

CAROLINA M. BILLINGS



AWAKEN YOUR
EMOTIONAL *and*
FINANCIAL
INDEPENDENCE

*15 Steps to Claim Your Power, Create Your Optimal
Self and Build the Life of Your Dreams*

WELCOME TO THE EVOLUTION OF FEMALE LEADERSHIP

Awaken Your Emotional and Financial Independence

15 Steps to Claim Your Power, Create Your
Optimal Self and Build the Life of Your
Dreams

Welcome to the Evolution of Female Leadership

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Welcome to the Evolution of Female Leadership

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DEDICATION

*To Charlie, my reason, vision, purpose, and reward;
the love of my life, my everything.*

PREFACE

On Women, Independence, and Freedom

No more apologies to anyone by any woman, ever again. In particular, never apologize for being yourself and for going after what you want. For being a fierce defender of your happiness. For honoring yourself the way nobody else will. For putting yourself first and loving every bit of yourself unconditionally.

My story to Independence and Freedom *isn't* a rags-to-riches one. Quite the contrary.

I have walked away from what most people would consider advantaged financial circumstances and security—and I did this not once but three times in my life.

In my early 20s, I walked away from an upper-middle-class family and lifestyle in Latin America and moved to Toronto—one of the most beautiful cities in North America.

In my late 30s, I walked away from a financially secure marriage in the suburbs while, in my late 40s, I walked away from an executive 1% salary without knowing exactly what I was going to do next. All I knew was that I couldn't continue in a toxic environment and a mentally abusive workplace for the sake of money.

My ultimate goal became to start not just a business but a social impact global movement.

Each time I walked away, I was saving my soul, finding my power and claiming my emotional independence. Money, after all, isn't everything, especially if the strings attached to it will compromise your values, keep you afraid, and, most of all, keep you in an emotionally bankrupt state.

Life is juicy and beautiful and it's meant to be lived in full color, savoring and experiencing happiness and joy. The fact that most of us don't make being happy and fulfilled a priority is probably the greatest waste of our humanity.

All this uncertainty led to Powerful Women Today.

For almost seven full years before the #MeToo movement, our little group—which began in my living room after my separation—was championing women, encouraging them to elevate their voices and speak truth to their own power.

I knew there was a different person inside of me after all those years as an activist and entrepreneur, yet I kept playing small. Most women do—at least the women of my generation.

We were taught to get good grades, go to university, get a job, buy a car, get married, have children, get a mortgage, cook, clean, go to work, take care of the kids, grocery shop, go on family vacations, take care of our parents, take care of everyone but ourselves.

Luckily for us, times have changed. Powerful Women Today is a vibrant community of thought leaders taking action to improve their lives. There are so many ways to join us. Be the change, lead the change through Empowered Lifestyle Circles where women all over the world form local and global communities to share knowledge and elevate each other.

Our Empowerment Celebrations are live social learning events that help us gain knowledge and uplift our spirits. Through our annual Fire and Ice Empowerment Celebration our Not for Profit Foundation helps bring awareness and action to end violence against women and children.

Our sold out conferences and workshops champion women's emotional and financial independence. Your voice is our collective voice. Our podcast, magazine, academy, empowerment anchors are created with you and for you.

For female leaders and entrepreneurs our empowerment and leadership aggregate programs are designed to help you grow and activate your economic power. It is through leadership and action that we change the world.

Luckily for us, we are the change that is propelling women to find their greatest gifts and learn to put themselves first so that they can be the best, most unique versions of themselves to the world.

Unapologetically.

A handwritten signature in black ink that reads "Carolina". The signature is written in a cursive, flowing style with a small heart symbol above the letter 'i'.

Introduction

Awaken Your Economic and Emotional Power

Imagine a world where women were empowered to defy limits, transform futures, and ignite change—and, even more amazing, a world where you were fully supported and encouraged to be yourself.

In *this* world, you could express your uniqueness and celebrate your ability to express your creativity without being institutionalized into normality and averageness and rewarded for engaging in somebody else's idea of "good behavior." Women's intellectual contribution to the world would be elevated beyond our imaginations. I know *this* world exists. Not only have I experienced *this* world, but it's the very foundation of our social impact movement at Powerful Women Today.

It's easy to think that a woman living in one of the most peaceful, economically stable, woman-friendly countries in the world would think that. Even my upper-middle-class upbringing, the color of my skin, and the fact that I'm a non-visible minority have, at times, allowed others to assume that I have a white-privilege advantage and naiveté towards the real struggle women encounter, creating a flaw in the vision of Powerful Women Today as a utopian fantasy.

I want to share a couple of things about myself that I feel are important as we embark upon this journey. I hope to earn your trust as I guide you in self-empowerment.

Up until a few years ago, I was quite all right with having others take care of me.

I grew up in Latin America in the early 1970s—a world where men were men and women were women. A world where men went to university to get an education, while women went to university to meet a husband. A world where fathers treated their daughters like princesses—which, sadly these girls grew to believe was their identity. A world where outer appearance was everything. Where you were to smile and be beautiful and gracious at all times. Where if you were a good girl and got with the program, the life designed by your family—and, afterward, your husband—was one of comfort and security. It was a beautiful golden cage.

I lived most of my life being taken care of, which I thought was not only a blessing but the way things were supposed to be for a woman.

**What I didn't realize is that letting others take care of me
wasn't a privilege. It was a trap.**

It was a “trade-off”— convenience and safety in return for my power and independence. It was a false sense of security. Most of all, it was a false sense of identity.

I was fortunate enough to have received an amazing education from the very beginning. Attending an all-girls school gave me the opportunity to enjoy the best (and worst) of “girl world.”

I looked different from everyone else. My light skin (almost Caucasian in appearance), red hair, and freckles made me stand out — which, of course, prompted ridicule, shame, and a feeling that I didn't belong.

My family was very different.

I grew up in a blended family, though we didn't call it *that* at the time, it wasn't common and certainly it wasn't normal.

My father was considerably older than my mother, highly educated and financially affluent.

My mother was almost *30 years* younger than he was. She had been a nurse at a hospital where my father had been one of the founding doctors. She was an extremely beautiful woman. Her beauty gave her a sense of worth and it was the only currency she understood her whole life.

Not only was a balance of power non-existent between my father and mother, but an imbalance was implied and experienced on a daily basis. Needless to say, during my formative years, I *didn't* learn much about empowerment or having a voice as a woman.

So, my early lessons were that outer beauty is everything. That if you're a good girl, you'll be rewarded and treated like a princess. A man will protect you. You must do whatever it takes to belong and be liked.

I used to buy my way into the group and popularity, always giving away gifts and personal belongings so that I would be accepted and liked — and it worked.

While by today's standards my father would be regarded as a misogynist, who saw women as accessories and ornamental extensions of the men in their lives, he loved us and showed his approval every day. He was a product of his time.

He used to pick me up from school daily, and every day he would bring me a small gift — which, eventually, someone would want and ask for and which I would give away. It was quite the vicious cycle.

However, he did instill in me the value of education. He encouraged me to achieve the most that I could and he emphasized how important it was for a woman to be worldly and educated — so that she would look good and be able to carry on a conversation.

The values I learned created the rules in my life. During my teenage years, there was a civil war in my native country and, as a result, I was sent away to school in the United States: St. John's Academy in Plattsburg, New York.

It was the first time I saw girls behaving so confidently and casually with boys. They didn't always wear dresses and they could be as loud and boisterous as the boys.

Being the *only* Latin American foreign student (now that I think about it, there was also only one black family ... not the most diverse environment for sure), I quickly assimilated somewhat to my new world. I didn't realize how much I had changed because of it until I returned to Latin America years later to begin university once the war had ceased.

It was the first time I truly saw how women behaved and how they were treated, not as equals but as extensions of their boyfriends, husbands, or families. I had such a difficult time readjusting. My father had died at this point and my brother was now a lawyer, married with his own home.

It was only my mother, the housekeeper, and me at home now. We represented an oddity, as we were in a house full of women, with no men in charge, although my brother tried to fill the role of father and partner in-kind to my mother. She wasn't in control, nor do I believe the experience empowered her. She soon married several more times, which I believe had more to do with her desire to not be alone rather than with the pursuit of love.

Feeling at odds with my newfound assertiveness and my cultural surroundings, it wasn't long before I returned to North America to continue my post-secondary education. I came back to an ecosystem for women that I felt more comfortable with.

However, I was still completely ill-equipped to take care of myself once I exited the safety of student life and being bankrolled by my family.

I don't want to sound ungrateful, as they financially supported me generously. The rule was that the help would continue until I got married and had a husband to take care of me.

So, at age 22, after finishing school, I got married.

That was the program and what was expected of me. I married someone almost 10 years older than I was — someone who loved the traditional role of men and women in relationships. The golden cage was a home I recognized.

I must admit that, unconsciously, I was quite all right with — if not eager about — once again surrendering my power for comfort and safety. The relationship worked at the beginning. I did enter the marriage willingly, though not as an equal.

It was what Eric Fromm refers to as a *parent-child* relationship. My husband and I were married for 18 years. I would dare say that our first decade together was good. I began my career in finance at the entry-level, moved to the suburbs, and eventually had a son. All was as it was supposed to be.

But then something weird happened. As I began to advance professionally and enter my 30s, I began to grow up emotionally and intellectually.

Professionally, I had reached the level of Director of Finance and Human Resources at a mid-size business. I was the only woman on the executive team. I experienced a toxic, misogynistic environment with comments like “*Would you just agree with her so she will shut up*” (from the CEO to other executives) or having an executive give an expletive-riddled rant and later say, “*Sorry, Carolina*” (as in, he was sorry that I had heard it, not that it was said).

Still, my opinion was valued and I learned to have a voice at the table, always supported by solid evidence and data so that it wouldn’t be dismissed as emotional or as my being too nice.

In my imperfect professional world, I was allowed to grow. Better yet, I *found* a way to grow. I was learning to be “one of the guys” but was still being respected as a lady (at least, enough to be apologized to for crude behavior).

At home, however, my newfound voice and assertiveness didn’t go over as well. I was asking for an equal seat at the table in my marriage, which wasn’t part of the plan.

The more I grew and experienced professional success and leadership, the more trouble began to brew at home. Even small things — like getting my own credit cards to establish my own personal credit — were encountered with resistance and, at times, ridicule.

Over the next eight years, my confidence and leadership continued to grow and my marriage continued to suffer because of it. The part I did not realize was that even though I knew I did not enter my marriage as an equal as (almost a decade younger, new to my adopted country and without the support of my family easily available) I was not meant, welcome or encouraged to become one. Some people are not interested in having an equal as a partner. The more successful, confident and assertive I became the more I would be second guessed and belittled often in front of others. Especially when praised by others.

One of my core values, which we will work on in subsequent chapters, is *happiness*.

It then became a personal rule that I would rather be *happy* than right. Two things were happening—yes, I was avoiding conflict with a controlling person at all costs, but it wasn’t making me happy and I was certainly giving up my power and sense of

self each and every time I backed away. The walls kept closing in on me and my sense of self-worth was almost non-existent.

At age 40, I bought my freedom. My first husband is a strong, controlling, big, Anglo-Saxon, white-privileged, over-confident man with residual imperialistic belief systems. I should say he was at the time.

To tell the truth, I was afraid of him when he was mad, I was afraid to make him mad. He isn't a monster; he can be one of the most generous and protecting men I have ever known. He was a great provider for my son and me, but I didn't feel psychologically or emotionally safe, nor did I care to go against the grain and awaken his wrath.

Even though I was an executive during the day, I had no say over finances or major decisions at home. Sometimes, it felt I had no say over *any* decisions.

How did I buy my freedom? By understanding that he *always* had to win.

To protect myself and my son, I knew I couldn't expect an equitable separation and that fighting wasn't one of my core values, it still isn't. So, I made the conscious choice to let him get the majority of our assets in exchange for a lump-sum payment. I walked out of that relationship with my clothes, personal belongings, and personal investment portfolio.

Why would I do that? Because I wanted my son to have access to his childhood home, which I knew I couldn't and didn't want to financially carry on my own. I

didn't take any of the furnishings because I didn't want my son to walk by the outline of where the couch used to be.

Refusing to fight over money not only saved us a lot in legal fees but, most importantly, allowed me to protect what I cherished most: a happy family for my son, independence for myself, and the confidence that no matter what, I knew I could take care of us.

By refusing to fight I took away his power over me. I took away his ability to control the outcome. When safety is a concern, be it emotional, psychological or physical, fighting over money is adding fuel to a fire that only increasing the danger. Even now, writing this book, the friend helping me read the manuscript was worried about me, about my safety at telling my story. My answer, I am not afraid any more.

At age 40, I was completely inexperienced in terms of how to take care of myself. In the early years, I still relied a lot on my ex-husband. Because of the way I chose to exit, he wasn't bitter or vindictive, nor did he understand his role in the conflict. He was hurt and 100% sure I wasn't going to make it on my own.

The lessons I learned in the decade following my separation and subsequent divorce, plus my return to school to earn my master's degree and pursue my Ph.D., have allowed me to develop proven strategies that work for achieving the goals and the life of one's dreams.

There are a number of powerful lessons I learned when I finally found my courage and my voice.

- Nobody can empower you but yourself. Empowerment can't be gifted; it's a transformation from the inside out.
- You have to do more than believe it; you have to be it. Walk the talk. It's the only way.
- What are you willing to die for? More importantly, what are you willing to live for?
- Freedom is not free.
- You can't have it all—at least not at the same time. Life is a series of choices, a plethora of perpetual small decisions that become forks in the road.

Our Greatest Fear

Our greatest fear is not that we are inadequate,
but that we are powerful beyond measure.

It is our light, not our darkness, that frightens us.
We ask ourselves, Who am I to be brilliant,
gorgeous, handsome, talented and fabulous?

Actually, who are you not to be?
You are a child of God.

Your playing small does not serve the world.
There is nothing enlightened about shrinking
so that other people won't feel insecure around you.

We were born to make manifest the glory of God within us.
It is not just in some; it is in everyone.

And, as we let our own light shine, we consciously give
other people permission to do the same.
As we are liberated from our fear,
our presence automatically liberates others.

Author: Marianne Williamson



“You’ve always had the power, my dear, you just had to learn it for yourself.”

– Glinda (The Good Witch), *The Wizard of Oz*

One of my favorite movie moments in *The Wizard of Oz* is when, finally, they reach the Emerald City, where they speak to “The Wizard,” who is very intimidating!

But, ultimately, they find out that The Wizard is just a normal middle-aged man who had been projecting an image of something that looked intimidating.

Then, my favorite scene occurs. Dorothy is perplexed that she came all that way and was still unable to get home. Glinda (The Good Witch) appears and Dorothy shrieks in frustration, “Will you help me?!” Glinda tells Dorothy that **she doesn’t need to be helped any longer. She has always had the power to go back to Kansas.** “I have?” Dorothy asks. The Scarecrow exclaims, “Why didn’t you tell her before?!” Glinda responds, **“She wouldn’t have believed me. She had to learn it for herself.”**

Chapter 1

The Empowerment Revolution

What do women want?

I often hear men asking this question as if it's a big mystery. I'm shocked that they are still shocked! What do we want? **Think about it:** *We want the same things men want.*

Women want to be heard, to be successful, to be valued and respected, to feel safe.

Women want to win, to create wealth, to feel secure, to be and feel loved, to feel validated and desired, and many, many more things. Women aren't a *think-block*; different women want different things.

The real questions are: How do women want it and what role do power and empowerment play in that?

"A woman with a voice is, by definition, a strong woman."
Melinda Gates

Why female empowerment matters now more than ever

“It is a glorious time to be a woman.”¹ In our recent history (the last 100 years), there has never been such an opportunity for women to realize the success they desire and demand the respect they believe they deserve.

Every day, barriers for women are broken—from entire cockpits in commercial airplanes having all-female crews, to government coalitions in developed nations being comprised of all women, to having the greatest number of women entrepreneurs in our history.

It’s important to celebrate these achievements. It’s just as important to look beyond them.

What women have become in recent decades is the backbone of corporations, as they provide most of the administrative and operational support. Women are the bricklayers of corporate cathedrals built for the benefit and profit of others.

Corporate institutions have been able to keep women in a *security-induced* coma because full-time employment has provided some sense of security and order. Women were led to believe that if you were a good soldier and waited your turn to work your way up the corporate ladder, your chance would come.

Women's earnings didn't match their abilities but that, too, was a reality that could be patiently suffered. After all, marriage meant that two of you would be carrying the economic burden of paying down a mortgage and raising children.

Yet in North America today there are nearly 13.6 million single parents who are raising more than 21 million children. Single fathers are far less common than are single mothers, constituting 16% of single-parent families. Eighty-four percent of single-parent households are supported by women.

Patient suffering doesn't stand up as a viable strategy under this reality.

Under the cover of diversity and inclusion, the world is going out of its way right now to proclaim the advancement of women. Dare to look deeper.

One of the biggest employers (it rhymes with *glamazon*) just tripled the number of women at the top of its leadership. Impressive! Until you realize that the number went from one to three.

Living an empowered life

Although we should celebrate the advancement of women into prominent and publicly powerful positions, it's important to be aware that this has not always translated into the ability to realize a mass impact for other women.

There is a distinct difference between being powerful and *being empowered*.

Being powerful means having the ability to control or influence people or things.

Being empowered is having the knowledge, confidence, means, or ability to do things or make decisions for yourself. *Being empowered* will lead you to experience power in your life. It may not necessarily be represented as power over others but, because you're empowered, you get to decide what being powerful means to you.

