavors for nine months, Erana took the proverbial leap of faith and

embraced her own business full time from home. James, who works for the police department as a homicide detective, remains her partner in the business. Although he was more interested in the product than the business side of it when he was first introduced to the company, when Erana soared to great heights, he soon joined the ranks of success. "This business has opened so many doors for us," smiled Erana. "The income we generate from it has given us the opportunity to invest in additional streams of income, such as investment properties and in James' event company, J and J Entertainment."

Their success has also enabled them to provide additional resources for Jason, who was born blind. Now that he is in high school, Erana and James are able to send their son to the Baltimore School for the Blind. "Jason is doing so well there," smiled Erana. "He is getting straight As and he's learning skills to help him become more independent."

Does Erana still shop? Admittedly, old habits



You need drive and passion to do this business, Erana stressed. I never thought I'd be this person. I was content with my nine-to-five job, and now I am on stage at company conventions and talking to thousands of people. Sometimes I don't even know who I am, but I am loving it!

die hard, but she is much smarter about it now. "The best part about this business is I can work at home, provide for my family and make money around the clock, even when I'm on vacation. As long as I have a cell phone and my computer, I can still make money," she emphasized, noting she currently has 4,000 distributors worldwide in her down line. Erana thoroughly enjoys being a mentor and coach to her team and celebrates their successes as they embrace a better lifestyle.

Standing among the top 100 earners within the company for three consecutive years now, Erana and James have been featured in *Success at Home Magazine* and the company's brand magazine. It only took them nine months to get to this level, but it required relentless commitment and dedication to make it this far. "You need drive and passion to do this business," Erana stressed. "I never thought I'd be this person. I was content with my nine-to-five job, and now I am on stage at company conventions and talking to thousands of people. Sometimes I don't even know who I am, but I am loving it!"

Family at the Forefront

It's not lost on Erana how much James has supported her over the years, through the good and the bad, and she is grateful that she can now return the favor in kind. "It was thrilling to buy him an Audi convertible and myself a Mercedes with cash," she said, recalling a couple of their first major purchases as a result of this business. "We have done several home improvement projects, gone on vacations and helped our kids out. The tables have really turned for us."

One of the best aspects of this business for Erana is the flexibility it affords her to spend more time with her family. "We love to travel, dine out, see movies and go to baseball games," said Erana, who also models for boutiques and who, along with James, recently participated in a silent movie for domestic violence for a producer friend in Atlanta. Further, their story has caught the attention of some heavy hitters in the entertainment world and they



"The best part about this business is I can work at home, provide for my family and make money around the clock, even when I'm on vacation. As long as I have a cell phone and my computer, I can still make money." Erana thoroughly enjoys being a mentor and coach to her team and celebrates their successes as they embrace a better lifestyle.

have been approached about the possibility of doing a reality TV show.

It seems as if the Tylers have the world at their fingertips, and all it took was for Erana to realize the courage and faith within herself to do what seemed impossible. In a journey that began with appreciable credit card debt to finally giving herself the credit she deserves to become all she can be, Erana feels immensely blessed, and if she stood outside herself for a moment and observed this journey in the third person, she would have but one thing to say about herself: "She surprised herself!" **HLM**

For more information on Erana, James and their business endeavors, go online at jamieanderana.com or at jandjentertainment.com, or call 202-409-4131.

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recipes and photography by bellyfull.net

Baked shrimp with tomatoes and feta

Serves 4

Prep time: 10 minutes

Cook time: 30 minutes

ingredients:

2 teaspoons extra virgin olive oil
1 small sweet onion, finely diced
3 garlic cloves, minced
1 tablespoon lemon juice
2 tablespoons white wine
1/2 teaspoon dried oregano
1/4 teaspoon ground black pepper
1/2 cup frozen sweet peas, defrosted
1 can (14 ounce) diced tomatoes, drained
1 1/2 pounds large shrimp, peeled and deveined
1/2 cup (about 2 ounces) crumbled feta cheese
chopped fresh parsley
French baguette, sliced

directions:

Preheat oven to 450 degrees. Coat a 3-quart baking dish with nonstick cooking spray. Heat oil in a large nonstick skillet over medium-high. Add in onion and sauté for 2-3 minutes until soft and translucent. Add in garlic; cook for another 30 seconds while stirring. Add in lemon juice, wine, oregano, pepper, peas and tomatoes; bring to a boil. Reduce heat and simmer for 5 minutes. Stir in shrimp. Transfer mixture to the baking dish. Sprinkle the feta cheese evenly over the top. Bake for 10 minutes or until shrimp are done and cheese has melted. Sprinkle with parsley and serve immediately with bread, if desired. **HLM**

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recipes and photography by bellyfull.net

Southwestern frittata

Serves 4

Prep time: 10 minutes

Cook time: 15 minutes

ingredients:

8 large eggs	1 jalapeño pepper, diced
½ teaspoon salt	1 zucchini, thinly sliced
2 tablespoons extra virgin olive oil	½ cup corn kernels
1 small sweet onion, finely diced	Coarse salt

directions:

Heat broiler. In a large bowl, whisk eggs with 1/2 teaspoon salt. Set aside. In a medium, nonstick ovenproof skillet, heat oil over medium. Add onion and jalapeño; cook, stirring, until tender and translucent, about 3 minutes. Add zucchini and corn; cook until tender, about 5-7 minutes. Pour eggs into skillet with the vegetables. Cook until sides just begin to set, about 2-3 minutes. Transfer skillet to oven; broil until just set in the middle, lightly golden and puffed on top, 2-3 minutes. Remove from oven; careful, handle will be hot! Turn out onto a cutting board and cut into triangles. Serve hot, warm or cold, for breakfast, lunch or dinner! **HLM**

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Instilling a strong work ethic in our kids

The dreaded, "Ugh, Mom!" echoes throughout the house on a busy Wednesday night. "Why do I have to empty the dishwasher? I just did it six days ago." Sound familiar? Most kids prefer to have their cake and eat it too. Why should they have to clean the dishes when they are finished?

by Lisa Taranto Butler

Conflict about chores comes up with almost every family, but when we are putting food on the table each day, hustling kids from one activity to another and doing our best to provide for them, why does it seem that our often unappreciative kids can't find the time or motivation to simply take out the garbage?

You could argue that work ethic (or at least some of it) is instilled in kids no matter what the parent teaches or promotes. Perhaps some children are just born with the desire to see themselves work hard and do well. We want our offspring to be prosperous, but unless they are just lucky they probably won't get very far with their looks and a ho-hum drive to succeed. But why not give them a great base for future success, both personally and for a future career, by instilling a strong work ethic now? Where do we start?

