TORONTO'S SEASONAL LIFESTYLE ON-LINE MAGAZINE

HER COLLECTION

COLLECT.CONNECT.CREATE.

WINTER 2021 • ISSUE 3 • VOLUME 1



HERSTORY

THE INSPIRING STORY OF
THE TALENTED KATE FRASH

NEW YEAR NEW HER!

HOW TO PREPARE FOR 2021 IN A WAY
THAT WILL ALLOW YOU TO RELEASE AND
RESET


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BABY IT'S COLD OUTSIDE!

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HER Collected



editor's note

HAPPY NEW HER!

Welcome to a New year and a new issue of HER COLLECTION. The question that seems to be on everyone's mind is, what will 2021 bring?

After wrapping up a historical year that shone a light on our global health and leadership, I think we can all agree there are clear winners and losers in the battle to protect citizens and our economy. Unfortunately, North America as a whole did not fare well compared to other continents. Individual freedoms for some trumped (no pun intended) the collective good, leaving our health care workers to take the brunt of the blow. 2020 affected our physical, mental & financial well-being. It's safe to say North America is feeling a level of fatigue on a cellular level. As we reflect on the past year, we do so in our quiet cities and towns' solace. We need to take the time to heal ourselves and our institutions. With vaccinations on the horizon, there is light.

In this Season's issue, you will read the stories of triumph over despair, the blessings on the other side of lessons. Most importantly, we look at how strong the human spirit is for the simple reason that we can choose how we approach every situation in our lives.

We would also like to welcome our regular beauty contributors, Maureen Greenstein and Sharry Holenski, The Beauty Babes.

Enjoy!

Janine

EDITOR IN CHIEF

WHAT WOULD MICHELLE OBAMA DO?

By Janine Bowen

Like every new venture, HER COLLECTED has experienced some growing pains. After a three-month hiatus, we have gone from the Power of Four to the Passion of Two. Personal growth is what will stay with me as well as move into the New Year and beyond.

I am not known for my patience or delicacy when challenges arise. I am a bull in a China shop, direct and tactless. When dealing with people whom I love and respect, this approach does not serve me. Co-Founder, Loveleen, is a mother of two, and if I may say, a 'Saint.' She can maintain diplomacy in any situation, a skill I admire and have come to rely on. Together we are a formidable team who rely on one another to provide balance.

In the past six months, I have learned that I have a blind spot that comes in the form of intolerance. Like a kind of Elizabethan Nobleman, when I feel like I have been disrespected and dishonoured, I am triggered. When I started to feel indifferent to the fact that I could part with individuals in any given situation and feel all right, it concerned me. The people and relationships I have ended or distanced myself from are not ones that I want to reconcile with; however, I wonder if I could have handled these situations better, with more tact and compassion.

I came across a meme recently that read, **"My toxic trait is detachment. I grew up distant, so it's easy for me to lose interest and cut ties..." I thought, wow, that's me!** My upbringing taught me to withdraw and detach to protect myself from further disappointment and hurt.

In the evolution of myself and this business, detachment can not and will not be the go-to. We have been strategizing and planning for the year ahead and have been continuously working hard to adhere to HER COLLECTED's fundamental values. In one of our many chats, I discovered that Loveleen had highlighted a PRO who had ghosted us on a project she committed to. When I brought this up to her, she reacted by stating that the PRO failed herself, not us. We keep doing what is best for HER COLLECTED. From that moment, we declared that we would do things like **Michelle Obama.** When she famously said, **"When they go low, we go high."** She created a mindset that we have adopted. My old reaction to such a slight would have been to disengage, but that is not what 'Michelle' would do. Moving forward, I will ask, **'What would Michelle Obama do?**'. This is how I will conduct myself with the full knowledge that I will have handled the situation with dignity and grace, just like Michelle.

KATE FRASH
BAKER



HER COLLECTED IS PLEASED TO BRING IN THE NEW YEAR WITH KATE FRASH WHO'S EXTRAORDINARILY STORY WILL INSPIRE YOU TO AT THE VERY LEAST BAKE A CAKE

BY LOVELEEN RAI



Tell us about your business.
How did it start?