This talk of power can leave both women and men feeling uncomfortable. Not every woman (just like not every man) is interested in power, being powerful, or exerting power.

Being empowered is about living a life of choices: knowing what you want and why you want it, as well as feeling confident enough to get it.

It may not necessarily be power that you seek. It could be a happy marriage, successful relationships with your children, or whatever goals you set for your life.

Empowerment is about not settling for what others think you deserve.

Powerful Women Today is an economic empowerment movement. It's a self-love, self-reliance, confidence-building movement. It's about equality and prosperity for women. By championing women's emotional and financial independence, Powerful Women Today champions women's empowerment of choice.

It's critical to understand that "equal" *doesn't* mean "same."

The issue here is about equal rights and equal access to opportunities. Men and women don't have to be the "same" physically to have the right to equality. I'd love

to see that argument (i.e., that women and men aren't the "same," so they can't be equal) disappear forever. It's a demonstrably misguided one.

One of the results of the first wave of feminist movements of the 1970s was that women felt they could be equal to men. More and more opportunities began to open for them.

However, in the process, somehow it seems that women understood that to be equal to men, they had to become the *same* as men by taking on masculine attitudes, behaviors, and appearances.

Being feminine and being powerful didn't seem to be *mutually inclusive*. You had to look like a man, work twice as hard to earn half the respect, and, to a large degree, make men forget that you were a woman.

You were to be genderless, which, in fact, meant you were supposed to be one of the boys. You were given a seat at the table but you had to play within a patriarchal system designed by men.

To be seen as team players, many women adapted to this environment and, in the process, became oppressors of other women or perpetuated behaviors that benefited men.

The current wave of women is waking up to their power and saying, "This doesn't work for me." They want equal rights and equal opportunities but also the ability to express themselves as they see fit.

What Powerful Women Today stands for is *equanimity, not sameness, for men and women. We want the opportunity to think for ourselves and make the decisions that best serve our personal interests and honor our personal values without judgment or exclusion.*

The pervasive message that women have heard for decades from the media, society, and our patriarchal culture is “*you are not enough.*”

Not thin enough, young enough, smart enough, pretty enough, sexy enough, good enough. Most horrifying of all is that we have grown to believe it and make it our internal message.

It’s from this haze that *women are waking up and finally saying no to systemic oppression.* Women are finally saying, “*This is NOT good enough for me. This job is not good enough for me. This relationship is not good enough for me. Your idea of me is not good enough for me.*” They’re getting their heads out of the sand and taking charge of their lives.

The new “F” word

In the nine years since the founding of Powerful Women Today, I have had the opportunity to speak to thousands of men and women on the subject of women’s empowerment.

What I get asked the most is whether our movement is about feminism, which seems to be one of the most divisive words in our current discourse.

For some men, the term conjures images of bra-burning, men-hating, angry women coming to take away males' power. Their first instinct is that these women must be stopped and silenced.

For some women, the word "feminism" seems to instill fear and instant disassociation, as they don't want to participate in anything so gender-centric. Also, some women simply don't want to outshine their male counterparts because they're gripped by the biggest fear of all: *the fear of being left alone, without love and the approval of others.*

So, to answer the question I get asked the most: No. Our Movement is about Personal Leadership.

How is that different from being a feminist?

First, let's understand what feminism is meant to be. If you look up the definition of "feminism" in the dictionary, you'll see these statements:

Feminism is:

1. The advocacy of women's rights on the basis of the equality of the sexes
2. The theory of the political, economic, and social equality of the sexes
3. The belief that men and women should have equal rights and opportunities
4. The doctrine advocating social, political, and all other rights of women equal to those of men

Feminism, at its core, is about the equality — *not* the “sameness”—of men and women. So many people offer up the argument that women aren’t the “same” as men, so there can’t be equality. In other words, because their bodies are different (many say that women are “weaker”) and because men and women have different physical capabilities, equality *isn’t* possible.

"There is no limit to what we, as women, can accomplish."
Michelle Obama

A culture of revolution among women

We are witnessing the perfect storm. It has never been easier to communicate with the masses and hold people accountable for wrong-doing. To hush anything, you have to either be really powerful, be very rich, or keep your prey isolated from the rest of the world.

Social media, plus a camera and recording capability on every cell phone, have helped level the playing field and hold some of the powerful accountable putting the rest on notice.

The age and sex composition of the population living alone has also changed considerably over the last several decades.

In 1981, over three times as many senior women (aged 65 and over) as senior men were living alone. Solo-dwelling women aged 35 to 64 also outnumbered their male counterparts.

In the decades that followed, the number of men living alone grew at a faster rate as compared to their female counterparts, particularly among those aged 35 and over.

By 2016, more men aged 35 to 64 were living alone than were women in the same age group, and the gender gap in the senior solo-dwelling population had declined to a ratio of 2.2 senior women living alone for every senior man living alone.²

Compounding that is the fact that women outlive men by an average of six to eight years, which means that women must have the financial capacity and strategy to retire alone.

Empowerment as a grassroots movement

Luckily for all of us, the female empowerment movement is shifting from known structures and ecosystems to grassroots movements. For the everyday woman, the question becomes: *Is everyone ready to seize and survive what at times feels like a female stampede and a fire hose of opportunities?*

Me too.

Suggested by a friend: "If all the women who have been sexually harassed or assaulted wrote 'Me too.' as a status, we might give people a sense of the magnitude of the problem."



Alyssa Milano 
@Alyssa_Milano

If you've been sexually harassed or assaulted write 'me too' as a reply to this tweet.

3:21 PM · Oct 15, 2017

 68,333  25,115  53,683

Social media is the catalyst for the shifting of women's narrative. "There is no such thing as good or bad, everything is good and bad." We have experienced the devastating effect that social media has on women—from the danger of being stalked, to social marginalization through cyberbullying, to depression and addiction by

observing seemingly perfect lives online, to getting into debt or mistaken consumerism as a means of trying to attain fulfillment and status.



160 characters that changed modern history for women

With 160 characters, Alyssa Milano's post ("If you've been sexually harassed or assaulted write 'me too' as a reply to this tweet"), which followed activist Tarana Burke's post, toppled some of the most powerful men in several industries and opened the floodgates, making women feel free to share their stories and say NO MORE.

Those 160 characters have changed modern history for women. They gave birth to the #MeToo movement — a movement that's now facing a harsh punitive backlash from men in power.

Other grassroots movements that have opened the floodgates are:

- #SheInspiresMe – Twitter’s Celebrating International Women’s Day, March 23, as decreed by the UN Women’s Forum.
- #LeanIn – Google’s Sheryl Sandberg—the first voice to put the onus on women.
- #WomensMarch – In 2018, more than 500,000 women marched on Washington, D.C. in the United States and many more marched in major cities across the world! In fact, experts estimate that 4.2 million people marched in order to make their voices heard.
- #MeToo movement

The backlash to female empowerment movements by men and women

Many articles have been written about this. Here are some recent ones.

21% of men say they’re afraid to hire women after #MeToo. Megan Rapinoe isn’t having it: <https://www.cnn.com/2019/12/11/21percent-of-men-are-afraid-to-hire-women-megan-rapinoe-isnt-having-it.html>

As a woman, I find it interesting that men are now having to face some of the same anxieties and dangers that women and minorities experience in the workplace. I guess it’s all part of the equalizing effect of female empowerment.

**Mistaking being in a position of power and leadership
with being empowered and a leader**

What are the main factors holding back women? What holds you back?

What others think	* _____
What you think	* _____
Fear of failure	* _____
Taking risks	* _____
Fear of being alone	* _____
Other women	* _____

References:

- Merriam-Webster Dictionary: single parent, noun

Chapter 2

How Much Power Do Women Really Have?

“Men may have the power, but women are more powerful.”¹

Numerous studies have confirmed that women are physiologically and biologically better-wired for survival in harsh environments than are men.

Whether in terms of famine, overall lifespan, the survival of slavery, and the ability to adapt to change, women have outperformed men throughout history. Women may indeed be the superior species on paper.

However, societal and cultural oppression have suppressed women’s ability to utilize their strengths to gain the confidence and the belief in self-agency necessary to claim their power and status as leaders.

***How can this be? How can women be better-equipped than men
yet have just begun to awaken to their empowered selves?***

Innate abilities such as physical strength, risk-taking, and independent thinking (and some may even say selfishness and for-the-moment-thinking) have given men the advantage up to the current digital technology age.

Up until the middle of the 20th century, women's strengths — such as collaboration, communication, and empathy — were our weaknesses. Technology has been a catalyst blurring some of the gender-specific requirements and, to a large degree, has become women's greatest equalizer (although, generationally, technology is one of the biggest barriers for Baby Boomer and Generation X women).

We indeed have *come a long way baby*
Yet the breakthroughs made by women are still very small
Don't let the headlines fool you, we have a long way to go
Mass change for all must happen at the grassroots level

Insights into the state of female power

In corporate leadership

“Fewer Women Run Big Companies Than Men Named John”

In 2015 the New York Times created the ***Glass Index Report*** based on a report created by the consulting firm Ernst & Young.² Among chief executives of S&P 1500 firms, for each woman, there are four men named John, Robert, William, or James. We're calling this ratio the Glass Ceiling Index, and an index value above one means that, combined, Jims, Bobs, Jacks, and Bills outnumber the total number of women, including every woman's name, from Abby to Zara. Thus, we score chief executive officers of large firms as having an index score of 4.0.

Entrepreneurship

“Although women-owned firms represent 39 percent of all businesses, they’re responsible for only 8 percent of employment and 4 percent of revenues.”⁴

A study commissioned by American Express⁴ provided some inspiring statistics about the rise of female entrepreneurship. The American Express report argues that if employment and revenues kept pace with the number of women-owned firms, women would be making an even larger contribution to the economy.

Fair enough, but do women business owners face bigger challenges than their male counterparts? And do economic metrics provide the whole picture as a measure of success for female entrepreneurship?

In the past year, 163 million women worldwide started businesses, while 111 million women currently operate established businesses. Women's ownership of established businesses grew by eight percent. The gender gap (that is, the ratio of women to men participating in entrepreneurship) shrank by five percent. According to the Global Entrepreneurship Monitor's (GEM) *2016-17 Women's Report*, things are getting increasingly better for female business owners.³

Professional and entrepreneurial women face similar challenges, from a lack of mentors or advisors to the perpetuation of their roles in terms of serving as the primary caretakers of children and handling household responsibilities.

Politics

There is established and growing evidence that women's leadership in political decision-making processes improves those processes.⁵ Women demonstrate political leadership by working across party lines through parliamentary women's caucuses—even in the most politically combative environments—and by championing issues of gender equality, such as the elimination of gender-based violence, parental leave and childcare, pensions, gender-equality laws, and electoral reform.⁶

As of February 2019, only three countries had a female representation of 50% or more in single or lower houses of parliament: Rwanda with 61.3%, Cuba with 53.2%, and Bolivia with 53.1%; meanwhile, a greater number of countries have reached 30% or more.⁷ As of February 2019, 50 single or lower houses were composed of 30% or more women, including 22 countries in Europe, 12 in Sub-Saharan Africa, 12 in Latin America and the Caribbean, two in the Pacific, and one each in Asia and the Arab States; over half of these countries have applied some form of quotas (either legislative candidate quotas or reserved seats) that have created space for women's political participation in national parliaments.⁸ Gender balance in political participation and decision-making is the internationally agreed-upon target set in the Beijing Declaration and Platform for Action.⁹

“Women belong in all places where decisions are being made.”
—Ruth Bader Ginsburg,

Economic power

Globally, women are paid less than men. We all know this statistic like the back of our hands. The gender wage gap is estimated to be 23%. This means that women earn 77% of what men earn, though these figures understate the real extent of gender pay gaps, particularly in developing countries, where informal self-employment is prevalent.¹⁴ Women also face the motherhood wage penalty, which increases along with the number of children that a woman has.¹⁵

What is seldom discussed is that not only are women paid less than men but they're also more likely to hold positions that pay less and to earn less as entrepreneurs than their male counterparts. Yet women buy over 80% of all U.S. goods and services. Globally, women account for \$20 trillion in annual consumer spending. Most of the income growth in the U.S. during the past 15 to 20 years is attributed to women, according to the consumer specialist firm Nielsen.

Women are earning more because they're becoming better educated. By 2028, they are expected to make more than men. Women can also be invaluable customers; 92% tell others about deals and items they find. The danger lies in what women are spending their money on, their rate of savings, their retirement preparedness, and the percentage of women raising children on their own.

“70% of the world’s poor are women” UNDP

Women’s economic equality is good for business. Companies greatly benefit from increased employment and leadership opportunities for women, thereby finally shattering the *glass ceiling*. This has been shown to increase organizational

effectiveness and growth. It's estimated that companies with three or more women in senior management functions score higher in all dimensions of organizational performance. Likewise, in entrepreneurship, providing greater support and finally breaking through the *glass door* to funding and resource opportunities. The glass door is the high threshold for qualifying for business loans and venture capital that usually disqualifies women from accessing seed capital.

It's also imperative that women increase their financial literacy, re-evaluate their spending habits by adopting an *investment mindset* towards their purchasing and consumption habits, and adopt an *independent woman's* financial strategy. These steps are fundamental to the awakening of female economic power.

Society

“Women are becoming the men we wanted to marry.” – Gloria Steinem

Over the past 100 years, there have been defining moments that have taken women's empowerment to the next level. Here are some that I think were responsible for slowly turning the tide.

Women's suffrage – This is the right of women to vote in elections. Beginning in the late 19th century, in addition to working for broad-based economic and political equality and for social reforms, women sought to change voting laws to allow themselves to vote. Beyond merely providing women with the legal ability to vote, the suffrage movement promoted civic action among newly enfranchised women through such organizations as the League of Women Voters—the new arm of the now-defunct National American Woman Suffrage Association (Adams 1967). Seen

as a means to an end rather than an end in itself, suffrage gave women a voice and greater ammunition with which to make a difference on local and federal levels (Kraditor 1965).

Unionized labor – Without debating the socio-political role of unionized labor, it's hard to ignore the fact that unions provided some of the earliest opportunities to narrow the wage gap between men and women. The relationship between unions and narrower gender wage gaps makes sense if you consider that collective bargaining agreements often establish many of the policies proven to combat gender pay disparity. Women and children were greatly protected by the new labor laws and employment standards that unions introduced in the early 20th century.¹⁴

Birth control – Enter the Sexual Revolution. As it turns out, it was bigger than just sexual freedom. The Sexual Revolution became the catalyst for women to choose from easily accessible, widely available contraceptive methods so that they could control when they'd have children and how many children they'd have. This meant a woman could be better poised to take on roles *outside* the domestic sphere. These changes had profound consequences with respect to women's lives and positions in society. Such control also led to less stringent gendered roles and norms within households. Additionally, access to contraception has contributed to the increasing number of women worldwide who are becoming educated and joining the labor force or becoming civic and political leaders. Today, most women around the globe want to have fewer children than did women 40 years ago.¹⁵

This is evidenced by the dramatic decline in the average family size in many countries—often a result of women's voluntary use of contraception.

According to the International Centre for Research on Women, in 1960 the average Egyptian woman had 6.6 children, while in 2008 she had only three. That same year, 60% of women used contraception, compared to 25% in 1970. Similarly, in Colombia, the average woman had 6.7 children in 1960, whereas in 2009 she had only 2.4. Meanwhile, in 2005, 78% of Colombian women used contraception, while only 21% did in 1970, according to the UN Women's Indicators and Statistics Database.¹⁶

Education – This is the main factor affecting the development of any country and the people of that country. According to the Malala Fund¹⁷, more than 130 million girls worldwide aren't in school. Without an education, these girls will often marry and have children at a young age, work in unpaid or low-paying positions, and rely on their husbands or families for economic support. Without an education, their futures—and those of their families—are limited.

“Education is the key to women’s empowerment. Through it, women have better access and opportunities in the workforce, leading to increased income and less isolation at home or exclusion from financial decisions. With an education, women are able to live their dreams by pursuing their own goals and values.”

Unpaid second shift – Even when women have access to education, other factors can make it difficult for them to take full advantage of those opportunities. Women and girls still carry the cultural burden of being the primary homemakers and caregivers. This *unpaid second shift* means that they have less time and energy to dedicate to their studies. When women are the sole providers for their families, as is often the case with survivors of domestic violence, the combination of household,

financial, professional, and educational responsibilities is even more difficult to manage.

**“Women are not going to be equal outside the home
until men are equal inside it.”**

Divorce – Love isn't dead but is marriage? A recent study by the American Sociological Association¹⁶ found that women initiate two-thirds of all divorces—a staggering 69%, to be exact. An even higher rate of 90% of all divorces are initiated by post-secondary educated women. It's hard to avoid the consequences that gender inequality and psychological and physical safety play in a marriage. Interestingly, men and women in non-marital relationships are equally as likely to want to call it quits—even those already living together. The study reports, *“Non-marital relationships lack the historical baggage and expectations of marriage, which makes the non-marital relationships more flexible and therefore more adaptable to modern expectations, including women's expectations for more gender equality.”*

**“Every woman knows the power of the sacred feminine. The question is how
are we honoring it. How do we honour our inner divine?”**

Religion – Most religious scripture subscribes to the notion of equality, yet all the dominant religions promote and practice inequality. Women have experienced this sense of inequality throughout the ages. It's manmade and, therefore, must be undone to usher a new order into our world. This will safeguard the rights of women and promote an atmosphere in which no one is “less” because of gender. It seems

that secular spirituality has provided women with an empowering space in which to practice their connection with the inner self, without the trappings of rules and the ritual perpetuation of a patriarchy that no longer resembles our world. Religion itself, more often than not, has a positive message of hope and kinship; however, it is primarily male-centric in its narrative.