Lead by example

Let's face it. Kids have a lot of growing up to do! Our model of behavior couldn't be more important, especially when it comes to taking pride in our own accomplishments. Everything we do, our kids see and soak in, from how we approach deadlines (on time or tardy) to the way we talk about our work (positively or negatively). By showing pride in our own accomplishments, chances are very good that our daughter will too. If she has seen you working toward significant goals with a generally good spirit, then that is what she knows. Chances are she will grow into a fairly well-rounded individual who understands the rewards of hard work because you showed her what it's all about.

Routine

We all know it can be easier just to take out the trash ourselves. We don't have to ask someone to do it, remind them repeatedly to get it done, and show them what to do when the garbage bag leaks. But practice makes better, and, in the end, showing your kids how work can be

FOR KIDS TO APPRECIATE the work they are doing, they need to find it valuable. Knowing how to take care of ourselves and do it well provides us with self-esteem.

done on a routine basis is key to getting them to stay on track.

With younger children, the time commitment is even more in depth. Showing them how to do a chore a few times and then working alongside them to make sure they understand may be time consuming, but the habit is formed by the repetition. Just when you think your three-year-old has no idea how to clean up her toys, she ends up surprising you by putting them all away and in almost the right place!

Valuable work

For kids to appreciate the work they are doing, they need to find it valuable. Knowing how to take care of ourselves and do it well provides us with self-esteem. Children who are not required to perform daily tasks or who are regularly excused from completing their chores may not gain that sense of value.

Kids don't have to win the spelling bee or score a touchdown just to feel good about themselves. They gain great levels of confidence by doing even the not-so-great stuff such as making their bed or de-cluttering their

closet. The imbedded pride comes in accomplishing everyday tasks on a regular basis.

Clear directions and direct consequences

Along the same lines as habit, giving clear instructions is important for a child to know not only when his job is finished correctly, but also how he should get to that point. And just as directions are important, so are the repercussions when the work is not complete. If work is missed, then children need to know what the consequences will be for not doing it. For example, if the cat's litter box isn't cleaned, something must happen. If mom has to clean the litter box, then she won't have time to drive a certain someone to a friend's house. Kids are apt to remember that the next time kitty needs a cleanup.

Hallelujah!

Yes, we can praise our children! We've sacrificed with time and effort, and while it may be easy to focus on the need to constantly point out improvement areas, dwelling on what they do right will get them further in the long run.

Encouragement and confirmation go a long way. Although it is often difficult, aim to praise 90 percent more than you point out mistakes and missteps. The "good jobs" and "attaboyos" not only inspire kids to continue working hard, but make us as parents feel better too. [HLM](#)

Sources: [crosswalk.com](#) and [psychcentral.com](#).



"Mom Prever"

MAKING BIG THINGS HAPPEN IN THE DC METRO AREA & BALTIMORE

Cheryl Wood is a compelling thought leader and international keynote speaker with a commitment to supporting the personal development and economic empowerment of women globally. In six short years, Wood drastically shifted the trajectory of her life from running the corporate rat-race as a legal secretary to traveling the world as a stadium speaker helping women to breathe life into their dreams. This mission-driven mom took decisive action steps to stop existing and start living. Hers is a compelling story of determination, drive, focus, and a fearless spirit to do what was unfamiliar and uncomfortable in order to create success on her own terms. Wood has impacted and influenced the lives of thousands of girls and women with her principles of fearless living. Most important to Wood are her responsibilities as a devoted wife and mother of three young children ages 8, 9, and 12. Her biggest accomplishment has been supporting the entrepreneurial endeavors of her own daughter, Jayana Wood (12 years old), who became a published author at age 9 and wrote her second book when she was 11 years old. The two now travel the country as mother/daughter speakers who re-energize girls and women to step outside of their comfort zone, immobilize their fears, and pursue their possibilities with a heightened level of belief and commitment.

Cheryl Wood

International Speaker, Transformation Coach & Author

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Inez Kelley

Media Marketing Maven

written by ann e. butenas | photography by sarosh photography | makeup by rissel of beauty gossip va | wardrobe styling by monica 'shine' parker



"We educate the public on entrepreneurship," said Inez.

"We teach how to scale your business to work for you. We get entrepreneurs to a place where

they are hiring and paying people; that's when you have an impact on the economy, as now those people are paying bills, shopping and stimulating the economy.

Inez Kelley impresses those who meet her as an ambitious, hard working, resilient, resourceful and confident entrepreneur. As CEO of Kelley Media Marketing & Public Relations, Inc., Inez has tenaciously been making a name for herself in the DMV.

Born and raised in New York, she moved with her family to the Washington metropolitan area at 15. She relocated to Hampton Roads as an adult in 1992, ultimately returning to D.C. in 2013. When she was a student at the University of D.C., she studied architectural engineering. However, Inez never followed that path and instead instinctively turned to what her soul truly desired; she now embraces a professional journey that is positively changing lives.

Building a Foundation

"Sometimes in order to understand what you want to do in life, you have to look back at when you were a kid and what you liked to do then," offered Inez, whose instincts led her to the marketing arena through a series of stepping stones. "It's been progressive," she noted. While she may not employ the academics of what she learned in college, there's an abstract application to that discipline. What an architect would do with a building, Inez does with people, their businesses and their messages. She assembles the pieces and brings them together in a way that harmoniously marries form and function, delivering results intended for success.

For the past two years, Inez has been passionately building her business, and while she has definite goals in mind, she doesn't hesitate to appreciate the accomplishments that have brought her to this point. An entrepreneur at heart, she started her investment company in 2003, buying condemned homes and selling them for a profit. She operated this business for four years. Then tragedy struck. Inez's mother passed away in 2007, leaving her reeling with traumatic emotional pain. Focusing on her work was not only a challenge, but also unbearable. She had lost her drive. Through the cloud of her pain, however, possibility was born, and all it took was the magic of conversation. At a time when most people are at a loss for words, all Inez Kelley wanted to do was talk.

Growth through Pain

"That was a very traumatic time for me, and I knew I had to do something, but all I wanted to do was talk to people about anything," she reflected. "I had a lot of thoughts I wanted to share about how my mother's death changed my world."

Confident with the business knowledge she had gained through her investment company, a year after her mother's passing she developed a radio talk show, Conscious Spirit Radio, which she hosted. A natural-born pontificator, Inez built an eager audience. Her inspiring talk show focused on the spiritual journey through authors

who wrote or spoke outside of the traditional concepts of faith. That show evolved into an online publication, Perspective, in 2010. Subsequently, Inez, also an avid writer, had the opportunity to pen scripts for local shows and found herself on set, where she discovered her innate directing prowess.