We could call it a business, but it is more than that. A new chapter of my life began four years ago. The day I baked my first cheesecake. I was employed, but to be honest, I didn't like my job. I quit as soon as I was able to sell the second cheesecake. I still have a picture of one of the earliest cakes from my career on my Instagram profile. I remember I brought my first cake to a party and received amazing feedback. Someone said, "You have to make them sell".

This is how my first cheesecake was sold. Party by party, and word of mouth I, started receiving bookings.

The time came to start to learn cake decorating. **God Bless YouTube!**
I had no time to take classes; I was learning and selling at the same time. Of course, I only said yes to designs I was capable of doing. I had no idea how to sell. I was extremely shy, especially when talking about my product. Years later, I can't believe I am saying this now, but it was true back then.

Slowly, I built a system and my client list. I was always busy running around with 2-3 tiered cakes, to the point I had no time even to shower. Now, I am in control of choosing the designs that I want to work with and have developed my skills over the years and maybe a few extra sharp teeth! (just kidding), I'm as gentle as they get.

What makes you unique in this field?

I don’t feel unique or unlike anyone else. I would say I'm original. There are so many talented bakers, cake decorators, and artists worldwide; just look at Instagram. I say WOW!, every day to myself. What people are capable of creating is amazing and super inspiring.

What makes me different? I didn't go to school, believe it or not, but the craft was easy for me to learn. Let's put it this way; you don't need to go to school to learn how to speak German if you live in Germany - you have to live every day practicing and being involved, simple.

I was learning during the process of baking and growing my business. In a way, it was like Boot-camp; it made me stronger, push myself and take on an entrepreneurial role.



I was making mistakes along the way, and those imperfections became my signature style. I didn't know the right way, I was self-taught, but I wasn't scared to keep moving forward to do things my way. Cake decorating is an art, and art has to provoke. I use my clients' emotions, whether good or bad, to help with the creative process. **I don't make cakes you eat and forget. I create memories and emotions. That is my magic!**



HERstory

KATEFRASH

What is one quirky thing that people don't know about you?

I love pushing myself to the limits. I love to drive fast. I love to drive, period. One of my favourite things to do is cliff diving - jumping off the cliff into the water. I also have a secret tattoo I cannot ever show. I do not like fresh peppers, and I completely freeze if I see a snake.

What is your best 'take away' advice from your industry?

I hope we are all safe during these tough times, but I know it will make us stronger and make us think outside the box. True artists never stop; true artists transform and grow no matter what.

Trying new things and having challenges is good. I thank the Universe for everything I have. I keep sharing love and peace. Help others, find your happiness, and never give up on your dreams!





For orders email:
kate.fresh@gmail.com

make sure you follow her on Instagram
@katefrash

5IVE IN 5-BAKING FOR BEGINNERS

1. Start at your level (now is not the time to try a 3 layer cake when you've never even baked a cookie)
2. Read the recipe in it's entirety
3. Make sure you have ALL the ingredients
4. Use the appropriate flour -yes, there is a difference
5. Follow the damn recipe!

May the (Work)Force Be With You or Not

Race & the Good Ole Declaration of Independence

By Lisa Ann Bannis-Matthew



One day I received a call from my father, a US Citizen, stating he filed for a green card for me. If I wanted to pursue this, I would have to go to the US Embassy in Montreal, Quebec, and complete the appropriate paperwork. With my mother in my other ear, I finally made the arrangements to get it done. When I became mentally prepared to 'make a move,' I thought of fun, shopping, and the sun. Everything that I had experienced on short vacations to the sunshine state, Florida. I was apprehensive about leaving Toronto's security, my family, my girls, my social circle, and good times. I am a people person, so I convinced myself that I would easily adapt and establish everything I had at home in the U.S.