Social justice – The UN Women forum is widely accepted as the global leader in the advancement of women’s rights. Missions and visions such as “Gender equality is a shared vision of social justice and human rights. Women’s rights are human rights and human rights are women’s rights” have given women around the world a global, united voice. UN Women supports UN Member States as they set global standards for achieving gender equality and also works with governments and civil society to design the laws, policies, programs, and services needed to ensure that the standards are effectively implemented and truly benefit women and girls worldwide. It works globally to make the vision of the Sustainable Development Goals a reality for women and girls and stands behind women’s equal participation in all aspects of life, focusing on four strategic priorities:

- Women lead, participate in, and benefit equally from governance systems.
- Women have income security, decent work, and economic autonomy.
- All women and girls live lives that are free from all forms of violence.
- Women and girls contribute to and have greater influence in building sustainable peace and resilience, and benefit equally from the prevention of natural disasters and conflicts and from humanitarian action

As great as the UN Women's forum is, the biggest and most rapid impact we are seeing with respect to the empowerment of the female voice is occurring at the grassroots level.

This means that every woman is taking control of her destiny independently AND united through social justice movements such as #MeToo, #TimesUp, and, of course, #PowerfulWomenToday. This book is a work of love that seeks the empowerment of every single woman from the inside out, leaving no woman behind.

“You may write me down in history with your bitter, twisted lines. You may tread me in the very dirt, but still, like dust, I'll rise.” Maya Angelou

Reflection:

Did any of these statistics surprise you?

In what ways do you believe women are powerful?

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Chapter 3

Claiming Your Power

What do you want? What are you prepared to do to achieve it?

If you're reading this, you're likely looking for a change in your life. Perhaps you're experiencing inner turmoil and feel like you just can't go on as you are.

Being ready for change is a good thing but, for that change to truly take hold, it's extremely important to examine *how* you got to this point.

Why?

Because it's common that when people attempt to change, they end up right back in the same place where they swore they'd never find themselves again.

How many times do we end up maxing out credit cards that we worked so hard to pay off? Or regaining the weight that we exercised so diligently to lose? Or attracting the same type of man, almost as they're all the same man but with different names?

You must identify the patterns that are affecting your life because if you don't understand and correct these patterns, they'll end up sabotaging your future efforts.

Our immediate first step in attempting change is to tackle the *outside elements*. We stop the bad relationship, we go on a diet and overnight – change the way we eat, or

we save our money and pay down a credit card. However, change can be a difficult process and the temptations of past patterns can be too alluring.

In mindfulness, you learn that the *teacher*—in this case, the outside experience—keeps reappearing until the lesson is learned. And because the outside occurrences are often the results of our own actions, they're manifestations of our *internal* self-fulfilling beliefs.

Anything generated from the inside out is the result of our *belief system* and is a way to prove to ourselves that we aren't crazy by confirming, through manifestation, what we already believe.

The second reason we keep falling into the same patterns is that we keep using the same tools and information over and over.

This is where *reverse engineering* comes into play.

Through reverse engineering, you'll be able to identify the tools needed to achieve your desired goal and identify any missing resources and skills that will help you achieve it.

Reverse engineering will also highlight what you may have been doing wrong or what assumptions you may have in your belief system that are either sabotaging your goals or impeding your ability to create a blueprint for success.

Consider this sequence:

Belief systems drive personal values. Personal values make our personal rules. Personal rules drive our behavior. Our behavior creates habits. Our habits create results that, more often than not, confirm our belief systems, which, in turn, drive our personal values, which make our personal rules, which drive our behavior, which creates habits and then results that, once again, confirm our belief systems.

And around and around we go. This can become a vicious or virtuous cycle.

But what if your belief systems are *wrong* to begin with? Or your values are *out of date*? Or the rules that you make *aren't* true? Or you *aren't* happy with the outcomes in your life, which, along with your belief systems, create not only your reality but your quality of life, happiness, and fulfillment?

It could be that part of the formula generating the outcomes is no longer valid and that one of various parts of this self-created road map doesn't serve you anymore.

**We can't pack for a new journey in life before we unpack
what is no longer needed in our personal tool kit.**

About belief systems

The official definition of a belief system is “an ideology or set of principles that helps us to interpret our everyday reality.” This could be in the form of religion, political affiliation, philosophy, or spirituality, among many other things.

These beliefs are shaped and influenced by a number of factors. Our knowledge of a certain topic, the way we were raised, and even peer pressure from others can create and shape our belief systems.

The convictions that come from these systems are a way for us to make sense of the world around us and to define our role within it.

The unofficial definition of a belief system is “*all the outside information given to you before you were old enough to know better.*”

Think about it: Racism is a belief system, hatred is a belief system, and misogyny is a belief system. Arrogance, victimhood, fairness, and unfairness are all learned behaviors.

Our environment and our early teachers—usually our parents, family, friends (as we grow a bit older), books, media, and good old advertising ... all these voices and messages are internalized and vary from culture to culture, household to household.



This is a fun exercise to try: Did you know that all your belief systems belong to a person you can name in the course of your life? It's as if you have all these people speaking on your behalf *inside* your head.

When I'm working with clients and a belief system pops up (like, "I suck at relationships"), we work our way back to its origins. Without a doubt, it comes down to a person either saying it or role modeling it until the belief became internalized.

Once we identify it as a limiting belief, we give it the name of the original author. I'll say, "Ah, I see your grandmother has joined us," and my client will usually laugh and recognize that they're just speaking learned behavior and not necessarily what *they* think or something that's true.

The crazy thing is that those messages we internalize as our truths have nothing to do with us. They're somebody else's truths, which, in turn, were internalized by our teachers through their own osmosis, thereby creating a domino effect that can paralyze **generations**.

This is why, in my opinion, continuous education *past* young adulthood is so important.

It doesn't always have to be formal education. The world changes so fast that we are destined to be lifelong students anyway.

What happens when you continue learning is that you keep getting independent information, modeling, thought-provoking facts, or opinions that can challenge what you have grown to believe. This way, you're creating your *own* independent belief system and not simply living an inherited, pre-formatted view of the world.

Why are we spending so much time talking about belief systems? Because they're the difference between you facing a red, green, or yellow light in the journey towards attaining your best self.

You may be thinking, "*I am empowered,*" "*Nobody is stopping me from doing anything I want to do,*" or, "*Everything I do, I do because I want to or because it has to be done.*"

Are you sure about that?

That there isn't an area of your life that you wish you could expand and see how far you could go?

Go ahead, test it. We *don't* often recognize our chains until we try to fly.

Simply said, if you have a goal or a dream that you have yet to attain, the reason you haven't achieved it is that something or someone is stopping you. Otherwise, you would have already done it.

More often than not, that “someone” turns out to be your own self, consciously or unconsciously. That’s one of the powers of working with a mentor.

Some of the blocks and limiting beliefs that you’re experiencing may be unconscious. They can surface very quietly through the words we use, the associations we make, the memories we hold on to.

Our brains are designed to keep us safe. Thinking small, following rules, the devil we know — all that keeps us safe. *Limiting beliefs keep us safe*. They give us certainty and help us deceive ourselves into thinking that we have this *life* thing somewhat figured out.

Claiming your own thoughts is the essence of empowerment

Claiming your own power, your own voice, your own vision, your own purpose—call it what you will — is the first *pattern interrupt* to break free from any limiting belief systems holding you back.

Everything that suddenly enters, exits, or happens in your life is a lesson and a potential pattern interrupt.

Let me share my own pattern interrupt.

It came from a man who entered my life quite unexpectedly while my marriage was imploding. He wasn’t like anybody I’d ever met before. An intellectual by passion

and personality and a life-long student of history and philosophy, he wasn't interested in telling me anything other than to think for myself.

In the beginning, it was extremely frustrating. It was like having a conversation with a four-year-old who kept asking, "Why? Explain to me what you mean by....?"

I was so used to being told what to do and what was expected of me by the central men in my life that having a person ask me question after question was very disorienting — especially for someone like me, who sought validation and had a pre-set belief system and rules to match.

Each time I articulated a statement or a question about something (it could be as mundane as "grey walls or teal walls?"), I would be faced with "*It's up to you. What do you think is best? What do you like about either one?*"

It was maddening.

If I proceeded to make a global statement about anything, it would be met with, "*Tell me more about that. How do you know that's true?*"

All the questions reverse-engineered my thought process to the point where I began to _____ question, "*Why **do** I think that? Where/when/how/why did that thinking get started?*"

This is actually classic Greek philosophy and a critical thinking teaching approach called the *Socratic Method*, which includes six types of questions (with the latter being questions about the questions themselves).

It was love at first headache and the beginning of my deep passion for Greek philosophy and mythology.

It has also been a definite influence on Powerful Women Today's 15 steps to awaken your emotional and financial independence.

Our conversations were series of questions like "*What makes your heart sing? What are your passions? What are your dreams and what will it take to achieve them?*" And, most importantly, "*What are you **doing** to achieve them?*"

He would listen to the answer and then proceed with another series of endless questions. Without my realizing it, he had become my first conscious life-mentor.

It was the first time I felt safe emotionally and psychologically. It was okay to push the limits of my imagination and go after my deepest goals and dreams without judgment, while being championed and celebrated.

But there was a catch.

Whatever transformation I was to embark on, I was going to have to do it on my own. At times, I resented this and fought against it. However, I was about to become an emotionally independent woman *because* of it.

"It took me a long time, but I'm very happy [being single].
I call it being self-partnered." Emma Watson

Chapter 4

Women and Emotional Independence

**“Women are judged for being ‘emotional’,
yet it’s more acceptable for men to get upset, want to control and be angry.”**

Newsflash! Anger, competitiveness, drive, boldness — the qualities for which men have been celebrated and that men use as leadership currency — are also emotions.

In fact, men are just as emotional as women are — sometimes even more so. It all depends on the type of emotion, how it’s measured, where it’s expressed, and lots of other factors.

It’s also important to not oversimplify gender differences and/or traits as being entirely absent or present in one gender or the other, or as being *so* large that men and women “*can’t relate to one another*” (i.e., the old “Mars versus Venus” trap).

Most psychological gender differences fall somewhere in the middle.¹

The word “emotional” has been used against women for a very long time. It has been used as a way to belittle our abilities.

In our Western culture, we value reason, pragmatism, logic, and linear cause and effect. All are left-brain functions, which tend to be male-learned behaviors.

At one point, it was even argued that women *couldn't* fight at the military's front lines because they were *too* emotional.

Women *aren't* emotional — women *have* emotions!

Deal with it, world...it's a beautiful thing.

Instead of fighting our emotions, we should strive to understand them, honor them, dance with them, reconcile with them, embrace them, and use them as the fuel that drives our passions to break free and reach our greatest and highest goals.

“Conceal, don't feel, don't let it show.” – *Frozen*

In the Disney blockbuster *Frozen*, Elsa is frightened by her magic, which is controlled by her emotions.

Because she doesn't know how to use them or realize that she's in control, her emotions overwhelm her. Her parents, the queen and king, give her the gift of gloves to keep her magic at bay.

She is instructed to *conceal* her gifts so that they won't be seen by others. This way, others won't be frightened or harmed by her magic — which means that Elsa won't be judged because of it.

I hate to say it but, as parents, sometimes our best intentions serve to *limit* our children.

I remember seeing an interview on TV a number of years ago, during the Olympics. The mother of a gold-medal sky jumper was being interviewed about his childhood and how his talent had been discovered. The mother said, “*He used to jump from the time he was an infant. He would jump off chairs, cabinets, anything.*”

Rather than preventing him from jumping, she spent his childhood years making sure there was something *soft* for him to land on. A natural gift nurtured by a loving parent had helped him be the best in the world at sky jumping!

I get teary just thinking about it. Yet I can totally see how many parents would have dragged this poor child to psychologists to “cure him” of what was making him want to do what he loved and what made him happy.

Emotions — the non-robotic, non-auto-pilot version of us — have finally begun to be valued enough in our culture that we have started to understand how emotional intelligence (EQ) can outperform the intelligence quotient (IQ).

Charisma, confidence, empathy, and trustworthiness all involve mastery of emotions. They determine *how* we relate to others and *how* we think and represent ourselves.

Have you ever heard of the term “shallow breathing”?

For many people, this kind of breathing is no longer instinctive. Instead, many of us have become shallow-chest, or thoracic breathers — inhaling through our mouths, holding our breaths, and taking in less air.

Over time, our breathing patterns have shifted as a reaction to environmental stressors, like temperature, pollution, noise, and other causes of anxiety. Cultural expectations, including the desire to have a flat stomach, encourage us to hold our breaths and suck in our stomachs, further tightening our muscles.

When we breathe in a *shallow way*, the body remains in a cyclical state of *stress*.

In other words, our stress causes shallow breathing, while our shallow breathing causes stress. This sets off the sympathetic nervous system — the branch of the autonomic nervous system that primes us for activity and response.

*“Shallow breathing doesn’t just make stress a response, it makes stress a **habit**. Our bodies, and therefore, our minds, are locked into it,”* says John Luckovich, an apprentice Integrative Breathwork facilitator in Brooklyn, New York.

“Take a few deep breaths” may be more than words of comfort in times of stress. Science shows that breathing *slowly and deeply* can induce a relaxation response in the body.

Conversely, deep breathing opens up your diaphragm, activating your vagus nerve and sending a signal to your brain to slow down your heart rate. This, in turn, activates your parasympathetic system (more about this later).

Don't believe me? Take a slow, deep breath. Now take another. Feel better? If you do, your body's reaction aligns with many scientific findings today.

Over the last few decades, research has shown that full, complete breathing is connected to a parasympathetic nervous system response, also referred to as a *relaxation response*. Deep breathing is only one method. Meditation, yoga, and tai chi (which are also known as active meditations) also produce the same effect...as does singing!

The point is that shallow breathing is a great way to explain how most of us handle our emotions in a shallow, brush-the-surface way, *without* taking the time to get deep and understand the *root cause* of those emotions.

When we don't take the time to go deep with our emotions, to give them a solid anchor and roots, we leave ourselves vulnerable and open to being affected by our immediate circumstances.

Or we are left with untruths about ourselves and about the world.

If we aren't clear about our own thoughts, emotions, and beliefs, we are likely to internalize those of others as our own. This is why it's so important to do **all** of this spring cleaning of the *soul* as we embark on our empowerment journey.

Myth: Great minds think alike.

Truth: Great minds think for themselves.

Universal consciousness and groupthink

What often gets dismissed as New Age thinking has been proven by science. We humans are one single consciousness, all of us linked together.

In fact, we are linked to all animals and plants, matter and energy. This type of thinking is part of ancient Eastern philosophies and is widely accepted within spiritual and esoteric circles.

However, to honor our Western minds, it has also been proven by science.

Groupthink, linking the way we think and feel, is a psychological phenomenon that occurs within a group of people in which the desire for harmony or conformity in the group results in an irrational or dysfunctional decision-making outcome.

Cohesiveness, or the desire for cohesiveness, in a group may produce a tendency among its members to agree at all costs.²

This causes the group to minimize conflict and reach a consensus without critical evaluation. The most frightening thing about groupthink is that we may not realize we *are* part of it, especially if we aren't used to questioning, or aren't allowed to question, our general assumptions.

Groupthink requires individuals to *avoid* raising controversial issues or alternative solutions. There is a loss of individual creativity, uniqueness, and independent thinking / behavior — “not lady-like,” for example. The dysfunctional group dynamics of the *ingroup* or norm produce an illusion of invulnerability or sanity — “*I’m not crazy; I fit in!*”

Thus, being within the *norm* causes us to significantly overrate our own decision-making abilities and significantly underrate the abilities of free-thinking *outsiders*.

Furthermore, groupthink can produce dehumanizing actions against the “outgroup” or independent thinkers. Members of a group can often feel peer pressure to “go along with the crowd” out of fear over how the group will perceive them if they speak out.

Group interactions tend to favor clear and harmonious agreements and can be a cause for concern when few or no new innovations or arguments for better policies, outcomes, and structures are called to question.³

Groupthink can often be referred to as a group of “*yes men*” because group activities and group projects in general make it extremely easy to pass on without offering constructive opinions.

However, groupthink goes beyond just thinking. It goes right into life expectations that, if not questioned or challenged, can result in a *life on auto-pilot*.

You go to school to get an education to get a job to one day buy a car and a house and to get married and have children ... to buy a house you must get a mortgage and be in debt for years on end ... three months' salary buys you an engagement ring ... this is what men look like ... this is what is beautiful ... boys don't cry ... the golden rule ... the platinum rule ... right down to what is right and what is wrong.

Do you think young people who were born under apartheid or in Nazi Germany thought that *their* normal was wrong? It was all they knew — the belief system they inherited from the people they loved.

Even my beloved *education* can become a trap. Institutionalized education has been used to systemically *misinform* generations. **Head-spinning!**

The independent you

“Be independent of the good opinion of others.” – Maslow

The purpose of going deep with our emotions and belief systems is to be able to answer the ultimate question (make that questions): *Who am I? What do I want? What is my purpose? When do I feel joy? What is my passion? What do I need to be happy?* Independent of what other people think.