New Direction

"I realized I was good at it and I enjoyed it," she smiled. Directing segued into producing, which led to her co-creation of the popular show *Virginia Uncovered*, airing on Channel 20 in Virginia Beach from 2011 to 2013. After a stint developing and producing a show for boxing, Inez returned to radio in D.C. in 2014, appearing Saturday mornings with a show focused on effective marketing, notably within the entertainment arena. During that time, she developed Final Pitch, the metro area's version of *Shark Tank*, a show that gives aspiring entrepreneurs the chance to realize their dreams, but with a twist.

"Our judges are business leaders who have this incredible opportunity to give back, using the knowledge they have gained to mentor others," said Inez. Prestigious panel members include Charlie Scott, Ethel Mitchel, Dr. Winslow Sargeant and Cynthia Harrison. "The judges are mentors and don't directly invest in the business," explained Inez.

With cycles already under her belt, Inez plans to produce one show each year and will accept applications through April 15 for Final

Pitch 2016, with production on this year's show slated to begin in mid-April. It will air in September in the metro area, when the winner will be announced. The winner receives \$10,000 in cash or the equivalent in services. "If you have a concept that can be scaled or you're already in business but your needs may be in service, not necessarily monetary, this is the platform for that," she said.

Getting Results

Inez is excited about the momentum Final Pitch has gained. She recently engaged the talents of Pierre Bagley, co-writer and director of *From the Rough*, the go-to producer in the metro area for Hollywood productions shooting in D.C. With a dynamic and growing team, Final Pitch has set the stage to support and advance entrepreneurs along the path to their dreams.

"When I look back and see how this all came together, it's about creating your own success story," Inez smiled. "The economy demands that we create this. Sure, you may have days of doubt, but you also have days of inspiration. With the feedback we are getting, this is very positive and the concept does work. I am excited about what's to come. It's inspiring to see small businesses right in your own neighborhood putting business development principles into action." **HLM**

For more information on Final Pitch, go online at kelleymediamarketing.com, finalpitchtv.com or call 757-478-9987.





Tile and stone trends

It's spring, time to visit the home and garden shows and homebuilders' showcases to collect ideas for your new home or upcoming remodeling project. The trends in tile and stone for the coming year are exciting and, in some areas, a radical departure from what you may think!

by marilyn isaminger

As designers and architects transition commercial looks into home design, a trend that has developed in Europe is sparking a new look throughout the home. Large format tiles and thin porcelain tiles, ranging in size from 39" by 39" square to 39" by 120", give a sleek look to walls, floors and countertops in a dizzying array of colors and patterns that simulate concrete, marble and granite. For example, the Laminam thin porcelain tiles, at 3mm in thickness (or

rather thin-ness!) are the largest and thinnest porcelain panels in production, according to Crossville®, manufactured with a revolutionary process that creates a flat panel that can be trimmed with exceptional accuracy.

At Cersaie 2015 in Bologna, Italy, standout looks included brick shapes, from micro to macro, with interpretations of old brick walls and brick with mortar spills to painted brick and mortar. Chevron and herringbone patterns across all scales were represented, and several manufacturers presented ceramic tiles with three-dimensional folds, wavy ridges and wavy ridges that fitted together create a seamless sculpted surface.

Imola Ceramica's Kuni full-body porcelain stoneware captures the look of wood, complete with knots and ridges, in the large-format 24" by 70" tiles as well as smaller planks in colors ranging from almond to dark brown, grey and white. These are not quite as slim, with the thinnest at 5mm, yet the press technology that creates full-body porcelain yields a tile with low porosity, a water absorption rate of less than .1 percent. These tiles exhibit superior wear resistance; the surface color extends all the way through the tile body, so that if a tile is chipped, the damage is minimal.

High Definition Porcelain technology, or HDP, uses high-speed printers to give realism to the surface decoration of tiles. Three-dimensional printing techniques add veining and metallics, as well as textures and graphics in subtle patterns. Printers up to 1,000 dpi create glaze patterns replicating wood and stone patterns that are indistinguishable from the natural materials and ultimately more durable. American manufacturer Florida Tile reproduces the sophisticated look of Vermont slate with its Cliffside line. Earthstone-HDP features four earthy tones reminiscent of a hand-hewn stone block. Tides interprets limestone and travertine, with veining that adds color and interest. All are manufactured in the USA with 40 percent post-industrial recycled content.

As we discuss the trends and newest products for our walls and floors, it's necessary to

THREE-DIMENSIONAL PRINTING techniques add veining and metallics, as well as textures and graphics in subtle patterns. Printers up to 1,000 dpi create glaze patterns replicating wood and stone patterns that are indistinguishable from the natural materials and ultimately more durable.

mention a key—and new—component of consumer home safety, new standards of slip resistance for floor tile. The coefficient of friction, or COF, describes the force required for one surface to begin sliding over another. For most of us, that means how quickly a shoe sole will slip on a wet surface. A new measurement, the DCOF AcuTest, is now a world-wide standard and will be used by a tile manufacturer in its specifications. As a consumer, you should look for a minimum threshold of 0.42 DCOF, dynamic coefficient of friction. This means that floor tile that may be walked on when wet should have a DCOF value of .42 or higher. Ask your designer or supply house about this specification, intended to reduce the risk of slips and falls in home installations.

Would you like to have an upscale installation of tile or stone in which the grout becomes almost invisible because it matches your paint color exactly? Creating a huge buzz in both the design and tile worlds is the

introduction of AnyColor™ grout in the PermaColor® Select line by American manufacturer LATICRETE. This revolutionary system creates an almost endless spectrum of grout colors for the homeowner. Select a paint color from either the Benjamin Moore® or Sherwin-Williams® paint palette, provide the paint number to your distributor, and the custom grout color will be project ready in two weeks.

Antimicrobial coatings aren't new, but they're becoming a trend as they are being incorporated in the tiles themselves. Microban®, an international leader of built-in antimicrobial technology, has partnered with American manufacturers Daltile and American Olean, among others, to infuse Microban's antimicrobial coating into the tile glaze during the manufacturing process. Thus it becomes a permanent part of the glaze, working continuously for long-lasting antimicrobial protection that keeps the tile surface clean longer.

As you plan vision boards, draw up blueprints and hire a contractor, keep a couple of things in mind. Carefully review the spec sheets of the products you choose for durability and DCOF. Plus, new technology and new materials require new skills in installation. The large-unit tiles require extremely plane and flat substrates, and thus the installers should have special training. The Ceramic Tile Education Foundation is a great resource for information about the correct installation of these beautiful, trendy materials. **HLM**

Sources: crossville.com, imolaceramica.com, floorcoveringweekly.com, interiorsandsources.com, laticrete.com, microban.com, tile-assn.com and tilecareer.com.