Moving here was not a struggle, or so it seemed. I learned how to drive, purchased a vehicle, and lived with my dad, rent-free. My friends came to visit; I sat on the beach, ate tropical fruit, wore flip flops, shorts, and t-shirts in the Fall months. I was living the dream. Plus, the interviews came in abundance. My phone and emails were consistently active, with recruiters reaching out. First came the telephone interview, followed by in-person and lastly, 'The Surprise.' Maybe they thought they were good at keeping a poker face, but I saw right through them. "You're Lisa-Ann"? At first, I felt a

The response was required, but then I had come to understand that the question was more rhetorical. I identified who I was when I arrived, whom I was scheduled to meet me, and the reason for my meeting. I would think this could not be happening, but it was. “We spoke on the phone, right?” Yes, I would respond while expressing a huge grin. My clear communication, lack of slang or broken English did not fit their perception. I became very aware of the “You sound white" statements; many were caught off guard when I’d come back with, “what exactly does white sound like?” Not a rhetorical question.

In another instance, I drove to Miami for an interview; everyone said hello, and offered coffee, which was a welcome change. Then it finally happened. "You’re not Latina"? No. "You don’t speak Spanish"? No. The room went from a language I understood to another that I did not know in an instant.

When I finally became an employed citizen, I made friends, and my team was fun. I learned new words like ‘schrimps’ (not a spelling error) and ‘finna’ (going to) and a few others that I cannot spell to this day. I learned these words from a young man who was very forthcoming about being the first in his family to finish school and work for a Fortune 500 company. This was a big deal. It took him 2 hours to drive to and from the office; he was always on time and professionally dressed; this workforce would accept nothing less.

During our long drives to explore various regions within the state, I was scared we would end up in areas where we were not welcome. We did not stop for restroom breaks and always made sure the tank was on full to eliminate any unplanned stops to avoid unwelcome trouble. Experiences I never encountered on road trips back home.

Unfortunately, unwelcome trouble comes even when you are extra careful.

You may or may not know when a 'Karen' might pop up. That obnoxious and entitled 'Karen' uses her privilege to try to get her way. Yes, she is real. She is the individual who has made my day(s) at the office difficult because she did not take her time to read the policies as previously requested and has now missed a deadline for something or the other. Now it has become my problem. As much as you try to inform 'her' that the employer will not make any exceptions, she becomes angry and offensive. She feels she can go above you to tell everyone the error **you** made or try to get you **fired.** There is also a 'Karen' who has a seat at the same table and feels threatened that you will overshadow her. She finds every instance to challenge your ideas and direction. All the 'Karen's are all exhausting.

I have realized that “Karen” does not come by her actions on her own. It stems from her social surroundings, including her boss, whose actions also challenge you. There may be times when your voice is not heard in meetings. Times when you express your ideas, but they are not acknowledged. There are those times when the same proposal can be received with open arms when delivered from a more person.









Desirable to management. It may feel futile that every opportunity you have shared your ideas, you continuously get shot down, without just cause. If you ask to speak with management to discuss your issues, you may find yourself thinking of the one word that has been sitting in the back of your mind. The word that you did not want to speak out loud because you feel like you have earned your spot at the table, and you assume that your ideas are equally welcomed. So, when your boss brings up the word RACE, you wonder whether they are admitting guilt or if they feel you will play the race card to point out what they already know. Even though you worked hard to earn that seat, **"You're still too grateful … to shake it up". Michelle Obama.**

I have experienced a different lifestyle living in Florida, not all bad yet not all great. I have witnessed that "Living that Salt Life" does not eliminate generational poverty, ignorance, or racism. Whether it is the young lady who was adamant that one could not be Black and Latin or the man who blatantly refused to shake my hand and demanded someone above me interview him. I guess he did not stop to think that the person above me could also be a Person of Colour. As I continue my journey in the sunshine state, I try very hard not to let these incidences deter me from my day-to-day; however, my time here has taught me that racism in America is an undeniable truth.