A lot of people in your life will *not* support this — though *not* because they don't love you.

Quite the opposite. It is *because* they love you and they *don't* want to lose you. They will outright sabotage this journey, sometimes unconsciously. Sometimes the ones who love you the most, are the ones holding you back.

Why does emotional independence matter so much?

Because independence allows you to be free to choose what is right for you.

When I work with my clients, we do a lot of inventories. Inventories give us the ability to know where we are. They're a dashboard of sorts. They also allow a person to differentiate between what is hers and what is somebody else's.

This is crucial to independent thinking. It's also the gateway to emotional independence.

Another benefit of doing inventories involves the ability to *unlearn*.

1 + 2 *doesn't* always have to be 3. For example, I have a couch in my dining room. Living room furniture doesn't have to go in the living room. In fact, it doesn't have to be living room furniture. It can just be furniture.

Unlearning *cause and effect* isn't only the key to independent thinking and to being emotionally independent. It's also a catalyst for embracing change, innovation, and disruption, which dominate the world we live in now. These are great skills not only to survive but to thrive in our modern world.

So, as we get closer to a deep dive into the 15 steps to awaken your emotional and financial independence, I'd like you to consider the following. Soon, we will begin to detach our emotional identities and create the selves we were *gifted* to be and the lives of our dreams.

Imagine putting yourself and your needs *first* for once, without any preconceived consequences. I invite you to consider this:

What is the worst thing that would happen if I do what is right for me?	What is the best thing that could happen if I do what is right for me?
What is the worst thing that would happen if I don't do what is right for me?	What is the best thing that could happen if I don't do what is right for me?

Claiming your independence

Most concepts of *independence* that we know about come from the worlds of history and politics. When a country claims independence from another, the first thing that's set is the boundary — knowing where one stops and the new one begins.

As we begin to draw the boundaries of your *emotional independence*, you will get to be Queen of *your* world.

As such, we must fiercely protect and defend what enters and exits your land. What are the laws? What is the currency? What has value? In the desert, water is worth

more than gold. In the ocean, a lifeboat is worth more than a roof over your head. You get the idea.

The biggest myth in life is that we have time in the future.

The only time we have to be our best selves is now.

It's important to reflect deeply on the next set of questions, independent of outside context:

Are you happy?

What are your goals?

How urgent are they?

What do you value? How do your goals align with what you value?

What does success look like? Do you know an example of someone who has achieved something similar to what you aspire to do?

What are your passions?

What is your life purpose?

What are you prepared to do to feel that you are the guiding force in your life?

What are you prepared to say no to?

What are you prepared to say yes to?

The question is not what happens in life after death.

It's what happens in life before death!

It's about letting go of fear and saying yes to your independent power and abilities.

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Chapter 5

Financial Independence

Is financial independence women's ultimate empowerment?

“She has more money than brains”

was once said *about me*

According to some people, money is the answer to 99% of all questions. To others, it's the *ultimate* empowerment for women, to be used to buy security, status, confidence, and peace of mind.

I happen to disagree with both statements — especially the latter.

Don't get me wrong; money can buy you many incredible things, such as an elite education, or the latest medical treatments and the best doctors to prolong your life. Having money—or at least the ability to access money — is a fundamental necessity and a privilege.

One thing I have learned beyond a shadow of a doubt is that money is a *magnifier*.

If you're a jerk while poor, you'll likely be a bigger jerk if richness befalls you. If you're a good person when poor, you'll likely want to do more good in wealth.

That isn't to say that some people don't change when their station in life changes. We *all* have the ability to change.

I mentioned before that I grew up in comfortable surroundings. And I'm grateful that the conveniences and necessities that money can buy haven't been lacking in my life. Because of this, I have been able to be an observer of sorts as to what money can do for women — and particularly *to* women.

We learn the value of money from our parents. Later, we decide whether we agree or disagree. As with everything else we learn, we ultimately decide whether we will break away or follow our parental model.

However, your relationship with money *does* involve how much of it you have.

In fact, in my life, I have known many people with lots of money. They came from “old money” and were some of the thriftiest, most financially cautious and conservative people I ever met.

I grew up learning lessons about *old money* from my father and *new money* from my mother.

Funny enough, I didn't get the opportunity to learn about the *value* of money and *my* personal relationship to it *until* my separation 10 years ago.

Information is not considered learned until it is applied

I mentioned that I bought my freedom. I knew that to avoid destroying my life and that of my son, beyond the usual devastating effects of divorce, I'd have to take a big step backward financially.

I also understood and trusted my ability to generate more money. However, I *don't* want to present a rosy picture of what happened before or after I made that choice.

In my marriage, money had always been a source of control. Even though we were a two-income family, my ex-husband managed all of our money. He was good at it — responsible and fiscally conservative.

We always had the money we needed to do just about anything we wanted to do. We had two bank accounts: our general bank account in which both our incomes were deposited, and our entertainment bank account, which I controlled. Actually, which I was *allowed* to control. This was the only bank account I really had access to or knowledge of. In fact, I had an allowance, as though I were a child.

I was always very proud of our attitude as a couple towards money. We never said, “*my money / your money.*” It was *our* money.

However, I couldn't really ask how it was being managed. That was where the word *our* would get murky. I could, but I'd be faced with a “*What's the matter? Don't you trust me?*”

I was managing a \$50 million budget as an executive in charge of the finance and human resources portfolio of a mid-sized corporation, but I couldn't tell you how much money my family had in the bank.

Aside from business transactions, I didn't know how much our lifestyle cost, as I also didn't see any of our household bills. How much were we paying in hydro? What were our credit card charges? How would I negotiate or understand the mortgage?

Any time I asked, I would face resistance — but I also willingly surrendered and accepted. I gave away my financial power so blindly that he could have died and I wouldn't have known the password to our bank account.

You're probably horrified by what I just shared. I know I am.

Yet I knew other married couples in which she would keep her money, he would keep his money and they'd share all expenses *equally*.

In one particular situation, the man in the relationship was earning considerably more than the woman even though she was a high-level manager in a multi-million-dollar global organization. The problem was that there would be times when they wouldn't go on vacation because she *couldn't* afford it. This is an extreme example but it's an instance in which money was used to control a woman within a relationship.

I recall a chiropractor acquaintance who owns her own clinic and who praised me for going back to graduate school and following my dreams while she lamented that her husband wouldn't support her in doing the same.

I also recall a branch manager at one of Canada's largest banks, admiring the watch I was wearing. She shared that she loved watches and had bought two new ones recently, which prompted her husband to tell her that it was "*time to stop with the watch purchases.*"

These women, who clearly had experienced professional success, were still being told how to manage their money. There was a sense of shame when they shared their situations but no indication that they were prepared to change anything or even to disagree with it.

Surrendering your financial power

Marriage and the reliance on a double income to create and support our lifestyles is one of the main *traps* for women, as is having more children than we can afford to support on our own.

We know the statistics: Women earn 70 to 80% (depending on the study) less than men do.

In addition, women tend to occupy roles and positions that pay less within organizations. This creates a double strike against women. As long as the marriage continues to function, everybody is taken care of and things even out — until they don't. Make that the *third* strike against women.

Eighty percent of single-parent households are supported by women. In Canada, 40% of marriages end in divorce, according to a recent Globe and Mail article titled “*Divorce is more than financially devastating, it can also ruin your mental health.*”

One of my business partners, Jackie, specializes in financial advice for women. She has had extensive exposure to horror stories about the devastating financial effect that divorce has on women.

Jackie often meets with people who aren’t psychologically or financially prepared for a divorce. She says that many divorced people go from very comfortable lives to struggling to afford the basics.¹

Jackie finds it amusing that I sought economic independence by *willingly* taking a financial loss for freedom and then re-built my asset portfolio back to seven figures in less than a decade.

I was willing to lose in order to win.

My freedom was worth a lump-sum payment of \$250,000. This became the seed money for my independent future. That was what I got, even though the marital assets were seven figures plus.

By the way, that was the figure I came up with. How did I come up with it? Out of thin air. I kept my investment portfolio, my clothes, and my shoes. He kept everything else — my books, photo albums, birthday gifts. To me, those were just things. They are replaceable. Bigger questions is why would he want them?

I'd like to tell you that I had a plan and I knew exactly what I was doing *but* if I did say that, I'd be lying.

I wish my family had been here or there had been a community like Powerful Women Today at the time I was considering reclaiming my life. I was in graduate school at the time, which meant I was also unemployed.

Why make such a move when clearly was not the right time? I had moved to the guest room at that time, a mini separation of sort which he had agreed to give me time to think. A few months had gone by, I was seating working on my coursework when out of the sudden he approached me with a paper in his hands. He said, If you do not move back into our bedroom, I am not renewing the mortgage. I am selling the house. I was in school, not working. I said this much. I said "I am not going to be able to get a mortgage". To which he said "the choice is up to you". He never in a million years thought I would find a way to get out and find a place to live. He ended up not selling. I was done being controlled.

The first thing I found out was that, if I was going to make my savings last, I couldn't afford myself. The lifestyle that I had grown used to, including all the "self-maintenance routines," was outright stupid.

How was I going to support myself and my son? I clearly hadn't thought this out.

At age 40, I had the chance to live by myself for the first time in my life.

With the help of a champion, I purchased a small townhouse for \$232,000, less than a kilometer from our marital home, which I agreed for my ex-husband to keep for

our son's benefit. Though my new place was in a cute Victorian village in a north-east suburb of Toronto, its interior was in desperate need of a lot of love. Our town is one of the most expensive neighborhoods in the city with very few townhomes sadly they are all occupied by single women divorcees. It felt like the elephant graveyard but to me it was a palace. I had nothing but everything. I spent some of the happiest days of my life fixing that little house.

Decorating has always been a passion of mine, so I decided to invest in small renovations — more lipstick than anything structural. Fixing could have been an I love Lucy meets Survivor reality series. It was so bad my son would not bring friends home. As soon as it was fixed I knew I had to move.

Two years later, I sold the townhouse for \$380,000. I then bought a slightly bigger and nicer townhouse, fixed it up again, and, three years later, sold it for \$600,000.

I reinvested the equity and bought a fix-me-upper century home for \$750,000. It's now worth well over seven figures after, *yes*, more renovations.

All these houses were within a four-block radius of each other, as I needed and wanted to stay close to my son's school and for him to be close to his father's house.

Two of these houses sat on the market for a very long time, even after price reductions. I knew nothing about renovations or buying and selling real estate. In Markham/Toronto this is one of the fastest and surest ways to create equity. I am sharing this with you not to brag, trust me I cringed as I was typing it. I simply wanted to show you that to get ahead in life, you have to take risks. You have to not

care what other people are going to think about you. People are good. Most people are good.

Strangers sometimes will help you much more readily than people you know.

All you have to do is make it a win/win, go for it and ask.

For the middle one, I actually dropped a note to all the houses I was interested in buying, introducing myself and asking them to call me when they were ready to sell so that I could buy the house privately and not risk getting into a bidding war in a hot real estate market. One of them called back!

During that same period, I worked my tail off, continuing with my education to attain my master's degree while climbing my way up the c-suite.

I worked non-stop. I took *big* risks — some calculated, others were sheer leaps of faith like walking away from a one-percent-level executive income to start my own business, which meant a 100% salary cut.

Empowerment meant walking away.

Empowerment meant betting on myself.

**Empowerment meant there are many things
more important than money.**

Quitting that last job before starting Powerful Women Today was a must.

The vision, purpose, and goals of the organization I worked for were *no longer* aligned with mine. I wanted to have an impact on the world so that I could help create better lives for women, not work for the profits of another male CEO.

I also knew that my income — as good as it was — was always going to be determined and capped by someone else as long as I worked to build someone else's dream. I got tired of having my talent undervalued.

I had awakened yet again and realized that there are things that are worth *more* than money. More than perceived security.

This process of radically fluctuating income — She has money ... Now she doesn't ... Wait, now she does ... She's doing what renovations now? ... She's moving again? ... Why did she buy that? ... She quit her job? —prompted a friend's husband to proclaim, "*She has more money than brains.*"

Luckily for me, that *isn't* the case. Luckily for me, it does not matter what others think. I am an emotionally independent woman doing what I think is right to succeed.

“Women who seek to be equal with men lack ambition.” – Timothy Leary

The role of female monetary success in relationships

Relationships that have unequal incomes, in which the women make more than the men, are the closest thing to an emotional and financially equal relationship I have witnessed.

When women earn more than men, there is a boldness and self-assurance you don't see when men are the more successful ones and earn more. Women in such relationships can be *fearless*.

A lot has been written about how difficult it is for financially successful women to find partners.

Even when a woman's new partner knows that she makes more than he does and is fine with it, sometimes the actual reality of a man living with a woman who is more successful than he is ends up with him trying to assert his superiority in other ways or in resentment that can easily turn punitive.

Some men are emotionally strong and confident enough to genuinely be okay with such a scenario. Some even opt-out to become the primary caregivers for the children.

I believe most of the challenges I faced in my marriage, and that I still face to this day, occur when you grow within the relationship — sometimes outgrowing your partner.

I didn't enter my marriage as an equal — emotionally or financially. That was the unspoken agreement. The end began when I simply grew up, literally and

figuratively. The marriage I had entered was never meant to be a relationship of equals.

Is the teacher ever ready to be surpassed by the student?

Women's economic empowerment

Financial independence isn't about being rich. It isn't about how much money you make or how much money you have. In fact, often, it's the *complete opposite*.

Financial independence means money doesn't *own* you. It means you *can't* be bribed, or bought, or manipulated into buying things you don't need.

It means you don't allow somebody else to determine the worth of what you're buying.

I have known receptionists who have more financial independence than partners at law firms. The higher the income, the higher the lifestyle or standard of living and the greater the dependency on that income.

That's why people in top positions sometimes easily find themselves compromising their values, such as spending time with their children — because they feel, they must do whatever is necessary to keep earning that income.

Our current culture of consumerism keeps demanding more and more income in order to keep up. We are sold things 24/7 and we are able to purchase things with more convenience than ever before.

We don't even have to get out of bed to get into debt now buying the latest and greatest. Yes, I'm guilty of liking fashionable brand items, too. I'd like to think that I appreciate them because of their quality and not necessarily because of their brand.

Cheap or "vegan" shoes are still cheap shoes regardless of what label is on them. Women, more often than men, get manipulated into spending our disposable income on disposable items like fashion instead of saving and investing our money.

Financial literacy: Wealth versus income

“Wealth isn't about how much money you make or spend—it's about how much money you keep.” – Sarah Stanley Fallaw, *The Millionaire Next Door*

Wealth *doesn't* equal income but people often think they're the same thing.

Wealth is the net worth of a household's assets minus liabilities. Income is what's reported on an income tax return.

Being rich isn't about how much money you make or spend; it's about how much money you keep. “*When people say they want to be rich, what they're saying is they want to spend like a rich person. They're focusing on earning a big paycheck,*” writes Sarah Stanley Fallaw, author of *The Millionaire Next Door*. She adds, “*And*

believing this myth gives the false perception that those who appear to be rich (neighbors driving luxury cars or friends in \$200-plus jeans) are wealthy when in fact it only means they spent more than real millionaires on these purchases.”

Fallow explains, *“But that's not the definition of being rich. The definition of being rich is having assets generating income that exceed your standard of living. Stuff doesn't equal wealth. Money does. And it's not the same thing.”*

She points out that she has worked with teachers who have bigger savings accounts than doctors who earn five times as much per year. High salaries can lead to wealth but not if you burn through every last penny buying luxury cars or filling the closet with designer clothes, Fallow warns.

**Money doesn't determine your worth.
Money is *one tool out of many* to achieve your goals
and fulfill your life purpose.**

Reflection:

- What is my relationship with money?
- Unleash your economic power—When is your money the most powerful?
- Would you rather have money or fame?

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Chapter 6

From Words to Action: The Four Foundations

The gateway to empowerment

There is a moment in a woman's life when she's at the end of her youth and at the beginning of the rest of her life. Urgency sets in.

To a woman, midlife *isn't* a time for crisis. It's a time for action...it's a time for change. It literally can be the difference between now or never, and sometimes between life and death.

“A story has no beginning or end: arbitrarily one chooses that moment of experience from which to look back or from which to look ahead.” –

Graham Greene

When I found myself completely ill-equipped to take care of my life after my separation, I instinctively leaned into the only thing I knew how to do well. I knew how to run a business. I became my own start-up.

I was professionally trained in critical thinking, strategy, assets, liabilities, organizational behavior, psychology, motivation, change management, start-ups. I'm not mentioning all of this to brag. It's *all* that I had. *This* was my inventory and that was exactly what my new life was: a start-up.

The biggest traps when going through major life changes such as divorces, breakups, career changes, becoming an empty nester, etc. are the drama and painful emotions that can accompany such changes.

It's as if a fog sets in and logic is lost.

A lot of that is determined by your role as the catalyst and/or author of the changes taking place. Other big factors are awareness of the upcoming circumstances and the time to prepare for the transition to your new reality.

When we are blindsided, it's easy to get caught up in the emotion of it all, so much so that we forget to look at the complete picture and the possibilities and opportunities that these changes can bring about.

There is no good or bad. Everything is good and bad.

During major changes in our lives, especially ones that cause pain, the biggest lifesaver you can lean on is to know that things are *never* 100% good or bad.

It's understandable that this may be easier said than accepted, particularly when you're in the middle of the storm.