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Landing a cyber job as tech evolves

Facebook, the most popular social media site worldwide, boasts 1.5 billion daily active users. Yet it wasn't so long ago that you needed a college ID to sign up. Forty-one percent of American households are cell phone only and the desktop PC has been replaced by a mobile revolution of smart phones and tablets and laptops.

by hope e. ferguson

We've become accustomed to reading and watching current events online; we book restaurants, theater tickets, hotels and car service with mobile apps. Online shopping, including popular auction and lifestyle sites and traditional retailers, was competitive with brick-and-mortar stores during the Black Friday weekend for the first time last year.

Yes, technology has changed just about every aspect of life, from dating to working to how we spend our leisure hours. Behind all of this change, though, are innovators and information technology workers who operate largely "behind the curtain," creating infrastructures, designing software, overseeing IT, developing websites and ensuring e-commerce traffic moves smoothly.

And the work pays well, with many of the most common tech jobs commanding six-figure salaries.

Currently tech innovators are predominantly young and male and largely white or Asian, but the sector is aiming to increase diversity. Young people who would like to join the boom need skills in STEM (science, technology, engineering and math), but an article in *The New York Times* claims that good people skills are still paramount. In *How the Modern Workplace Has Become More Like Preschool*, Harvard professor of education and economics David Deming claims that preschool classrooms look a lot like the modern work world, with children moving amongst designated areas for play, art and learning; the most prized skills are "sharing and negotiating with others," which is a skill set in demand in the tech-driven workplace.

So what are some of those in-demand tech jobs?

IT officer

Every workplace has an IT office, responsible for ensuring your organization's website operates flawlessly and your email lands in the inbox of your intended recipient. When new software is introduced, the office will generally arrange training for staff. They're also the ones to call when the network crashes. Their jobs are indispensable because the modern workplace often slows to a standstill without access to the Internet.

Software developer

According to *Business Insider*, industries such as automotive, retail, finance and accounting are all particularly hot areas for IT pros and programmers. The software developer is responsible for all aspects of new software from coding to design. Examples of such software are antivirus systems, which are essential for all networked computers. According to *US News & World Report*, software designers fall into two camps: application developers, who design computer software and databases; and systems-focused developers who build operating systems, such as Linux or iOS. The Department of Labor projects there will be nearly 140,000 positions created before 2022.

Storage architect

As more of our data is stored electronically, especially in "the cloud," there is need for people who can design and maintain storage structures.

YOUNG PEOPLE WHO would like to join the boom need skills in STEM (science, technology, engineering and math), but an article in *The New York Times* claims that good people skills are still paramount.

App designer

Every tech-savvy high-school and college kid dreams of inventing the next indispensable app. Today there's an app for everything from banking to dating to finding a ride. Apple and other technology giants have huge app stores, adding new ones all the time.

Corporate network designer

People who conceptualize, build, maintain and secure computer networks are in high demand today, especially in light of the threat of viruses and hackers.

E-commerce designers

These experts provide the "backstory" to the beautiful e-commerce websites run by brick-and-mortar businesses and online-only sites alike. These designers ensure the shopping experience is hassle free, from saving items in electronic shopping carts to securing payment information.

Internet security

This sector is growing in importance globally in light of threats from viruses, hackers and spies. The job of chief security officer is also growing in demand and prestige, according to *Business Insider*.

E-Commerce entrepreneur

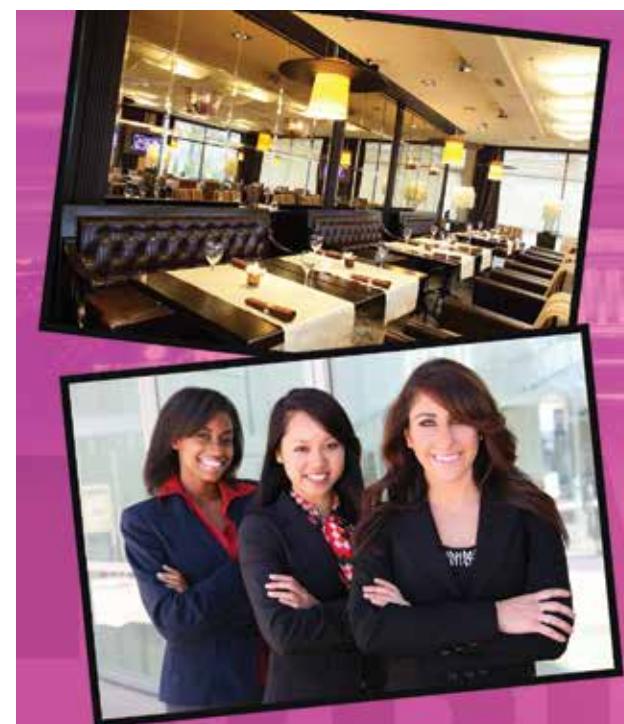
Forbes Magazine predicts e-commerce will soon top \$1 trillion a year, so it can be an inviting career for an enterprising entrepreneur. If you, like I am, are an avid devourer of lifestyle sites such as One Kings Lane and Houzz, this job may seem glamourous, but it takes grit and hard work. You first need a product, a presentation and a means of marketing before hearing the chaching. Khuram Dhanani, whom *Forbes* describes as one of the most driven e-commerce entrepreneurs, began as a teen by simply taking photos of the jewelry his family designed, writing a description and selling on Yahoo auctions.

Website developer

Now here's an opportunity for the combo tech nerd and creative artist. The website developer creates the look and feel as well as navigability of the websites we love to peruse.

If a six-figure salary and bonuses, working as a team and using your STEM skills sound good to you, these and many other tech jobs appearing every day, it seems, may be your tech ticket to career security. **HLM**

Sources: nytimes.com, forbes.com, businessinsider.com, money.usnews.com and wikipedia.org.



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Remodeling your home sweet home

Starting a home remodeling project is exhilarating! Picking the project, paint and perhaps even plumbing can put a little spring in your step, especially when you know you have a new kitchen to look forward to or a finished basement on the horizon.

by lisa taranto butler

For most folks, the home they own and live in is their largest and most important investment, so big remodeling projects typically require the guidance of a reliable contractor. Choosing the right person for the job can make the difference between a successful home renovation and a complete disaster. By taking the time to research before the work begins, your chances of having a great “home sweet home” story are much greater.

Licenses and certifications

Having the proper licenses doesn't guarantee great work, but it does demonstrate professionalism, adherence to local laws and codes

and suggests commitment on the part of the contractor. Look for contractors with certifications or memberships with recognized industry groups such as the National Association of the Remodeling Industry, the National Kitchen & Bath Association, or the NAHB Remodeling Council. These affiliations are a good sign that the business is legitimate and dedicated to success.

Do you gel?

Even if you found a remodeler whom your best friend's sister's cousin totally loves, you may not get the same good vibes. Many times, your gut can be the final decision maker when it comes to choosing someone who will be making important changes to your home. Remember that this person and other affiliated employees will be going in and out of your home almost daily. Choose someone you have researched, but also someone you feel comfortable with around your family and household.