Lisa Ann is an HR Executive living that Salt Life in Port ST Lucie, Florida. to check out her beautiful flora and fauna visit @labblution



Reset & Release for 2021

Happy New You! It is the first day of the new year, and it is important to take moments to **RELEASE & RESET.**

Now is the perfect time to check in with yourself and release all the negative habits and thoughts that have formed. 2020 was like no other year in modern history. We witnessed civil unrest, demands for equality and justice on a global scale—questions around individual rights vs the whole's rights. Devastating environmental catastrophes, as well as economic losses, both individual and collective, went beyond comprehension. Personally, I experienced the death of a colleague, family member and one of my beloved family dogs Felix.

The ongoing stressors continue to seem unbearable for many.

I am not a religious person, but I am deeply spiritual. Being raised in the Catholic faith, a few stories and common sayings have stayed with me. In recent days I have been reflecting on the common Christian saying;

"God won't give you more than you can handle." I hear it often during times of difficulty. I've said it to myself to keep pushing through hard times. The concept of being strong during adversity is not easily accomplished, and it plagues me. The past 12 months have forced me to take a step back and look at how I view strength and the expectations I put on myself.

As a Black woman, I was raised with the expectations of being mentally, emotionally and at times physically strong. I know that this may be true for many women, especially those of colour. For a multitude of reasons, we do not have the luxury or, as we have learned, the "privilege" of weakness because the world gives us very few breaks. We are expected to stay strong for our families, our communities and hold our men up while the world tries to tear them down. The burden of strength is passed down through generations of women.

The ongoing stressors continue to seem unbearable for many.

BY JANINE B0WEN

It's called Generational Trauma, you have to stop the cycle.

My grandmother passed it down to her daughters, who passed it down to my cousins and me. As I have no children, the cycle has stopped for me, but I would undoubtedly have passed this belief system to them.

In the weeks that turned into months, quarantine forced me to examine this false sense of strength. With each personal and global calamity that unravelled, I felt my mental health waiver. Crying brought on by bad news and the general feeling of loneliness became a daily occurrence. Fortunately, I have daily check-ins with my dear friend, Mike. A practice that began long before COVID. These conversations range from banter about superhero movies, what we will eat for dinner to social unrest and the effects of overt and covert racism in our lives. Our conversations are candid, honest and full of vulnerability. They have been vital to my survival.

These talks have forced me to examine myself and the burdens I have carried. Many of which do not belong to me. The notion of nobly carrying the weight of the world on your back is one that I am happily unpacking. I RELEASE the weight of living up to the expectations of unwavering strength and the image of being a strong Black woman. As I RESET, I am learning to be in place of human frailty and draw strength from a higher power. So, it looks like the only thing I need to exhibit strength for is when it comes to resisting wine and chocolate.

For this new year, I have set the intention to be kinder to myself. Operating from a place of kindness when it comes to other people is my go-to, but I have forgotten about it too often when it comes to myself.

What are you going to do to RELEASE the old and RESET for the new year?





5 supplements that you need to boost immunity and lower stress levels in 2021.

BY KELLY MC CABE

How many times has someone told you to *"just relax"* or to try yoga and long walks in nature to reduce stress levels? How many times have you heard the phrases *"eat healthily"* and *"drink more water throughout the day"* to boost immunity? And with your stressful, busy schedule these tips are repeated in magazines and on social media platforms like a bad Christmas song. They are over said and underused.

Boosting your immunity and lowering your stress levels is arguably more important now than ever. With more pollution in our air, more toxins in our foods, and a global pandemic on our hands, there is no doubt that health and wellbeing are top of everyone's minds. But, as long as we are sanitizing our hands, masking our faces, and socially distancing, what else can we do to increase our immunity and cope with high-stress levels? How many green juices can we have before we go crazy?

Take. Your. Vitamins.

I'm like most people: promising myself an hour walk every afternoon outside can be unrealistic. Paying $200 a month for a yoga membership can be unrealistic. Drinking 1L of water some days can be unrealistic – even for a nutritionist. So, here are some small but impactful supplements that are inexpensive, and that you can implement right now to boost your immunity and lower your stress levels for 2021.