The first thing I did was to get a coach. Even though I had been the author of my own change in circumstances and had the benefit of time to prepare for the transition, the process still left me untethered and disoriented. (I would have benefitted from

having access to a guide and support system like Powerful Women Today's 15 steps to awaken emotional and financial independence.)

Since then, I have had the incredible opportunity to be of service through the program that I designed for women at several stages of change, be it planning for a major change in life, being in the middle of the storm, or getting caught unaware and unprepared.

Earlier in the book, I mentioned doing inventories.

Inventories help in two ways. They let you know what you can do with what you've got in the short term — sort of like cooking based on the ingredients at hand. They also help you when you're engaging in long-term planning.

Inventories are key when you're reverse-engineering your optimal life because they help you figure out the skills you have *and* the skills you need, as well as the circumstances you need to either seize or create to achieve your goals.

In business, it's said: *“Having a vision provides a sense of purpose and direction for the business. Your vision will help you define your short and long-term goals, and guide the decisions you make along the way. A leader has the vision and conviction that a dream can be achieved. He inspires the power and energy to get it done.”*¹

I know that thinking of your life *as* a business sounds cold, but the reality is that when it comes to success, a lot of the strategies and scaffolding of action items are similar to building a business.

Warning: Not everyone will see or believe in your dreams and that's ok.

This isn't because you're right and they're wrong or vice versa.

Nobody sees what you see. Nobody feels what you feel. They may understand, sympathize, and empathize, but the reality is that we are all unique individuals and it's that off-the-rack, one-size-fits-most approach that leads to outside sources dictating your perception of reality.

This is why Powerful Women Today relies so much on the power of questions. Our program is a guide to get you started. Think of it as a set of training wheels based on proven strategies and design.

It's comprised of 15 Steps. Four foundations, eight pillars of wellness and success and three capstones.

The four foundations

Vision + Purpose + Plan + Rewards

Step 1. Vision

A vision is a global mental picture of your achieved goal.

“Global” means that your vision should be a multi-sensory experience.

What would success look like? Paint a picture so clear that an observer could feel the temperature in the room, or feel the softness of the touch.

Think of it as *time travel*. You get the opportunity to experience and savor the results of your efforts in your mind's eye. It's the future inspiring and activating the present.

Envisioning your desired future is one of the most powerful tools to prepare your mind, body, and spirit for success. The practice of using visions is common among high-performance athletes, designers, writers, etc. Think of it as a rehearsal.

Here's why a vision is so powerful:

A vision inspires action. A powerful vision pulls in ideas, people, and other resources. It creates the energy and the will to make change happen. It inspires people to commit, to persist, and to give their best.

A vision is a practical guide for creating plans, setting goals and objectives, making decisions, and coordinating and evaluating the steps necessary to achieve any goal, large or small.

A vision helps keep like-minded people focused and together, especially with complex or ambitious goals and during stressful times.

*A vision is not the same as goals or objectives; those come from the head. A vision comes from the heart. Try **not** to think your way to a vision.*

To create a vision that's exciting and compelling, you've got to give yourself the freedom to dream — to use your imagination to see and feel what does not yet exist.

2

A vision is more than pictures

Sometimes it's difficult to know what words to use. Feelings, the senses, and one's mindset can also be elements of a personal vision.

When I work with clients, sometimes it is the feeling that is the vision, or a sense of smell or a memory that awakens creativity.

We are able to work on all the different ways that this feeling, smell, or body memory could be achieved.

Play around with ideas. Some may be outlandish, some quite ordinary. It's the process of allowing yourself to explore the possibilities that help make the picture clear. Some tips to help along the way:

Be clear: Make your picture so sharp and so detailed that you can see, smell, and taste the smallest details. This is when knowing your values becomes so important, as your personal values should support and enhance your vision so that it can be truly fulfilling.

Be positive: Don't let fear guide your vision. Acknowledge challenges and difficulties but keep your focus on positive outcomes. According to John Graham,²

visions based on fear can limit your results, as you'll end up focusing more on damage control than on creating positive change.

Be bold, think big! Create a bigger picture of the effects of your best self rather than just solving the problem at hand. A vision that's too small may not provide enough inspiration, or generate enough energy, to get you past the tough spots. It might even close your mind to what you could achieve. Time to believe in magic.

Step 2. Purpose

If you're traveling anywhere, you begin at one point along a certain path and then, eventually, arrive at your destination. You begin with the end in mind; you're guided by *why* you went on the journey and you're driven by *how* you followed the path and what you expected to find when you arrived.

So, if we use the textbook approach, it will look like this:

- **WHY:** We're here to guide each other and inspire that one-step-further along a journey of empowerment.
- **WHAT:** By revealing an optimal inner version of self where you may not expect to find it.
- **HOW:** Through our 15-step program, book series, social media, conversations, and personal interactions.

When we apply it to our life, purpose begins to look like this:

- *Why* Purpose: We're here to guide and inspire each other that one-step-further along a journey of empowerment to show that each and every one of us can live our best lives.
- *What* Vision: To reveal an inner optimal version within yourself where you may not expect to find it.
- *How* Mission (strategy, the path to purpose): Through our 15-step program, workshops, book series, social media, conversations, and personal interactions.

Finding your life purpose may as well be finding the meaning of your life.

How can your gifts and your contributions make a difference to you, those you love, and the world at large? How may your gifts be of service for a greater good?

Here are some sample questions to help determine whether your truest-self and your purpose are aligned.

- What are some sacrifices you're willing to make that most people wouldn't dream of making or don't have the stomach to make?
- What did you use to play-pretend as a little kid? A slightly different version is: If you knew you couldn't fail, what would you do?
- What makes time stop for you—or, for that matter, what makes time fly?
- What are you willing to fail at in front of everyone? Everyone starts as an amateur!
- If you knew you had only a few months to live, what would you spend that time doing and what would you like to be remembered for?

What most people don't understand is that purpose and passion are the *results* — and *not* the causes — of action.

Finding your purpose is about living life *off* auto-pilot and making conscious choices. It's about living a life of intention, one in which every single choice and every single action honors our purpose in life and makes each and every minute of our lives special.

It makes each and every minute of our lives part of the journey towards our vision.

Step 3. Plan—Mission's Blueprint

Reverse engineering can sometimes be misunderstood or simplified as “*begin with the end in mind*”— a famous line from Steven Covey.³

Yes, this part is important; in fact, it's the second part of reverse engineering.

During my years working in human resources, I did a lot of career mapping. This means you take a look at the position you want to achieve and work backward, breaking down each step into subsequent micro-steps required to get to your goal.

Early in my career, I dreamed that one day I would be qualified to apply for one of the jobs advertised in the magazine *The Economist*. It didn't matter which job.

I used to read all the qualifications needed and what the job would entail and I dreamed of being good enough to be a contender.

When I look back, I realize that the dream wasn't about a specific job; it was about being among the best in my chosen field so that I would have a chance at such a glamorous professional life.

However, there was one thing that I didn't realize back then: To have such a professional life, it wasn't only about the skills I would need to attain, but also about the person I would need to become.

That's why reverse engineering or working backward is so important. A lot of New Age wisdom will tell you that "*How*" is the domain of the *universe* — as if wanting something badly enough is sufficient to materialize any goal without your making any effort.

Instead, you need a plan. Then you need to work the plan.

Now, I do agree that plans must be flexible. After all, a plan is based on existing knowledge that you have as you begin to design the road map when, in fact, we often don't know what we don't know. This means that your plans need some flexibility because you may encounter obstacles that you didn't anticipate.

Reverse engineering is best done with the help of someone who has accomplished what you're looking to achieve or who embodies your initial vision and end result.

Working with a mentor or coach is essential, as they'll undoubtedly help you consider questions you may have overlooked or underestimated.

Step 4. Rewards

I love rewards. I believe they're a great way to enjoy the journey. They're also a great motivator.

The most important part of rewarding yourself is the element of self-worth. Not all rewards *have* to be materialistic.

What's important is your acknowledgment that you have done a good job and that you deserve to reward yourself because you're worth it. It also reinforces that your goals are worth the effort you've put forth.

Rewards are a great way to anchor new behaviors, also known as behavior modification. They're also a great way to embrace change, which is often cited as one of the hardest things for people to do.

Rewards play a huge role in making a big task seem more attainable by breaking down the task into small bites. It's easier to change when you focus on what you're gaining instead of feeling deprived by what you're having to give up.

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Chapter 7

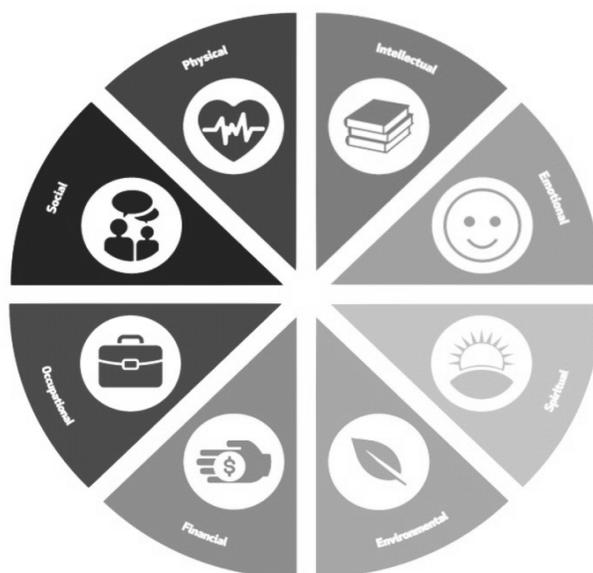
The Eight Pillars of Wellness and Success

Yes, we can have it all.

In Chapter 6 we discussed the four foundations to awaken your emotional and financial independence. This is the groundwork and it's literally the foundation for creating your new reality.

When we think of success and goals, it isn't uncommon for us to compartmentalize. For example, our goal may be to lose weight or make more money.

However, even though it's easy to allocate a goal to a specific area of our lives (for example, in terms of money, we may think of career or business), the reality is that every single goal or pursuit affects every area of our lives.



The eight-dimension model¹ was first identified in the 1960s as a theory illustrating the idea that all eight dimensions are interconnected.

This theory wasn't fully appreciated and embraced until the Wellness and Mental Health movements of the turn of the century, when mental health was recognized as a daily factor in everyday life and not something reserved for clinical last-hope interventions.

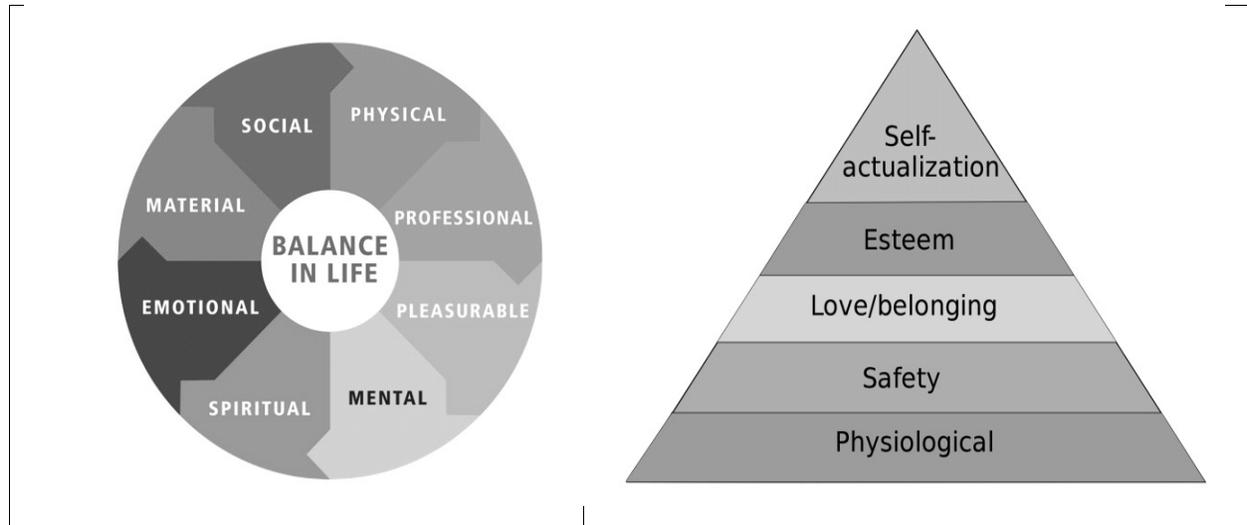
In 1995, Dr. Margaret Swarbrick began to correlate and integrate all eight dimensions during mental health psychiatric rehabilitation research, later published in the *Psychiatric Rehabilitation Journal* in 2006².

In this research, Dr. Swarbrick explains that a holistic approach is needed to truly experience the lasting effects of trauma.

There is a significant paradigm in the field of public mental health practice that encompasses a wellness approach. Her research presented a holistic wellness approach by comparing it to the existing traditional medical model of isolating and treating symptoms without examining the root of the problem that may originate or cascade into different dimensions of one's personal life.

Instead of viewing human needs in a stacking scaffolding format like Maslow's hierarchy of human needs (proposed in his 1943 paper, "A Theory of Human Motivation" in *Psychological Review*)⁴, in which only once a need is satisfied can a personal focus on the next immediate aspirational aspect of their lives each representing a smaller segment than the one below, a holistic approach understands

that a need and its effects can occur and manifest themselves simultaneously across all aspects of your life—thus, the term “holistic.”



Consider this: When we feel financially stressed (e.g., increasing debt), we experience emotional stress (anxiety), sometimes leading to physical problems (illness), less effectiveness at work (occupational), and perhaps even questioning our own meaning and purpose in life (spiritual).

When we aren't working (occupational), we lose some of our opportunities to interact with others (social), can't get the quality foods and medical care we need to stay well (physical), and may need to move to a place that feels less safe and secure (environmental).

I have had clients come to me because they were extremely dissatisfied with their jobs and wanted a mentorship to change careers.

In the process of doing a deep dive into the root causes, it would surface that it *was* the client's personal relationship and the frustration she was experiencing at home that were causing her to hyper-focus on her career – which she unconsciously felt was something she could control, unlike her relationship with her partner, which at the time she felt hopeless about.

Stress, addiction, trauma, disappointment, and loss can impact our mental health, our emotional wellness, and the balance in our lives.

Does having it all mean doing it all?

Success without fulfillment and happiness is the ultimate failure. Therefore, wellness and success are mutually inclusive aspects of awakening and experiencing your best self and creating your optimal life.

Wellness requires that we balance work with play and rest, that we balance time off for recuperation and recovery with living our lives fully and productively, and that we balance the desire for rapid change with the known effectiveness of slow changes to build good habits.³

The Eight Pillars for Wellness and Success are:

- **Emotional**—Coping effectively with life and creating satisfying relationships.
- **Environmental**—Maintaining good health by occupying pleasant, stimulating environments that support well-being.
- **Financial**—Being satisfied with current and future financial situations.

- **Intellectual**—Recognizing creative abilities and finding ways to expand knowledge and skills.
- **Occupational**—Finding personal satisfaction and enrichment in one’s work.
- **Physical**—Recognizing the need for physical activity, healthy foods, and sleep.
- **Social**—Developing a sense of connection, a sense of belonging, and a well-developed support system.
- **Spiritual**—Expanding a sense of purpose and meaning in life.

Awakening your emotional and financial independence is heavily reliant on identifying *how* your **Vision+Purpose+Plan+Rewards** fits into your future as well as being able to determine *what* your starting point is, and to integrate and execute the plan within the eight pillars of wellness and success.

Not only will doing this enable you to achieve a specific goal in one area of your life but you’ll be able to see how this one goal will fit into all the areas of your life. A change in one will affect all, given that the composite of all is you — your life experience.

“By many objective measures the lives of women in the United States have improved over the past 35 years, yet we show that measures of subjective well-being indicate that women’s happiness has declined both absolutely and relative to men.” – The Paradox of Declining Female Happiness

Yes, you can have it all. That is, *your* all.

Step 5. Physical

When they hear the term “physical wellness,” most people immediately think of exercise.

Regular physical activity is an important part of the equation that can't be ignored. However, it's not the only aspect deserving of attention.

Our bodies need more than movement. Physical wellness also includes appropriate sleep, hygiene, and a healthy diet (more on this in the next section).

Most importantly, there is a physical correlation between your body and mental health. Your self-concept, confidence, and sense of self-worth can be either the manifestation of your inner feelings or vice-versa.

In our celebrity culture, beauty and an overemphasis on valuing youth versus character and experience are among the biggest pressures placed on women today.

The acceptance of one's physical health and unique beauty — and not one's physical size — is finally beginning to turn the tide.

Movements like Body Positive and Diversity and Inclusion are beginning to educate us all that beauty is as much an inner experience as it is an outer, one-version-fits-all construct.

- The most beautiful size for a woman is healthy. Feeling good inside your body—how it moves and how you're able to do the things that bring you joy — is what will make you happy and confident.
- If you want to feel better about your physical appearance, begin with what you've got. Instead of making rules that you can look good only if you lose 50 pounds or are three sizes smaller, be in love with your body and yourself exactly as you are, in the *here and now*. Work towards your goals but make rules that make you happy in the here and now.
- Declutter-Detox-Design. Get rid of what doesn't serve you or what doesn't bring you joy. Detox inside and outside yourself. Design the life you believe you deserve.

There is only one person who knows and can appreciate your true beauty.

That person is you. It takes work, love, and commitment.

Step 6. Emotional

Emotional wellness encompasses the ability to navigate your feelings. This means identifying, assessing, and effectively sharing those feelings with others.