Timing is everything

You and your family may be ready to start your home remodeling project now, but the contractor you are considering won't be ready to start for another six weeks. Timing is crucial when it comes to choosing a contractor. If you are trying to finish your guest bathroom for a summertime visit from your in-laws, then you need to let your contractor know your timeline. Also, just like other businesses, contractors have busy seasons, so there are times when they must turn away work and times of the year when they can't find enough. Aim to schedule your project for the less busy times.

Check references

The best way to investigate a possible contractor is to see what work they have done in the past. Ask questions of previous customers. What was the quality of the work? Would you hire this contractor again? Was the contractor easy to work with? Did they show up on time? In some cases, it may be easier or more thorough to go to

THE BEST WAY to investigate a possible contractor is to see what work they have done in the past. Ask questions of previous customers. What was the quality of the work? Would you hire this contractor again?

the customer's home to take a look at the completed job.

The bid process

Estimates are very important when it comes to remodeling. A written estimate should feature the work to be completed, what materials will be used, the labor that will be required, the length of time the project will take and any other costs. Obtaining multiple estimates is a good idea, and getting at least three estimates from three reliable contractors is best. An estimate may evolve into a bid, which may increase your chances of getting a better price. Once you agree to a bid and you and your contractor sign it, the bid becomes a contract.

Of course, you shouldn't choose a contractor based on the cheapest bid. Variables are abundant when it comes to remodeling, such as type and quality of materials, the quality of workmanship and the amount of time needed to complete the job. Be wary of bids lacking details. For instance, one bid may not include the necessary materials and parts needed to

replace outdated plumbing in an older home. Make sure the bid is thorough and ask questions up front.

Contractor concerns

Not all contractors are created equal, but there are some tell-tale signs of someone you don't want to do business with. Here are some of the most recognizable.

- *Door-to-door sales pitches are typically not a good sign. Just because a company is doing work down the street (which may or may not be true) doesn't mean they are passing on great service and pricing to you. Stick to people who come with good referrals.*
- *Nix contractors who can't provide license or insurance information as well as those who aren't members of recognized trade associations.*
- *High-pressure sales people tend to be just that—high pressure and not enough substance. Choose someone who is assertive but listens to your needs and wants.*
- *Deep discounts usually mean lower quality workmanship, materials or both.*

The best recommendation for choosing a contractor might very well be to go with your gut. You're not just hiring a professional; you're inviting a person (and their team) into your home to complete a project from start to finish. The top home remodelers make you feel glad you chose them in the end. **HLM**

Sources: consumerreports.org, hgtv.com and nahb.org.

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THIS IS THE THING THAT REALLY KEEPS ME UP AT NIGHT...

- Army preparing to downsize 40,000 Soldiers.
- Troops survive combat, then lose their jobs.
- Pink slips issued to Troops in combat zone.

It's one thing to transition from the military on your own terms – after an enlistment contract is successfully completed or after a 20 year career has been honorably served. It's another thing to be released from a career you love, enjoy, and planned to do for an extended period of time. We can definitely empathize with those who struggle through emotions after receiving a pink slip.

A similar down-sizing took place after Desert Storm in the 1990's and I understand it's just the nature of our business (increase the force during war and downsize during peace), but it's never easy to accept that some young family will struggle through this necessary downsizing. Not only that, the state of our country's economic climate is much different than it was in the 90's. According to a 2013 report by Syracuse University, unemployment rate among Veterans was as follows:

- All Veterans - 7.0%
- Gulf War Era II (Sep 2001-present) - 9.9%
- Gulf War Era I (Aug 1990-Aug 2001) - 5.9%
- Gulf War Era II Veterans aged 20-24 maintained the highest rate of unemployment at 20.6%, compared to their non-Veteran peers at 13.2%
- Gulf War Era II Women Veterans aged 20-24 experienced the highest rate of unemployment at 23.9%, nearly double in comparison to their non-Veteran female peers at 12.1%

According to the US Department of Veterans Affairs, female Veterans are four times more likely to be unemployed and have a lower income than their male Veteran counterparts. While there are many programs available to assist Veterans with the transition to civilian life, many continue to fall short in assisting Veterans.

"...Veteran homelessness is a major concern for us as a nation, and shouldn't be happening. I am invited to speak around the country about First Financial Security & LiSA initiative, and I believe that our program offers both Military women and men the opportunity to become entrepreneurs, to not only build wealth, but to combat some of the issues that they face, such as homelessness, unemployment, financial crisis, and tragedy, which put them and their families at great risk. If we as a company, can make a small difference in the lives of our Veterans, we have done a great thing. First Financial Security provides Veterans with financial literacy, training, and mentorship to assist them in all aspects of business. Veterans are fundamental to our core values as a nation. Its a privilege to work with and for them!"

-Debbie Gerlicher

Co-CEO of First Financial Security & Chair, LiSA Initiative

PATRICIA WATTS - Patricia is Army retired, member of the Wounded Warrior Project and Women Veterans Interactive and publisher of HERLIFE Magazine. Patricia has been with FFS for 5 years and has assisted in providing financial opportunities for veterans.



LILA HOLLEY - Lila is a retired US Army Chief Warrant Officer Four specializing in helping Military Members and Veterans transition to civilian life. Lila has partnered with FFS to assist veterans in seeking opportunities.



DONNA BURKS - Donna Burks is Army retired, a member of the Veteran Women Igniting the Spirit of Entrepreneurship program & a member of the National Association of Professional Women. As a National Financial Education Council Instructor, Donna also teaches financial literacy. Donna has been with FFS for 7 years.



CHARLES BRANSON - U.S. Army Colonel, an OIF 1 Silver Star Medal Recipient, active member of the Association of the United States Army (AUSA), and associate to both FFS and HERLIFE Magazine. He pursues a keen interest in supporting and educating Soldiers and Veterans preparing early for successful financial futures.



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What is palliative care?

We've heard the phrase "It takes a village" that's usually offered when one is talking of raising a child or creating a community, but it can also apply to the medical arena when someone receives the diagnosis of a challenging illness or disease.

by ann e. butenas

Palliative care is a rapidly growing specialty within the field of medicine designed for individuals with serious illnesses. Its primary focus is to offer the patient relief from stress and symptoms associated with the illness while also improving the quality of life for the patient.

This type of care is provided by a trained team of doctors, nurses and other specialists who work together in collaboration with the patient's other doctors to provide an extra layer of support. Palliative care is appropriate for people of any age and at any stage of illness and can

be given simultaneously with curative treatment.