Magnesium Glycinate:
Studies suggest that around 80% of people are deficient in the essential mineral Magnesium. Magnesium is known as "the ultimate relaxer" for good reason. It is involved in over 300 enzymes in the body and is a superhero in combating stress, anxiety, and even constipation. Magnesium also has a very mild sedative effect when taken before bedtime and promotes relaxation without the grogginess Melatonin sometimes causes the next morning. It relaxes the smooth muscles of the blood vessels which lowers blood pressure and provides a soothing effect for the mind
.(I take 500mg of Magnesium Glycinate daily).

Quercetin:
Quercetin impossible to find a few months ago. Luckily, more health food stores and online platforms have it in stock again! Quercetin is a bioflavonoid (an antioxidant) that prevents the formation of inflammatory and histamine effects in the body, which are most often experienced as respiration issues. It can also **reduce inflammation in the lungs**. This is essential in your vitamin tool kit, especially when doing everything you can to protect yourself against the coronavirus - as COVID-19 is a respiratory type infection.
(I take 500mg of Quercetin daily).

Life Style *Wellness*



Vitamin D3:
Taking Vitamin D year-round is non-negotiable for me. Especially in the winter months when Vitamin D levels are naturally lower in humans due to reduced sunlight. Vitamin D is crucial in positively impacting mood, hair growth, and bone/muscle health. This vitamin has also been classified recently as a **hormone** by many holistic health professionals, as it influences over 5,000 genes in the body. Considering the strong influence our hormones have on our emotional and physical responses, Vitamin D is a key player in reducing stress levels. Several studies also show that Vitamin D positively impacts immune function to protect us from illness and disease. (I take Vitamin D3 1000IU drops daily.)

Zinc:
Zinc is an absolute powerhouse that so many people forget about. It is a component of over 200 enzymes in our body, a component of our DNA/RNA, it is crucial for healing and growth, controls our hormones, **stops viral replication**, and helps us in effectively dealing with stress. Zinc is also incredibly important when maintaining strong energy levels: if stress is up and energy levels are low, illness is stronger to attack the body. Refined grains, excess sugar, and low protein are all contributors to low Zinc levels – all of which are unfortunately quite common in the Standard American Diet.(I take 50mg of Zinc daily).

Probiotics:
Proper digestion, elimination, and overall gut health will change your life. Our small intestine is the primary site for absorbing nutrients from our foods and supplements, and where all of our good and bad bacteria live. 70% of our immune system is based in the gut. If we have an abundance of bad bacteria, and not enough good bacteria, we expose ourselves to a higher risk of depleted immunity and the likelihood of contracting disease/illness. Our gut should be about 85% good bacteria, and 15% bad bacteria, and to balance our intestinal flora, we need to feed our bodies with sufficient levels of probiotics to ensure the bad bacteria never overtakes the strong community of good bacteria. (I take 50 billion CFU daily).

Please consult with your nutritionist or doctor for specific dose recommendations based on your health history. For more health and motivation tips to help you live your best life physically, emotionally, and spiritually,



Kelly is a qualifying Nutritional Practitioner at the Institute of Holistic Nutrition, to check out her health and wellness platform visit @kellymccabehealth

A MESSAGE FROM THE BEAUTY BABES

By MAUREEN GREENSTEIN & SHERRY HOLENSKI



This has been an interesting year for beauty.! Not only did we all stop wearing lipstick temporarily...we had to adjust to revisiting the skin of our youth under our masks!!!!!!!

OMG....moving forward. Happily there is beauty hope on the horizon. So let's take a look at what Spring 2021 is going to look like. (Yes we STILL have to wear masks). Time for us all to amp up our eyeshadow game as well as lip stains that stay on and deliver.

Hydrating our skin properly is different now. Not only because winter and heat in our homes impacts our skin, but a mask means new challenges to ensuring bacteria and excess moisture is not compromising our skin further.

Cleansing is essential and the new clean beauty choices that are available such as; Cleansing Oils, Weekly Masks and Exfoliating are key. We not only need to clean the bacteria, we also need to ensure we use hydrating moisturizers. More moisture on your skin means less bacteria is able to exist and will help ensure that it does not penetrate your dry skin under a mask. **La Roche Posay Effaclar Medicated Gel Wash**, is the best overall cleanser to ensure that you remove bacteria that is on your face. It is available at Shoppers Drug Mart and Amazon. It is also great for sensitive skin.