Why is this important? The ups and downs of life can take you on an emotional rollercoaster. However, the better you understand, process, and manage those feelings, the smoother the ride will be.

Tips:

- Create a list of those who support you and how best to contact them. When the going gets tough, it can be hard asking for help. Working with a coach or

mentor is ideal, as they can be neutral and have no vested interest in the outcome—except for your success.

- Journaling is an easy way to identify and process your feelings, especially if you're not comfortable sharing them out loud. It's always a great way to measure your progress or growth. Plus, reminders of your past obstacles and successes will be only a few pages away.
- Work with a coach or mentor to help with focus and accountability. It's truly the best way to make yourself a priority. Once you do that, the rest will fall into place.

Step 7. Social

Social wellness is about connecting to others to form positive relationships. If those falter, it's about dealing appropriately with any conflicts.

This is a tricky one, as a lot of our social interactions now occur digitally. How social can they possibly be?

Also, I'm cautious about placing a huge emphasis on putting social at the forefront of wellness and success.

Yes, it does play a vital role but if you haven't done the work on emotional independence so that you fully know who you are, it can also be a source of stress and self-criticism.

Positive social relationships can create support systems that carry you through life's struggles. Harvard's *Study of Adult Development*⁵ ran for 80 years, collecting data on hundreds of participants.

A recent study on a subset of this population — surviving octogenarians — investigated the connections between marital satisfaction, social lives, and happiness.

Researchers found that participants who spent more time with others reported greater levels of happiness. The impact of surrounding yourself with those who care for you can't be understated.

When the demands of life increase and stress mounts, the ability to turn to someone for support and understanding is powerful.

Building and maintaining the right networks takes time and energy but the work is worth the effort. Plus, it will continue to serve you throughout your life.

Tips:

- It's important to develop communities of like-minded people. Friends and family may love you but they also may not always understand or support your choices.
- Schedule a recurring time weekly to reach out and connect with someone new each week. That will help strengthen the relationships that are meaningful and nurturing in your life.
- Spending time alone and learning to truly enjoy your own company is a great way to strengthen emotional independence. Take yourself out on the perfect date because you're worth it.

Step 8. Spiritual

The spiritual pillar will look different for everyone because it's such a personal aspect of each person's life.

It will play a stronger role in one person's life than it will in another's, depending on how each person defines it.

Spirituality is commonly viewed as a sense of purpose, direction, or meaning, without which values can slip to the wayside, thereby upending life's balance.

Many cultivate their spirituality through meditation, prayer, or other activities that foster a connection to nature or a higher power.

Maintaining your spiritual wellness will look different for everyone. It's not about a specific religion or belief system. Spiritual health is about personalizing your journey.

Some people practice mindfulness as a way of checking in with their intentions, guiding their actions, and maintaining a values-based approach to life.

How you choose to strengthen your spiritual health is up to you.

I once read that incorporating love and gratitude into everything you do is one of the greatest ways to refill your spiritual cup. Even mundane acts done with love can become acts of gratitude and opportunities for reflection.

Tips:

- Dedicate time each day to yourself. Make this time a priority, free of distractions, interruptions, and major activities. You can use this time to relax, reflect, meditate, or pray.

- Keep a gratitude journal. Writing regularly can help clear your mind and keep you accountable to the goals you've set.
- Choose your top three values in life—the ones that touch your spirit—and write them down. Reflect on them often. Keeping these values in the front of your mind will help guide everyday decisions, big and small. This practice will make it easier for you to say “yes” to things that matter and “no” to things that don't align with your values.

Step 9. Intellectual

Intellectual wellness is strengthened by continually engaging the mind. Doing so can help you build new skills and knowledge that inspire and challenge you, and that help you grow.

You might choose different ways to keep your mind sharp, depending on your mood. Even simply engaging in intellectually stimulating conversations and debates can strengthen this pillar.

Our brains not only welcome the stimulation but need it so that they can continue to grow and stay healthy. Each time we are challenged, when we try or learn something new, new connections form in our brain.

Neuroplasticity, also known as **brain plasticity**, **neuroplasticity**, or **neural plasticity**, is the brain's ability to change continuously throughout an individual's life.

For example, brain activity associated with a given function can be transferred to a different location, the proportion of grey matter can change, and synapses can strengthen or weaken over time.⁵

Research has shown that just as new synapses (connections) are made in the brain when new stimuli are experienced, if the brain is not stimulated, part of it will die. We literally stop thinking and go about our lives in a sort of living coma or functioning auto-pilot.

Some people experience intellectual boons through self-discovery and personal advancement, while more studies are linking the brain to spirituality and the manifestation of both in our bodies and lives.

Academic efforts, the pursuit of goals and personal bests, or other avenues of personal growth are just a few things you can try.

Tips:

- Setting new goals and challenges, as well as wanting to take charge of your life and outcome, are great ways to stimulate your intellect.
- Every day, try to do something new or something that scares you, large or small.
- Take up journaling or another self-reflective activity.

Step 10. Financial

To be financially well is to live within your means and plan appropriately for the future.

It can be tough to accomplish but small steps can pay off big-time in the long-run.

Financial wellness and literacy might not sound exciting but pursuing betterment in this area will surely strengthen the other pillars of holistic health and wellness. After all, we've just devoted a whole chapter to the importance of financial independence for women.

Taking small steps to control spending and save money can really lighten the burden on your everyday life.

Tips:

- Make paying off debt a priority.
- Have financial goals and create a budget with the help of an accountant, financial planner, or money coach. Remember to be specific, as “more money” can be five dollars more than you already have. Be clear not just in the amount but in the reasons why you want or need it, and the desired outcome.
- Set aside a fixed amount of money every month for non-essentials, like entertaining, dining out, and recreation. Remember, you're worth it.

Step 11. Occupational-Vocational/Career/Business

Engaging in work that's meaningful and enjoyable and that aligns with personal values is a direct link to your physical and emotional health, wealth, and happiness.

Occupational wellness used to be thought of as the ability to achieve a balance between work and leisure time, addressing workplace stress and building relationships with yourself and others.

However, work is where we spend most of our waking hours. When we are young, our work is our education, while later on, it becomes how we find the financial means to support ourselves.

How you spend your time in pursuit of earning a living is, in fact, how you spend your life in pursuit of fulfillment, happiness, and a sense of purpose using the only non-replenishable asset you have: your time.

We're just beginning to value the personal effect of our work on our lives.

New generations want to work for organizations whose values and vision align with their personal values, mission, and vision.

Finding a sense of purpose and passion in what we do inspires us to do our best. We are more likely to gain personal satisfaction and find enrichment in our lives as a result.

Occupational wellness focuses on the search for a calling and involves exploring various career options and finding where you fit.

For women, the workplace has not necessarily been a place of opportunity or safety, both psychologically and physically.

However, a new wave of entrepreneurship among women is beginning to change that.

More women than ever are turning to entrepreneurship, which is great. However, with this being the first generation in which many women are exiting corporations of their own accord or are being phased out into a freelance-based employment market, a serious catching-up in terms of skills — both technical and personal — is necessary so that they don't fall prey to stress, financial hardship, self-doubt, and anxiety.

Here are some tips to help with vocational fulfillment:

- Work with a mentor or counselor to discover not only where your natural abilities lie but also how they can be monetized to support a lifestyle, as well as how to attain on-demand skills.
- Map out a career or enterprise blueprint. Your employer looks out for the wellbeing of the organization before your personal wellbeing. This is harsh but true. Develop your very own independent career blueprint to achieve your personal goals. This may mean changing jobs or starting your own business.
- Your values change as you grow and mature. As such, it's ok to consider changing careers to meet your new personal realities. That's one of the main reasons why working with a dashboard and a personal plan is so important. This way, you can see how placing a goal as a top priority will likely affect the other areas of your life.

Step 12. Environmental

Environmental wellness involves your immediate personal surroundings and the larger community where you live and work.

Specifically, environmental wellness is determined by the reciprocal relationship between an individual and their environment. How do you support your environment? And, in return, how does your environment support your health, well-being, and psychological and physical safety?

The effects of strengthening your environmental wellness can be felt personally, as well as by your larger local and global communities. The more you care for and respect your natural and built environments, the better they can support and sustain your daily life.

Tips:

- Individual: A clutter-free space, at both work and home, inspires creativity and productivity.
- Neighborhood: Join local clean-up efforts. This could include producing less waste, recycling, and picking up litter in your neighborhood.
- Larger community: Cut back on car trips. Whether it's combining errands or replacing motorized transport when possible, each small effort can add up to a big impact.

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Chapter 8

The Sweet Spot

Falling in love with yourself and your life.

Our being happy is bad for business.

The University of Warwick's Andrew Oswald and his team compared survey data on the life satisfaction of more than 900,000 citizens of 27 European countries from 1980 to 2011 with data on annual advertising spending in those nations over the same period.

The researchers found an inverse relationship between the two. The higher a country's ad spend in one year, the less satisfied its citizens were a year or two later.

Their conclusion: Advertising makes us unhappy.¹

I am always amused at the lengths to which creativity businesses and brands go to get their messages to their potential consumers.

From ads placed on bathroom stalls to any flat surface possible, somebody is always selling something that we are said to be missing. A pill to cure symptoms that, up until now, we hadn't thought about or noticed in ourselves, or images of what our lives would look like if only we consumed the product that was being sold.

We have become media- and product-consuming. This is a model of consumption in which items once bought for quality and valued for their long lives are now manufactured to be disposable, with the shortest shelf life.

The cheap manufacturing results in lower prices but you have to buy the product more frequently, thus, actually raising its true cost.

Each and every one of those images and messages are designed to produce longing, to awaken a need. *To have this is to be this.*

Crazy enough, the images portrayed are seldom the results of using the product being sold but, rather, overexaggerated and idealized versions of a life that very few people live.

Sadly, the reality is that most of the messages being disseminated are controlled and created by men because of their position of power.

Finding your independence and inner happiness is finding everything you need within yourself, without the aid of whatever it is you are said to be missing.

A life lived this way will undoubtedly mean you end up buying less.

Under ideal circumstances, women would be exercising their purchasing power by demanding that manufacturers have more diversity and inclusion in their product development.

This is slowly changing, with more women beginning to create their own companies and developing products and services that actually serve the female experience and not the other way around.

After all the work and reflection that we have done with our values, our inventories, our visions, missions, purposes, and rewards, not to mention our understanding of the pillars of wellness and success, it's now up to each and every one of us to turn off our auto-pilot and take the ultimate leap of faith: to be our own selves.

We need to begin to design our lives with a fierce determination to not settle for what is given to us, how it's given to us, or when it's given to us.

The only permission we need is our own. We must be ready to work hard and invest in ourselves. We must live conscious lives, knowing what we want and being prepared to not be stopped by our excuses or other people's agendas, no matter how lovingly they're offered to us.

It isn't about saying yes or saying no.

It's both — it's about learning how, when and why to say yes and why to say no, starting today, from the heart.

Today we plant our flag and say, "It's my time." Hell yes or hell no. There is no hell maybe.²

"I now see how owning our story and loving ourselves through that process is the bravest thing that we will ever do."

— **Brené Brown**

Success is an act of love

“Love isn't something natural. Rather it requires discipline, concentration, patience, faith, and the overcoming of narcissism.

It isn't a feeling; it is a practice.”

– Erich Fromm, *The Art of Loving*

I *love* love. Let me rephrase that. I love passion.

Love is a variety of different feelings, states, and attitudes that range from interpersonal affection (“I **love** my mother”) to pleasure (“I **loved** that meal”).

Passion, on the other hand, is a very strong feeling about a person or thing. **Passion** is an intense emotion, a compelling enthusiasm about or desire for something.

So, when I say that success is an act of love, it's because if you ask most people whether they want to be successful, they'll say, “Yes I do.”

However, if you take it a step further and ask, “*What are you willing to risk to be successful at your goal?*”, you will meet very few people who will say, “*Everything.*”

Those few who will give everything are the ones who are shaping most people's lives and creating most people's reality. In today's world, they are the subjects being venerated in our celebrity culture. Some have almost cult status.

In our 24/7 media and celebrity culture, in which politicians, athletes, and executives get to be a personal brand and are followed and celebrated by all of us, know this: They have risked, sacrificed, and, in most cases, given *all* in order to achieve what they believed was their ultimate goal and their life purpose.

Reaching your summit

Step 13. Fulfillment

We spend the first half of our lives accumulating, building, and achieving external things.

There is a lot of power and empowerment in this phase of our lives and some people stay here for the rest of their lives.

The problem is, your worth is measured by external attributes and external rules.

Women have traditionally relied on men to achieve society's version of success. If, as women, we knew from a young age how important it is to achieve that summit on our own terms, not only would we be willing to risk the climb but we'd learn to actually enjoy and cherish the journey.

Generations of men and women have reached the generally accepted summit where Maslow promised us self-actualization, only to realize that it *isn't* enough.

External successes will never taste as sweet as internal ones. Your ability to measure and determine your own success internally will matter and carry you further than others' evaluations of you.

This is why setting up your goals after working through the four foundations and the eight pillars is a completely different experience from setting goals without the inner work and self-reflection.

It isn't something done overnight. It's a life-long commitment — a journey to keep monitoring and adjusting, just like an investment portfolio.

It requires using gas and brakes as needed, as well as recalibrating and testing assumptions based on an updated value inventory, skills inventory, personal mission statement, etc.

So, what have we learned about self-actualization after reaching the first summit?

We learned that the woman who began the journey isn't the same woman who reached the top. ***Life, when done right, will change you.*** The experiences help you grow and gain greater insight and understanding.

Fulfillment then becomes about arriving, achieving that part of the goal. Rewards are about giving yourself credit for a job well done every step of the way, not just after it's all done.

Achieving each milestone should be a time to reflect and re-energize, to get ready for the next step towards the goals of this journey that we call a purpose-driven life.

Self-actualization and fulfillment aren't the end. They are the beginning, the gateway to a new level of self where the next goal and personal challenge begins.

There is truly no such thing as *mastery*. Mastery implies that you have learned everything there is to learn on a given topic.

Step 14. Transcendence

Transcendence is the act of rising above something to a superior state. If you were at a concert where the rock star jumped into the audience, the concert (and audience) may have achieved a state of *transcendence*.

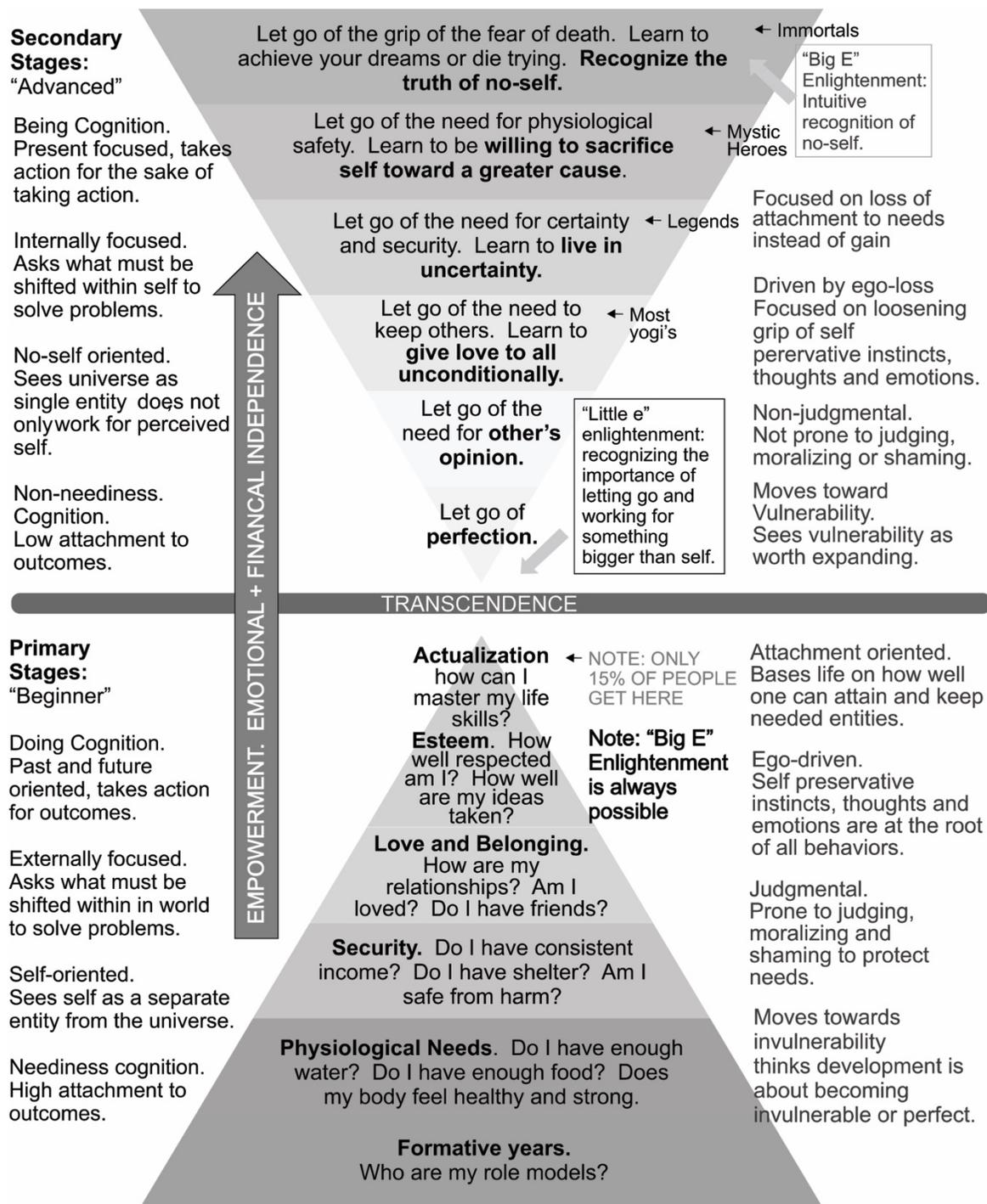
The image below is one of the most powerful graphics I have ever encountered. It exemplifies what I mean when I say “emotional and financial independence.”