The word palliate is defined as "that which makes (a disease or its symptoms) less severe or unpleasant without removing the cause." To palliate, therefore, means to alleviate, ease, relieve, diminish or decrease. As a medical specialty, palliative care focuses on the patient's comfort, care and planning when he is facing serious illness. Patients in these situations may require assistance with pain relief or other challenging physical symptoms. Designed as a helpful approach not only for the patient but also for the family as a whole, palliative care helps everyone involved to emotionally adjust to the illness while at the same time exploring goals of care or planning for the future.

Unlike hospice, which is generally considered to be for terminal patients or those within six months of death, palliative care has no time restrictions. It can be offered to patients at any time and at any stage of an illness, whether terminal or non-terminal. Certainly both palliative care and hospice care provide comfort, but the former can begin at the time of diagnosis and be concurrent with treatment, whereas the latter begins after the treatment for the disease has been terminated and evidence suggests the patient will not survive the illness.

Palliative care can be initiated at any stage—at time of diagnosis, throughout treatment, during follow-up and at end-of-life. This type of care may be offered to people struggling with illnesses such as cancer, heart disease, lung diseases, kidney failure, dementia, HIV/AIDS and ALS. It is given in addition to the care, treatments and recommendations one receives from his or her doctor.

The foundation of the palliative care philosophy is that care is provided and services are co-ordinated through the efforts of an interdisciplinary team, which can include a team of doctors, nurses, social workers, psychologists, registered dietitians, massage therapists and chaplains.

Palliative care may be offered through hospitals, home care agencies, cancer centers or other long-term care facilities. Mutual collaboration and communication are expected among patients, families, palliative and non-palliative health care providers. Of course, a focus on the patient's peace and dignity is expected to be upheld throughout the term of care.

Among the typical services provided in the care spectrum include assistance with managing physical symptoms, including pain, sleep disturbances, shortness of breath, loss of appetite, nausea or fatigue; and help with managing depression, anxiety or grief. Palliative care offers treatments that include support groups, counseling and family meetings. Counseling is also provided with respect to recovery prospects or decisions that must be made should end-of-life care and related measures be required.

Palliative care offers many proven benefits, including better symptom control, less emotional hardship on both patients and families, and improved care planning. According to information from Baylor Regional Medical Center, "In a study at one of the nation's top hospitals, palliative care consultation started when the patient was diagnosed with cancer that had spread to other parts of the body not only helped improve symptoms, but significantly increased survival."

"I believe palliative care is a must in today's health care environment. Whether a patient is terminal or not, care during long-term illness that is supportive while not always curative is essential to the patient and family. Palliative care involves the whole family and all aspects of care, not just physical. My husband recently died in hospice care. The staff turned a painful time into

THE FOUNDATION OF the palliative care philosophy is that care is provided and services are coordinated through the efforts of an interdisciplinary team, which can include a team of doctors, nurses, social workers, psychologists, registered dietitians, massage therapists and chaplains.

almost a religious experience. Having seen palliative care from both sides, I am grateful it is an option," noted Susie, an RN in the Midwest.

If you are interested in palliative care for yourself or a loved one, inquire of your doctor and let her know of your concerns and what issues are most important to you. A physician must order the comprehensive palliative care consultation.

Palliative care is typically covered by health insurance, including Medicare or Medicaid. Check with your provider first and if you do not have health insurance, you can speak with a social worker or the hospital's financial counselor for more options. **HLM**

Sources: getpalliativecare.org, caregiverslibrary.org, baylorhealth.com and nlm.nih.gov.

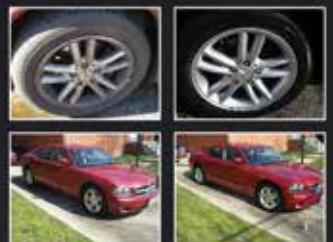


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Living life like you won the lottery

Research in psychology and economics has found that people do become happier as their income increases, but only up to a certain level where they see and feel themselves as comfortable. Wealth may not only reflect wealth, it may also reflect a sense of well-being and comfort.

by patsy anderson and cynthia de lorenzi

Imagine yourself in New York City. You find yourself sitting in the reception area of a business you would love to work with. From your chair you look out through the large windows overlooking the sea of other high rises and you can even see in the distance a glimpse of Central Park. Landing an account with this company would be a coup for you and your business. This deal has the potential to be so big even getting this meeting was a huge achievement. Your palms are a bit sweaty and your heart is racing in anticipation and hopes of closing the deal!

Suddenly your cell phone vibrates and alerts you to a text message from your husband urging you to call him right away. You think to yourself, what now? You know you have just a few minutes but call him just to be sure every-

thing is okay with the kids. He tells you, almost breathlessly, "You are not going to believe this, but we just won the lottery." He tends to be a kidder so you are pretty sure it's a joke, but then there is something different in his usual jocular way of pulling your leg.

Your heart and head are swimming with the happiness and joy at the good fortune that has come to you and your family. Suddenly the receptionist walks over to you and says, "Follow me; they are ready to see you now!"

There is little doubt; with your head in the clouds and positive attitude you are going to nail this deal! It comes easily when you know you are already a winner! This brief story we share with you is to demonstrate the power of your attitude and the beliefs you choose to instill in your being!

We asked our many followers what they would do if they won the lottery and we were surprised that their overwhelming response was that they wanted to do something altruistic with their money. They wanted to do something that

could benefit the lives of others and even the world at large. That really does tell us something about us as humans.

Rebekah Phelps, CEO of ExtraYou and author of I'm an Eagle, Not a Field Chick and Psalms of My Heart, says, "I'd donate my house to a church as a safe, temporary shelter for women and their children." Additionally, she says, "I would want a ten-acre property with a few smaller homes to provide counseling and shelter for those suffering from PTSD."

That is a big dream! But we do know that Rebekah, even without the lottery, does give back to her community.

Research in psychology and economics has found that people do become happier as their income increases, but only up to a certain level where they see and feel themselves as comfortable. Wealth may not only reflect wealth, it may also reflect a sense of well-being and comfort.

So, whether you want to feel wealthy via money or well-being, here is what you need to do:

1. Don't brag! The first piece of advice to new lottery winners is to keep your news to yourself! Think about it; we do want our friends to be happy and successful, but it can be annoying when they brag about every win and deal they make. We also don't want others to line up with plans to spend your wealth, really or virtually.

2. Gather an advisory team around you! Businesses have boards of directors, advisory boards and consultants who help plan and strategize for growth and protect their business. You can do the very same thing for your business and your own personal life. Ask those you trust and admire to join an advisory board for your business and join a mastermind group for your own personal growth and professional ambitions. A friend of ours who runs a very successful, multi-million-dollar business always has people asking her for donations. Because it was difficult to say no to so many requests, she appointed key members of her business team to handle these requests. This way the decisions made were not personal.