HER 5 FAVOURITE CLEANSERS!

(it's actually 6, but who's counting)

1. BEAUTYCOUNTER LIP DEFENSE CLEANSING OIL (clean)

Removes every spot of makeup leaving skin feeling supple and clean

2. FARMACY CLEAN BEE ULTRA GENTLE FACIAL CLEANSER (clean)

The subtle sent of honey makes this a delightful

3. SENSIBIO FOAMING GEL

Designed for sensitive skin you'll appreciate the effectiveness and the price

4. DRUNCK ELEPHANT SLAAI MAKEUP-MELTING BUTTER CLEANSER (clean)

You can't feature clean products and not mention the above, this cleanser is game changing

5.PHILOSPHY PURITY MADE SIMPLE CLEANSER

This cleanser has a cult following and certainly get the job done

Using a light foundation ,or adding more moisturizer to your foundation, will help to retain the moisture in your skin. It does not block your pores, but instead it acts as a barrier to incoming bacteria.

Let's move on, as for your lips....there never was a better time to ramp up your lip balm game. Our preference, after two years of trying EVERY product on the market, is **Beauty Counter's Calendula Lip Balm.** Tasteless, not sticky and completely FREE of any and all chemicals and additives. It repairs your lips overnight and protects them during the day. It is also perfect to add on top of a great lip stain --- the secret to keeping color on underneath your mask.

Bring on your eye game!! Liner, mascara, liquid shadows....this is how you are going to greet the Spring!! With a " Hi ...How are you?" A little bolder than before but if that is what's peeking out from behind your mask....MAKE IT COUNT.!! In our next article we will come back with a list of products to try and love.

This has been a frustrating time to be at home and unable to socialize with our friends and families. However, on the bright side....you can amp up your game and watch how-to videos. Practise, Practise, Practise.!
That eyeliner isn't going to put itself on!!!

Love your Beauty Babes.
Sher & Mau



For more from the Babes follow Maureen@mausmakeup /Sherry @Sherbeautylife
Beauty Counter www.beautycounter.com/en.ca/maureengreenstein

GOOD EATS

LALIBELA TORONTO

BY LOVLEEN RAI

Homestyle cooking is the signature of this charming Ethiopian spot in Bloor Court. Take home the vegetarian dishes or indulge in the meat options like a buttery ye beg key wat. No matter what you choose, the fresh injera bread, traditional Ethiopian coffee, and friendly service are a constant.

This was my first time trying Ethiopian cooking, and I was not disappointed. I am delighted that I picked Lalibela as my first experience; I have fallen in love. I don't know if I would try another restaurant because of how delicious the food was.

What not to miss?

Most dishes start with slow-cooked spicy meats and veggies; scoop everything up with a giant piece of Injera, Ethiopian bread that resembles a large rye crêpe, meals are meant to be eaten with your hands. For those with dietary restrictions, there's a vegetarian sampler platter that people rave about, as well as the gluten-free injera. We ordered both a meat platter and the Veggie platter, and both were delicious.

Would you go back when Quarantine is lifted?

Absolutely, I want the full-throttle experience, as I enjoy my meal, the sights, the sounds and the smells. The atmosphere will only heighten my senses for the food that I will be devouring. Until then, we will take out!

At HER COLLECTED, we are fans of good food, great atmospheres and exceptional service. To put it short, we have discerning taste.

On more than one occasion, we have ventured to the new "it" spot and have been horribly disappointed by the food and/or service. We all can agree that most places' aesthetics are bang on, and we suspect diners are getting caught up in the glitz and glam.

For this reason, we have decided it is our duty to make sure you don't get bamboozled. We will hit up these spots and eat for ourselves, letting you know what's really up!

We rate every restaurant out of 5 HER Approvals!



bits & bite!