It's at the point of transcendence that we begin to appreciate the beauty of being our own people—an individual who is complete by herself, for herself. That knowledge, that fulfillment, has elevated you to the next level of understanding and self-awareness in the context of your life.

It's at this moment that you begin to let go of fear.

This is the moment when you realize that leaving a toxic relationship is possible. That starting your own business is possible. That whatever goals you set for yourself are possible. It's letting go.

It's when you begin to re-examine and rewrite the rules you have made about your happiness and self-love. It's when you begin to feel complete, good enough, worthy enough.



Step 15. Happiness

Are women happier than men?

Lowri Douthwaite, a lecturer in psychological interventions at the University of Central Lancashire, has written extensively about women and happiness.

She writes, “Women’s happiness has been declining for the past 30 years, according to recent statistics. And research shows that women are twice as likely to experience depression compared with men. Gender differences in depression are well established and studies have found that biological, psychological and social factors contribute to the disparity.”

In another study, published in the *Journal of Economic Psychology* and titled “‘Paradoxical’ decline? Another look at the relative reduction in female happiness”,¹ Stevenson and Wolfers (2009) provide evidence that women, over the last several decades, have experienced an absolute and relative decline in happiness. They conclude that men and women between 1985 and 2005 experienced similar decreases in life satisfaction.

Furthermore, both sexes witnessed comparable slippages in self-confidence, growing regrets about the past, and declines in virtually every measure of self-reported physical and mental health.

The data also show that men’s well-being in recent years has begun to fall more rapidly than that of women, although the differential decline in women’s happiness may have been influenced by broad social and economic changes in ways that differ from men.

For example, it's plausible that the constellation of structural changes in the economy, the rise in income inequality, or the deterioration in social and political trust decreased women's happiness without affecting men's well-being.

However, women's willingness to seek help and a more extensive network of resources has enabled them to get help and get back on track, perhaps faster than their male counterparts.

Research also shows that women are more likely to experience intense positive emotions, such as joy, gratitude, and happiness, than are men. So, it seems that women's more intense positive emotions balance out our higher risk of depression.

It's definitely a tumultuous time for women. Finding our voices has come at a price.

Being a feminist is viewed with skepticism and criticism, to the point that a backlash shouldn't surprise anyone.

It's as if, as women, we find ourselves having to unlearn the fact that putting ourselves first isn't narcissism or selfishness. It's, in fact, self-care to ensure that we are our optimum selves so that we can bring our best to the world and to all those who rely on us.

Is freedom the key to happiness for women?

Until recently, there had been one path for women, and that has included getting married and eventually having children.

Fiona Barlow from the University of Queensland's School of Psychology says that although historically there had been a "single tax" on women's happiness, there is mounting evidence to support the marked upsides of being unattached.

Dr. Barlow says that this was especially true for women who were single by choice.³ Data from the Australian Bureau of Statistics shows that the number of childless women in the 45-to-49 age group was at 14% in 2006. That number was 11% in 1996 and 9% in 1986.

However, what does this choice of childlessness mean for women at different stages of their lives? The reality is that for some women, having children is happiness, as is having a marriage, a partner, or a lover.

“There is a lot of evidence that single women can be extremely happy, especially when it's not forced upon them.”

Barlow says the reason why women coped with being alone better than men did was their ability to network. *“Single women maintain really strong friendship groups throughout the course of a lifespan so they have lots of people to rely on,”* she says. *“Men run the risk of becoming a little more isolated than women do, hence why a happy marriage can be a particularly protective move for men to meet their social needs.”*

“If you want to live a happy life, tie it to a goal, not to people or objects.” – Albert Einstein

The subject of happiness is an extensive one.

I believe that happiness is woven through every single step in our empowerment program and our life journeys.

In fact, I believe that happiness is 99% of all answers and that finding joy, inner peace, and completion independent of anyone else is the key to true happiness. It's only when you're happy with yourself, by yourself, that you stand a chance of being happy with others.

**Embrace the “freedom of uncertainty” that there is magic in knowing
that when nothing is certain, everything is possible.**

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Chapter 9

Women, Money, and Power

Independence leads to choices

Choices lead to freedom and

Freedom is the ultimate power

Nothing says freedom to a woman than to be economically independent. I want women to feel empowered — rather than intimidated — by money.

The first step is to become more knowledgeable. Three years ago, I made the ultimate investment and gamble in my life.

The last frontier and ultimate pinnacle, after working my entire career for male CEOs, was to own my own business and to have my professional life serve my personal life.

I finally understood the difference between income and wealth, especially for a single woman. Income is a short-term Band-Aid solution. It's day-to-day survival.

Wealth, on the other hand, is playing for keeps.

Being able to build a business based on my passions has proven to be not only better than sex (if that's possible) but truly a life-altering experience in personal growth.

When done right, it will lead to better sex.

Why do I say that? Because nothing is sexier than a confident woman who has awakened her economic power, knows what she wants, and goes for it.

And nothing feels sexier than to know that I'm responsible for my financial success.

During my last corporate job as a CFO and CHRO, I was already within the one percent of income earners. Therefore, I knew there wasn't much further for me to go. I enjoyed the SME (Small-Medium Enterprise) market. I loved working directly with the founders and CEOs of organizations.

Working for a large, faceless corporate machine was never a goal, primarily because I've seen what my friends in large, high-powered organizations go through. Especially women.

I love expressing myself through hair and makeup, and the way I dress isn't necessarily the most traditional or conservative.

Until recently, being a high-power woman executive meant you had to look like a man, dress like a man, and behave like a man to succeed in that world. Frankly, I've never been interested in doing that. Plus, my son was young at the time and I wanted to make sure I was there for all his extra-curricular sports — which were many.

I was his primary caregiver, even as a married woman. Especially as a married woman. My career always came second in our household when it came to the parental responsibilities with our son. It was something I always resented. However, in hindsight, I'm glad it was that way, as I got to spend so much quality time with my son and we're so much closer because of it.

During a conversation with the CEO who owned the company, I asked for his guidance. He's a self-made millionaire (as was every male CEO I worked for in my career). I truly valued his mentorship and advice.

He said that to get further and make more money, you have to work longer. It's as simple as that.

Most people work 40 to 60 hours per week and think that's enough to make it to the top. That's simply not the case. I knew that what he was saying was true. He worked 24/7; actually, his work was his life.

The difference was that he had all the flexibility in the world to make his life a priority within a 24/7 professional life. Because he owned the business, he could come and go as he pleased, making his personal priorities a priority within the priorities of the business.

Funny how sometimes a simple conversation or event hits you.

It's true that the teacher appears when the student is ready. I heard what he said and I agreed.

The only difference is that if I were to work harder at *his* business, my personal rate of return would be much less than the rate of return he would get. The business would profit much more than the possible increase I would see on my paycheck.

Furthermore, I would be trading in more of my personal time to build someone else's dreams. And time is the second *most valuable asset* we have as humans. Health being the first.

That was the day when I knew that, yes, I would work harder and longer but not for someone else. I would invest the extra time, sweat, and tears into something that I was passionate about, something that was mine.

Lifestyle businesses are the future. That's what the gig economy is all about.

A *lifestyle business* is a business set up and run by its founders primarily with the aim of sustaining a particular level of income and no more, or to provide a foundation from which to enjoy a particular lifestyle.

Some types of enterprises are more accessible than others to the would-be lifestyle businessperson. These are firms that depend heavily on the founder's skills, personality, energy, and contacts.

Often, the founders create them to exercise personal talent or skills, achieve a flexible schedule, work with other family members, remain in a desired geographic area, or simply express themselves.^[1]

Awakening women's economic revolution: Building your own lifestyle business

This is the golden era for women.

It has never been easier and more affordable to own your own business. While in the past the start-up world was dominated by men (both as the investors in start-ups and as the entrepreneurs pitching for investment funds), lifestyle businesses have become the promised land for women.

They are the gateway to financial independence and wealth creation. Though I had training and experience in accounting and finance, I really didn't know how to be the CEO of a brand-new business.

I began attending meetings at a private equity and angel investment group, thinking that I would learn how to raise capital to start my own business. I was thinking about an old-fashioned traditional business model that isn't woman-friendly.

According to fortune.com, women receive 2% of all available venture capital. In 2018, all female founders put together received \$10 billion less in funding than one e-cigarette company, Juul, took in by itself.²

What I realized from attending those meetings was that, often, I was one of maybe three women in a meeting room full of 75 to 100 men.

That's how Powerful Women Today became the Ambassador for Women's Portfolio for the Toronto chapter of a global private equity forum.

Private equity and venture capital funding for start-ups is still an old boy's club. When raising seed capital, or any kind of business financing, women encounter the *glass door* at most lending institutions.

If you're thinking about starting a business, you'll need seed capital.

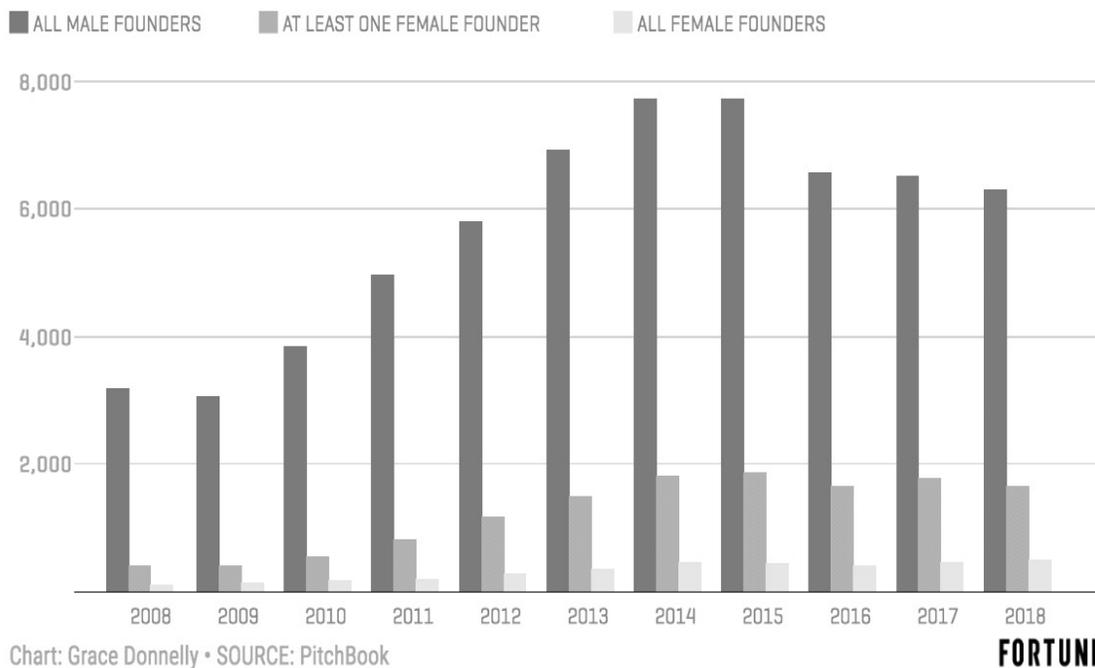
I strongly recommend that you attend a pitch session during which entrepreneurs present their business ideas or already-existing businesses to potential investors. You'll learn so much about what external lenders value in a business, including what they look for.

When starting my business, I could have gone down two routes: the traditional one or the empowered women one. I quickly realized that trying to chase down start-up funding as a woman was going to take years.

What I wasn't expecting was to encounter what I've started referring to as the *glass door*. That's the door being closed on women by traditional lending institutions.

Though it has become fashionable for banks to be "women-friendly" or to earmark millions of dollars exclusively for women, women still represent too high a risk for most banks.

Total Number of VC Deals by Gender



This is because when we think about starting a business, we think about employees and expensive websites.

Women, in particular, get taken advantage of by so-called business coaches or get-rich-quick schemes, spending thousands of dollars and lots of time on training instead of doing.

Yes, to become a profitable CEO you need to acquire a set of soft and hard skills — and that’s exactly what Powerful Women Today’s program is. It was designed after I realized that there was nothing in the market like it when I needed it to start my own business.

You don’t need to be out there on your own, joining endless “networking groups” or training ad nauseam on complicated business plans.

In fact, the only business plan you need to know is: “*Where are you getting your clients?*”, “*How are you making money?*”, and “*How are you keeping your clients?*”

I quickly realized that I could build a lifestyle business in which I was the only employee and made just enough to support myself while having more freedom to do the things I *really* wanted to do. This sounded great at the beginning.

However, it would soon become evident that, to really succeed, I needed not only more resources but also as many different skillsets as possible.

That meant not only partnering up with incredibly talented and passionate partners but also creating an ecosystem where many lifestyle entrepreneurs would thrive and continue developing their personal and business skills as their businesses grew.

It’s this successful business model that I’m now sharing with you.

The main difference between a start-up and a lifestyle business is profitability. That’s the name of the game.

You can be more profitable being a \$300,000 lifestyle business than a five-million-dollar start-up with the traditional trappings of running a nine-to-five business model, which is ultimately what most businesses become once the production of their goods and services becomes heavily reliant on employees.

"The most courageous act is still to think for yourself. Aloud."

- *Coco Chanel*

Starting your lifestyle business while working full-time

As I mentioned, the advice given to me by a self-made millionaire was to work longer. So, I started my own business while I was an executive working full-time.

Having a background in human resources, I know — probably better than most — the importance and effect of disclosure and conflicts of interest in careers, especially because starting your own business is so heavily reliant on social media and making sure people know you and your brand so that they'll trust you and buy from you.

Starting your business while having a second income is ideal. It will, however, limit the amount of time you'll have available to develop and launch your business.

For women, this means having to address the reality that, more often than not, we're the primary caregivers for our children, as well as the horrible *double-shift* in which women also hold the primary responsibilities of running and maintaining a household.

That's why it's easier when your passion becomes your business. The hours and sacrifices are a lot easier to handle when what you do is also an expression of yourself.

I've found that working on my business has given me a greater sense of who I am and has helped me become a much more confident woman all around because I'm able to express myself and I'm constantly pushing my own boundaries outside my comfort zone.

Knowing your worth

As a woman business owner, you should know that your ability to be profitable is directly related to your sense of self-worth.

This is most evident in the service industry, where the amount you charge and the marketing of your services rely on your personal skillset and your belief in your ability to generate and create value for your clients.

Throughout the last two years, I have had the opportunity to meet hundreds of newly minted women entrepreneurs.

While it's important to spend time on training in traditional business skills such as putting together a business plan and networking, I find that not enough time is spent on training on sales, which is the number-one factor behind being profitable.

Communication skills, conflict resolution, effective change management skills, how to sell, and how to communicate in a way such that your prospective client understands and values you are as important as doing the market research in your chosen industry and how you differentiate yourself from other offerings in the same space.

If *diamonds* are a girl's best *friends*,
profits are a woman's *best chance* to be able to afford
to buy *her own* diamonds and the life of her dreams.
Therefore, *profits* are a girl's new best friend.

The “wealthy woman” mindset

If I were to have one wish, it would be for womankind to really embrace an *investment mindset*.

I’m not limiting investments to only financial ones. Rather, I mean also embracing the philosophy, practices, and expectations of financial investment for the rest of our lives.

My father was the first person to teach this principle to me. He always considered education to be an investment and any money he spent financing my education was an investment in my future.

The same can be said of food. Anything you eat is an investment in your health.

Friendships are an investment in your mental and psychological health. Relationships are an investment in your happiness.

Even fashion or consumable goods—imagine thinking about them as investments and not just purchases. So, are they good investments?

What do you do with your investment portfolio?

Well, you monitor it, balance it, work with an advisor, sell or buy, think long-term gains versus short-term, knee-jerk decisions.

You follow patterns, you research, and you make informed decisions. Most of all, you make objective decisions cautiously—or as cautiously as you can afford in terms of your risk tolerance.

Imagine that we actually evaluated relationships as investments.

Do they increase your overall quality of life—a *life-net-worth*, so to say? Or do they decrease it? The food you eat? How you spend your leisure time? The books you read?

What is the ROI or return on investment on it, as it directly affects your body and mind?

Wealth, after all, isn't only monetary.

I want to make sure we also don't fool ourselves into thinking that money doesn't matter or that it's not important. For a woman, money—including the ability to earn it and make it grow—can sometimes mean having to stay in a job where you aren't psychologically or physically safe or in a relationship that's toxic, simply because you literally can't afford to leave.

Let's awaken the wealthy woman within you.

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Chapter 10

An Empowered Life

What does it mean to live an empowered life as a woman?

Diversity and inclusion

One of the most wonderful outcomes of the evolution of feminism is that it has moved from activism to everyday leadership. It has moved from a rejection of the past roles that were perceived as repressing to the empowerment of women — including a radical acceptance of women’s choices, whatever they may represent.