3. Make a money and life plan. Build your plan around what really matters to you. Focus on those things that inspire and ignite your passion fires.

4. Make a budget! Why in the world does a lottery winner need a budget? Because you not only want to retain your wealth, you want to ensure it can grow to preserve a legacy you may wish to leave behind. Aligning your decision making to a budget will help you make better plans for preserving your wealth.

5. Want to splurge? That's fine, but plan for your splurges. Don't buy an airplane without a plan to know why you want one and where you want it to take you. Don't go Fiji, quit your job or anything else that is extravagant, at least not until you realize what your real heart's desire is. Splurging can be wonderful indulgence, but it can also be unfulfilling and not satisfying if overdone.

6. Just remember that with or without money you are wealthy. A pauper can be a king and a king can be a pauper. It is the character within that is a true measure of wealth!

Carl Sagan wrote in his book, *Cosmos*, that there was a one in one billion, trillion, trillion chance in the cosmos you would exist at all and end up on this planet we call Earth. When you think about how rare your existence is, that in itself makes you extraordinary and exceptional! The fact that you exist at all means you have won the biggest lottery of all time. So keep this knowledge in mind when you have doubts about your own winning streak, because you are here reading this and you now know that you really are a lottery winner! **HLM**



CYNTHIA DE LORENZI
is a TEDx Woman, international motivational speaker, social media expert and consultant, producer, artist, and futurist who refers to herself as a serial entrepreneur and social commentator on the status of women in our world and their impact on our culture and economy today. Washington Business Journal selected her as one of the top 25 "Women Who Mean Business" in 2006 and SmartCEO magazine awarded her the BRAVA award in 2009. As founder and CEO of Success in the City, Ms. de Lorenzi leads an unconventional business networking organization for senior level executive businesswomen.



PATSY ANDERSON
has 30 years experience creating unique concept designs and helping entrepreneurs, nonprofits and not-for-profit organizations create income. Patsy is the designer and owner of the 14th annual Maryland Women's Expo, the Maryland Home Business Expos, and has created 25 Internet Radio shows on PWNradio.net, plus having 12 years experience as a talk show host on WOLB Radio One. Patsy believes that collaboration and innovation are the keys to her success, and describes herself as "a futurist working on projects ten years into creation."



HERLIFE Magazine DC Metro
January 2016 Women of Excellence



HERLIFE Magazine DC Metro had the pleasure of hosting their January's Women of Excellence recognition at Bey Lounge. Guests enjoyed everything Bey Lounge offered—a lounge with a saxophonist, a restaurant with delicious Lebanese cuisine and a bar with exotic drinks and a full assortment of flavors for those who wished to toke on hookahs. January's edition was special; *HERLIFE* recognized six Women of Excellence, including our cover Woman of Excellence Chereace Richards, with her inspiring voice to reach one million women to become part of the 21st century women movement, as well as *HERLIFE* Spotlight Woman of Excellence Lanada Williams, whose passionate approach to therapy for struggling individuals is an inspiring service to her clients. Women's empowerment is what *HERLIFE* Magazine highlights, and it was exciting to celebrate four Latina Women of Excellence who offer so much with their desire to demonstrate their amazing leadership and express the importance of diversity. **HLM**

photography by asta liutkute photography, jamal ashour and sarosh mir



Star Journeys

This is the month to become organized, and most signs will feel the need to clean, throw out and restructure their home, office, finances, as well as their own interior landscape. Give in to this because with the physical organization will come emotional, spiritual and mental realignment that the stars support this month. Everyone's diplomacy is going to be challenged, but most signs are going to rise and shine, being a pleasure to be around and an inspirational force. **HLM**

by melody bussey

Aquarius JAN. 20-FEB. 18

The feeling that you need to be organized will hit you. Give in to it. Clearing away clutter and bringing organization into your life are good, not only for your home and office spaces, but for your inner spaces as well. This will open up the door and create room for new opportunities on the career and romance fronts.

Pisces FEB. 19-MAR. 20

This may be a month during which disappointments seem bent on destroying your bliss. Take heart; most of the hiccups that will occur are easily fixed and many of them are actually blessings in disguise. You will have an opportunity to be social toward the middle of the month. Definitely go to the party.

Aries MAR. 21-APR. 19

You know that tendency you have to let little things become big things? It's going to happen again this month if you aren't careful. If you give in to this instant drama gene, then it will in turn increase your feelings of insecurity, which will

in turn make you very frustrated and angry with everyone. Not good. Instead, focus on relationships with your besties and don't sweat the romance stuff. Your system could use some TLC, so focus on eating more alkaline foods.

Taurus APR. 20-MAY 20

You are feeling your bullish nature this month, which is making you more restless than usual. Your personal filters are set on low, which might be bad for everyone, including you. However, some of this inner restlessness comes from your need to balance the scales. People have taken advantage of your easygoing nature, and this is the month to set the record straight. If you burn bridges, make completely sure what you're doing before striking the match.

Gemini MAY 21-JUNE 20

All of the stars indicate that this is the month to move forward with creative endeavors. You are at your charming best and the world is, literally, your oyster. Given this feeling, there is also the potential to act rashly and impulsively. Best to stay away from temptation.

Cancer JUNE 21-JULY 23

Some of your more strongly held beliefs may be challenged and tested this month. This will also coincide with a desire to do more with your life; whether this means to grow in a spiritual, physical, mental or emotional way is totally up to you to decide. You will finally become aware of the limitations that you've been placing on yourself and take steps to remove them.

Leo JULY 24-AUG. 22

There will be no doubt as to your opinion on any matter this month. Make sure to temper this determination with kindness so that you don't alienate those around you. You don't feel compelled to play by the rules this month. Choose wisely which rules to adhere to and which ones beg to be bent.

Virgo AUG. 23-SEPT. 22

You feel as if you want to make a difference in the world around you, but you aren't exactly sure how to go about that. Take your inspiration to help others and to teach, and see where they might fit in this month.

Libra SEPT. 23-OCT. 22

This will be a very busy month for you, Libra. Multitasking will be the name of the game, and when divine inspiration strikes make sure you are in a position to take advantage and act on it. You will be the chief troubleshooter at work and at home, and you will excel at it.

Scorpio OCT. 23-NOV. 21

You will either be everyone's best and brightest blessing or their worst nightmare this month. This is because all of your insecurities are going to surface to be examined, and you will not enjoy it. Learning to love yourself is where it's at.

Sagittarius NOV. 22-DEC. 21

Working solo is your best option if you are given the choice. This is because your energy level is going to outstrip that of all those around you, which others may resent. Shine, be yourself, but don't do so at the expense of others.

Capricorn DEC. 22-JAN. 19

While there may be a few money hiccups this month, you are more than able to take care of them. Trust yourself. In fact, some opportunities will arise for you to make some money using the internet. Go for it. You will be very successful.