If a woman decides to stay at home to raise her family and if she is happy and fulfilled with her choices, she is to be championed and respected, not judged.

The same goes for a woman who decides to not have any children or to question and explore her sexuality.

Being a feminist, in my opinion, is to celebrate women’s choices, to support and respect each and every person’s ability to judge what is right for her life.

The only caveat I offer women is to examine a life in which her choices honor her and serve her. This includes body-positive movements and diversity in religion, heritage, and overall lifestyles.

It’s easy to say that feminism is the result of women’s oppression by men.

There is truth in that in terms of the movement's roots. However, women have also been sources of oppression for other women.

Women have perpetuated toxic environments and not been supportive of other women in pursuit of their very own advancement or preservation.

Let's face it: In the horrible, toxic entitlement cultures and environment in which many women suffered sexual harassment and abuse, women often were willing to not only turn a blind eye but to even participate in the facilitation or cover-up. In other words, men aren't the enemy.

A cultural shift is making it possible for many women to access opportunities that, even as recently as a decade ago, would have been pipe dreams.

I also strongly believe that social media has broken down the isolation from one person to another and has enabled a level playing field on which anyone can have a voice to hold power accountable for its actions.

Almost every person armed with a cell phone and a camera has fostered the empowerment of citizen journalism. This has benefited women greatly.

The business world is finally waking up to the realization that, by excluding women from leadership positions, they're limiting themselves to 50% of the talent in the world.

Also, as millennials begin to take over as the largest workforce block in the business world, attitudes towards diversity and inclusion are changing, thereby boosting access to the best emerging talent.

According to the Organization for Economic Cooperation and Development (OECD), when more women work, economies grow. The OECD also notes that increasing women's and girls' education contributes to higher economic growth.¹

**“The female millennial seeks out employers
with a strong record on diversity.”²**

According to a study by consulting firm Price Waterhouse Cooper (PWC), 85% of respondents said that an employer's policy on diversity, equality, and workforce inclusion was important in terms of those individuals' decisions regarding whether or not to work for an employer. However, their expectations aren't always met; 71% feel that while organizations talk about diversity, opportunities aren't really equal for all.²

According to the study, the female millennial has the following characteristics.

New Era of Talent: Female millennials matter because they are more highly educated and are entering the workforce in larger numbers as compared to previous generations. The female millennial is also more confident than any female generation before her and considers opportunities for career progression to be the most attractive trait of an employer.²

Career Confidence: 49% of female millennial career-starters feel that they can rise to the very top levels with their current employer, making them more career-confident than the generations that have gone before them.²

Work-Life Strategies: Work–life balance is important to nearly all female millennials and they aren't alone. Ninety-seven percent of both male and female millennials said that work-life balance and flexibility are important to them.²

Global Careers: Millennials view international experience as a vital element of a successful career. Female demand for mobility has never been higher, with 71% of female millennials saying they want to work outside their home country during their careers.²

Financially Empowered: When it comes to earning power and patterns, female millennials are very much trailblazers. Research says that 86% of female millennials who are in a relationship are part of a dual-career couple.

Furthermore, 42% earn salaries equal to those of their partners or spouses, while almost one-quarter are the primary earners in their relationships (24%).

This means that 66% of female millennials earn equal to or more than their partner or spouse.

The more career-experienced the female millennial is, the higher the likelihood she will be the primary earner.²

While female millennials are entering the workplace, they're experiencing an alarming lack of female role models and leadership at the top level.

Currently, 40% of the global workforce is female and a further one billion women are anticipated to enter the workforce over the next decade.

Despite this, only 4.8% of Fortune 500 CEOs are currently female and 25% of female millennials don't feel that there are senior female role models who resonate with them at their current employer.³

Entrepreneurship as the fastest route to female empowerment

“The full and equal participation of women in the economy is not just the right thing to do, it's good for the bottom line.”

While millennial females are beginning to make their mark in the workforce, Generation x and Baby Boomer females are venturing into entrepreneurship at record numbers as their means of living empowered lives.

A study by Rebecca Gill and Shiv Ganesh, published in the Journal of Applied Communication Research,⁴ identifies several key assumptions of this new emergence of the entrepreneurial self among women.

The study then assesses the motivations and experiences of several women entrepreneurs to determine which aspects of the entrepreneurial self are most evident in the reasons that women provide about why they became entrepreneurs.

Despite the masculine nature of popular images and early research on the subject, entrepreneurship is often seen as a form of empowerment for women.

In the 1990s, women in developing countries represented the fastest-growing segment of business owners.⁵ Also in that decade, popular literature on women's entrepreneurship argued that it was a means of empowerment — a solution to the oppression that women might encounter as they climbed the corporate ladder.

Unsurprisingly, research on women's entrepreneurship blossomed in the 1990s as researchers began identifying obstacles that women faced in starting and running businesses — from finding confidence, advice, funding, and access to business networks, to overcoming both family hostility and a culture of masculine advantage (Still, 2005).

Even more recently, some researchers have acknowledged the importance of ethnicity in determining the experiences of women.

They have begun to identify issues and challenges that non-white, non-American, and non-middle-class women face as they embark on entrepreneurial careers (Fielden & Davidson, 2005).

Up until the turn of the century, the entrepreneurial self or identity was traditionally thought of as masculine.

Interestingly, some traits-oriented studies position women entrepreneurs as striving for autonomy, and then label that trait negatively towards them as being masculine.

For example, Zapalska (1997) argued that Polish women entrepreneurs are viewed as masculine because they possess such traits as determination, autonomy, ambition, responsibility, and aggressiveness.

Brodsky (1993) claims that neither female managers nor female entrepreneurs self-identify with stereotypically feminine roles. Rather, they appear as self-assured, tough-minded, and aggressive.

Clearly, the association of traits such as independence, self-reliance, autonomy, ambition, and responsibility as masculine sets up masculine stereotypes as being desirable states for women entrepreneurs.

Is this what has prevented women from wanting to own their own businesses in the past?

What has changed?

In a recent article in Forbes magazine, Arthur C. Brooks, the departing CEO of the American Enterprise Institute, is quoted as saying that a woman's career peaks at 50 and gives a shutout to those choosing to simply not expire.

He acknowledges that women in their 40s and 50s are turning to entrepreneurship to circumvent the glass ceiling and take control of their lives. He is quoted as saying, *"The women I know aren't declining. They're getting stronger and more engaged in careers, often second careers they love. They're starting businesses. Some are taking greater risks, often to make a greater impact. Some wealthy women at this age are stepping out from the shadow of their families to become leaders of new movements."*

I think three things are going on.

Brooks' view is deeply informed by life inside an institution.

Women leaders haven't always been able to get a foothold on leadership in institutions. Even for those women who have made it, there is less of a sense of fulfillment in being at the top of a narrowing hierarchy, with younger people jostling to push you off your perch.

During a recent trip to San Francisco, I spoke to a psychologist who had started her own practice right after school, over 30 years ago. She told me, "I am proud to have never known the glass ceiling, having always worked for myself."

Closer to home, the Government of Canada is advancing women's economic empowerment with the first-ever Women Entrepreneurship Strategy (WES), a two-billion-dollar investment that seeks to double the number of women-owned businesses by 2025.

Only 16% of Canadian businesses are owned or led by women and yet studies show that by advancing women's economic participation in the economy, Canada could add up to \$150 billion to the GDP. WES is a whole-of-government approach towards helping women grow their businesses through access to financing, talent, networks, and expertise.¹¹ Canada isn't alone.

Governments and global organizations like the UN Forum for Women are now outright championing entrepreneurship for women to match the growing trend of women staying single longer, the rate of divorce, and the number of women retiring on their own.

Their recent report titled, **“The Future of a Globalized Economy Is Female,”** states, *“Over the past several decades, rapid globalization has pushed economies to stretch wider, react faster and produce more than ever before. Immense growth and technological developments have expanded the reach of goods, information and services at unprecedented levels, and the livelihoods of millions around the world have consequently improved.*

“But the globalized economy has also dug deep trenches of inequality between men and women. Over 2.7 billion women around the world are legally restricted from having the same choice of jobs as men. Globally, women are paid 23% less than men, and have less access to social protections like pensions, unemployment benefits or maternity protection. If the future of our globalized economy is to bring equitable progress for all, investing in women’s economic empowerment is a must.”⁷

Although generations keep changing and gender lines keep blurring (though not fast enough, if you ask me), to the eternal gratitude and benefit of women, women born within the Baby Boomer and Generation X years *didn’t* participate in as many sports or other competitive activities as did men – activities in which soft skills such as resilience, grit, competitiveness, and adapting to failure were experienced and became golden lessons that prepared one for life.

Independence and “*soft skills*” are women’s tickets to happiness

“Success without fulfillment is the ultimate failure.”

Women’s brains are wired for collaboration; we learn young about wanting to belong.

Have you ever been to a party where, ultimately, all the women ended up in one area and the men in another?

Imagine, as a woman, choosing to go against the grain of our Western culture, not as a feminist but as an independent, empowered woman: A Leader.

Independent thinking is almost beat out of us during our formative years.

Our parents, our teachers, and social norms expect adults to become innovators and disruptors; however, each time that independent thinking is tested during the time when our brain is expanding, it’s quickly brought to a halt in service of order and civility.

Remember this the next time you stop your kid from challenging the status quo.

Simply put, independence leads to choices, choices lead to freedom, and freedom leads to empowerment.

For women who are breaking free from the limitations instilled in us by our support systems, including other women, this is imperative for survival in our current socio-economic reality.

The challenge is that many of the soft skills necessary to build strong emotional independence and independent thinking aren't taught in school, which focuses more on science, technology, engineering, and mathematics (STEM) than on emotional intelligence, interpersonal skills, and strong mental health survival skills such as problem-solving, learning from failure, resourcefulness, creativity, communications, and conflict resolution, to name a few.

All these soft skills are the glue and the catalyst for taking the hard skills so valued in our society and using them as tools in realizing our purpose in life and the best version of ourselves.

*Skills are not taught in school to prepare women
for success in entrepreneurship, careers, and life*

Confidence and fearlessness

We may as well cite all of the above-mentioned factors as contributors to the fact that women are turning to entrepreneurship for financial independence. The external barriers that women encounter are very real.

There are, however, a lot of self-imposed barriers for which women can prepare.

It's an undeniable fact that women often suffer from an acute case of self-doubt and aversion to risk. It often happens that, in the start-up world, a slight margin of innovation separates the winners from the losers. Including both genders equally just might be the edge you need to bring diverse perspectives to the boardroom.

Women fail to reach their full potential, though not necessarily because they lack the skills. Due credit also goes to the limited number of women-specific schemes that don't encourage innovative entrepreneurialism.

One thing about fearlessness: There's no such thing as having no fear. The courage to proceed, *regardless* of fear, will lead you to your greatest self.

Conflict Resolution and Leadership

Women's desire to belong has historically led them to compromise themselves in order to be accepted.

Conversely, when women choose to stand up for themselves, they are often labeled *emotional* — even hormonal — to discredit the sudden non-lady-like behavior.

It's imperative for women to also learn to distance the players from the plot.

I have personally admired how men deal with differences of opinion in meetings, upfront and without apologies.

Often, women either choose the passive-aggressive approach or aren't able to leave the conflict on the table, which means they hold grudges or internalize the conflict, leading to increased levels of stress and mental health decline.

As women, we need to learn how to stick to our guns and not back down on important issues without resentment or damaging important relationships.

When we honor self, we have the ability to stop people from taking advantage of our innate desire to be of service and to help without rewards, especially in the workplace or in business.

It's time for women to stand in their power and share their ideas, pitch solutions, and get in the rink without fear.

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Conclusion

It is a glorious time to be a woman.

It is a glorious time to be your best you.

Empowered. Independent. Fearless. Limitless. Awaken.

I will share with you what nourishes my soul.

Joseph's Campbell's *The Hero's Journey*

About *The Hero's Journey* ... adapted for an empowered woman

A **S**hero's journey. One of my favorite books written by Joseph Campbell, *The Hero with a Thousand Faces*, speaks about the call of adventure to a purpose greater than self.

Joseph Campbell explains that:

“Every story has a beginning, a middle and an end. In the beginning you setup your hero (or heroine) and ~~his~~ **her** story, then you throw something at ~~him~~ **her** that is a great source of conflict and takes ~~him~~ **her** into a whole heap of trouble. After facing many foes and overcoming various obstacles the **shero** saves the day and the ~~boy~~ **girl** wins the *challenge, saves the day, slays the dragon, etc. ...*”

There are eight distinct steps:

- The separation: Taking the hero from the ordinary world ...
- The call: A problem is presented and the hero can't remain in the ordinary world ...
- Threshold: The actual crossing-over, the journey begins ...

- Challenges ...
- Abyss ...
- Transformation ...
- Atonement ...
- Return with a gift, knowledge, or triumph.

Throughout my career (make that my life), I have been a pioneer, an adventurer. As such, I have often found myself alone in the pursuit of new visions, either by design or by fate.

It has been lonely at times, but mentors and our culture erroneously tell us that it is, indeed, meant to be lonely at the top.

Being a visionary, and, quite often, the only female in the c-suite, I have found this to be par for the course. Over the last two years, as a full-time entrepreneur and the founder of Powerful Women Today, I have answered and honored the call to adventure.

Joseph Campbell has been my constant companion on the battlefield.

A reminder that the likes of Homer, Jason, Joan of Arc, Mother Teresa, our ancestors who left their homes to seek a better tomorrow ... **I must also answer the call** if I dare to live a life in which I get to discover my greatness.

How far can I go?

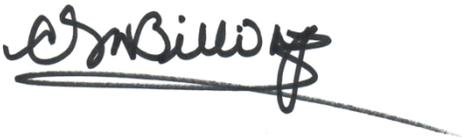
I love to win. That makes me a good entrepreneur. Finding out that victory is sweeter when it's shared makes me a great entrepreneur. **You may think it arrogant for me to say so.** Perhaps, but it has also become my call to adventure.

To ensure that no woman gets left behind in the pursuit of her greatness. That every woman who reaches out to us gets **a champion who celebrates her aspirations.**

Together, we create a circle of *Mutual Arising* where we all rise together.

Powerful Women Today is my love letter to the world. It's my act of love and passion to my sisters across the globe. **We are stronger together.**

We are home to the outlier, the misfit, the unique, the dreamer, and the visionary who dares to answer the call.

A handwritten signature in black ink that reads "Carolina M. Billings". The signature is written in a cursive style and is underlined with a long, thin horizontal line that extends to the right.

May you rise to your greatness one courageous act at a time.

Carolina M. Billings

Founder, Powerful Women Today

Championing and Empowering Women's Emotional and Financial Independence

Join the evolution of female leadership. Visit www.powerfulwomentoday.com and find out how you can move the movement forward.

Acknowledgments

This book wouldn't have been possible without the help of many champions and teachers.

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Lee Helper – Thank you for believing in our vision. You took us under your wing and brought **Powerful Women Today** to 2.3 million, connecting our benefits and values to amazing fortune 1000 co's.

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To my mother and all my family – Thank you for teaching me that different can be beautiful and for being a living and breathing Buendias Family. This is a story that one day must be told.

To the past, present, and future **Powerful Women Today** experts – Thank you for sharing your journey with us.

To all of **Powerful Women Today's Sponsors and Partners**, past, present, and future – Thank you for your trust, your generosity, and your active support in making a difference in women's lives.

To **Snoopy and Spike**, our furry babies – To know a mini-Dachshund is to love a mini-Dachshund. They came into our lives as Charlie and I began our lives on our own. All of us babies-of-sorts loving and learning from each other. Thank you for letting us be your humans.

And, of course, to you – Thank you for allowing me to share my journey with you. I hope that I have inspired and awakened something in you that will help you or a woman you know feel that she can fly.

Big Love



ABOUT THE AUTHOR



Carolina Billings, DBA (C), MA-IS, CHRL, SHRP-SCP, CPCC is a social impact entrepreneur with 15+ year's leadership experience in the fields of Business Development, Leadership, Branding, Human Resources and Finance.

Carolina is the founder of Powerful Women Today a boutique accelerator for success. A forum for the empowerment and optimization of women's status and lives. Her sold out conferences have received the continued support and accolades of key champions of women in business. Carolina is proud to call herself an advocate working wholeheartedly for the emotional and financial independence and prosperity of women and their dependents.

Her Boutique Management Consulting Firm is comprised of elite experts championing women's growth. Her **#1MillionWomenChallenge** aims at positively impacting 1 Million Women every year to bring awareness to end violence against women and strengthen mental health and end financial dependency.

She is a leader with global impact who Champions and Empowers Women's Emotional and Financial Independence. She is proud of her adoptive home in Canada as is proud of her Hispanic heritage. She is an highly active advocate and champion of Social Justice, Diversity, Inclusion and Equity.

Carolina's dream is for every woman and little girl to realize that their uniqueness is their beauty and their talents their magic to love, touch lives, inspire others and shine brightest always.

Learn more

I created a companion guides to “Awaken your emotional and financial independence”. A workbook and a detailed outlined course with you in mind. I wanted my journey of empowerment to inspire you to take action and start a journey of self-discovery and action.

To access this training visit www.powerfulwomentoday.com

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“For an empowered woman, challenges are not a time for crisis,
they are a time for action”

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You can reach me at info@powerfulwomentoday.com.

Big love,

A handwritten signature in black ink that reads "Caroline". The signature is written in a cursive style with a small heart above the letter 'i'.