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March

From shamrocks to cherry blossoms to pink ties, the DMV is awash with color as we head into spring. You're sure to find an event to attend or a cause to support in March!

The Francophonie Cultural Festival

WHEN: March 5 through; April 1

WHERE: All around DC

COST: Mostly free; some events require an entry fee

ADDITIONAL INFO: Since 2001, more than 40 countries have collaborated each year to present an array of experiences all rooted in the Francophone cultures. Visit dc.about.com/od/specialevents/a/Francophonie-Cultural-Festival.htm for information.

National Harbor Restaurant Week

WHEN: March 2 through 8

WHERE: Participating Restaurants

COST: National Harbor Restaurant Week offers prix fixe lunch and dinner menus. For fast-casual restaurants, lunch will be offered for \$8 and dinner will be offered for \$16; for regular-service restaurants, lunch will be offered for \$20 and dinner for \$35. Visit dc.about.com for details.

Soiree Noir, A Night of Opulence

WHEN: March 11

WHERE: Omni Shoreham Hotel, 2500 Calvert Street NW, Washington, D.C.

TIME: 10:00pm - 2:00am

COST: \$65 to \$100

ADDITIONAL INFO: Soiree Noir will be an evening full of music, hors d'oeuvres, beer, wine and fun! All of the D.C. area's brightest young professionals and rising community leaders will enjoy a night of elegance while supporting a great cause.

ShamrockFest 2016

WHEN: March 12

WHERE: RFK Stadium, 2400 E. Capitol Street NE, Washington, D.C.

TIME: 3:00 - 11:00pm

COST: \$29.99

ADDITIONAL INFO: ShamrockFest 2016 is Washington, DC's Saint Patrick's Day street festival with live music, food, drinks, roving entertainers, craft vendors, an Irish Village, carnival rides, games and much more. ShamrockFest is the largest Saint Patrick's Day party in the region, featuring more than 30 bands and DJs on five stages. Find details at shamrockfest.com.

21 Days to Shine Challenge

WHEN: March 13

WHERE: Hyatt Place Baltimore/BWI Airport, 940 International Drive, Linthicum Heights, Maryland

TIME: 2:00 - 5:00pm

COST: \$15 - \$95

ADDITIONAL INFO: Join Shine the Movement for our official launch and

kickoff for the 21 Days to Shine Challenge. Gather your best girlfriends and join us for a day of food, pampering, massages, fashion, and much more! Each ticket includes admission to the event, access to the 21 Days to Shine Challenge, the Shine Journal, a complimentary five-minute massage, a Shine swag bag and a chance to win various prizes including the grand prize, a photo shoot with the fabulous Lisa Fleet of Glamorous Divas!

The Pink Tie Party

WHEN: March 18

WHERE: 1300 Pennsylvania Avenue, Ronald Reagan Building and International Trade Center

TIME: 7:00 - 11:00pm

COST: \$225 to \$300

ADDITIONAL INFO: The springtime affair in Washington, the Pink Tie Party stylishly marks the end of winter and the official beginning of blossom season. Attendees will be delighted and entertained by delicious food and beverage stations, unique entertainment and the friendly competition of the silent auction. The Pink Tie Party is an event not to be missed as influencers and tastemakers from D.C. and our region's professional, sports, social and media communities come together to celebrate the cherry blossoms as an iconic symbol of international friendship and springtime excitement.

The Style District Brunch

WHEN: March 26

WHERE: Cities Restaurant & Lounge, 1909 K Street Northwest, Washington, D.C.

TIME: 12:00 - 5:00pm

COST: \$40

ADDITIONAL INFO: The Style District Brunch will feature elite fashion industry insiders, and unite fashion enthusiast and press for an endless gourmet brunch and day party. This social will also display award-winning stylists and lavish garments by local and national designers.

National Cherry Blossom Festival Opening Ceremony

WHEN: March 26

WHERE: Warner Theatre D.C., Washington, D.C.

TIME: 5:00pm

COST: Tickets are free but must be reserved online in advance; \$5 processing fee per ticket.

ADDITIONAL INFO: Kick off the 2016 National Cherry Blossom Festival and watch world-renowned performers as we welcome springtime to Washington, D.C., and celebrate the anniversary of the gift of trees from Japan to the United States. Enjoy spirited traditional and contemporary performances in the historic Warner Theatre.

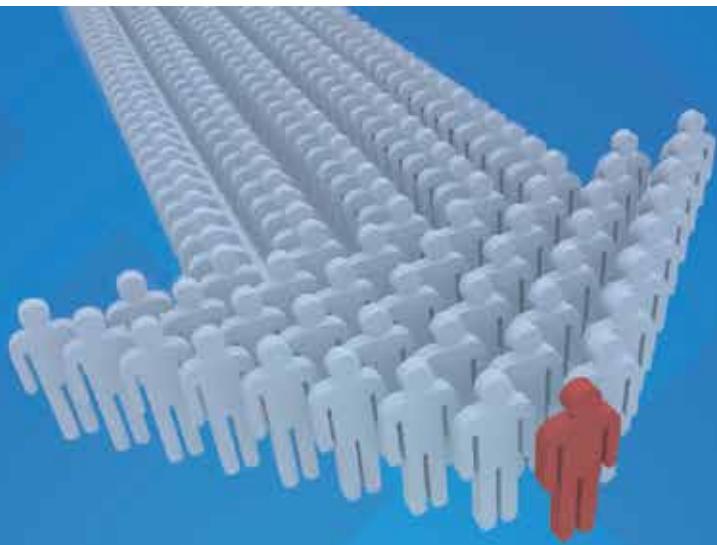
All calendar event submissions must be received by **March 15th** for the April issue and adhere to our guidelines.

E-mail Nancy@HERLIFEDCMETRO.COM for guidelines or to submit entries. **HLM**

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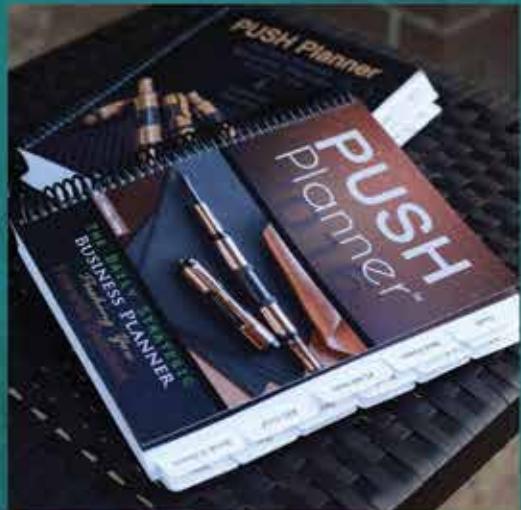
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