By Loveleen Rai

THE SPICE SPOON



Food Blogger
SHAYMA SAADAT

WWW.THESPICESPOON.COM

The Spice Spoon's Shayma Saadat is one of our favorite Food Bloggers at HER Collected, we wanted to share one of her Street Food recipes featured on her website, The Spice Spoon.

This dish is not only delicious, but the Kati Roll permeated the house with fragrant memories of me in India. A great quick dinner idea and also a great go-to when on the road.

Trust us you will not be disappointed.

kati roll-kolkata style

Serves 4

You will need parathas or chapatis. I use store-bought parathas.

For mint chutney- in a blender, puree a bushel of mint with some water, salt, and 1 green chili. Mix this with some yogurt for pudina ki chutney, which is what we use for the Kati roll.

Ingredients:

- 4 chicken thighs or legs (use dark meat)1 cup yogurt1 tsp salt
- 1 tsp garam masala1 tsp minced garlic (or garlic paste from the jar)
- 1 tsp minced ginger (or ginger paste from the jar)
- A small bushel of chopped, fresh coriander leaves and stems (enough for the chicken marinade, omelet, and for garnishing the Kati roll. Use proportions as you please.)
- 2+2 tiny green chilies, chopped
- 1/2 tsp freshly cracked black pepper
- 1/2 tsp tandoori masala (in powder form, not paste)
- 2 tbsp + 4 tsp corn oil (or any other neutral oil)4 parathas (or chapatis)
- 4 eggs
- 1/2 tsp red chili powder
- Pinch salt1 medium onion sliced into thin ringsMint chutney (paudinay ki chutney)2 medium tomatoes sliced thin, into disksPreparation:

bits & bite!

Step 1: Prepare the pulled-chicken:

- In a large bowl, add yogurt, garam masala, garlic & ginger paste, fresh coriander, 2 chopped green chilies, salt, cracked black pepper, and tandoori masala powder with chicken thighs.*Marinate 3-5 hours or preferably, overnight.
- Place a pan over medium-high heat with 2 tbsp oil. Add chicken plus the marinade.
- Allow to cook, uncovered, for 20 minutes. When the chicken has absorbed all the juices and is almost dry, take off the flame.
- Remove meat from bones, shred by hand, and set aside.

Step 2: Prepare the paratha and omelet:

- Beat 4 eggs with red chili powder, pinch salt (to taste), and chopped cilantro.*Bear in mind that you will be making 4 omelets, respectively, for each Kati roll.
- Place a non-stick frying pan on medium heat. The diameter of the pan should be the same as your paratha or chapati.
- Add 1 tsp of oil per omelet, to the pan.
- Slowly pour in 1/4 of the egg mix and swirl, to cover the pan. As soon as you see that the bottom of the omelet is set and the top is still soft and custard-like, place the paratha on top, it will cling to the omelet.*Gently insert a spatula underneath the omelet and flip it over. Let the paratha bronze a bit, then remove it from the flame. The omelet will be clinging to the paratha now.

Step 3: Assemble Kati roll:

- In a plate, place the paratha with the omelet side up.
- Add pulled-chicken, then dot with some mint chutney.
- Add onions, tomatoes, coriander, and chopped green chilies. Drizzle some more mint chutney on top.
- Roll and eat warm

If you are preparing these for a crowd, you can prepare the paratha and omelet and serve this to your guests.

Place all the accouterments in a dish for your guests to assemble



IT'S MONEY HONEY

monthly tips on how to manage

The Year of Intentions

By Loveleen Rai



2020 was a completely unexpected whirlwind for the entire planet, and it taught us so much about ourselves and humanity. For 2021 I wanted to try something different when it came to New Year resolutions.

Have you ever considered setting intentions instead of resolutions for the new year? Intentions are anticipated outcomes. They help to guide your actions, both big and small, throughout the year. Intentions also allow you to push yourself beyond simply thinking about desirable outcomes.

Here are 5 Tips to get started.

Because this is Money Honey, we will focus on one of the major life categories, FINANCES! However, you can use this methodology in any area of your life (relationships, career, personal development, religion/spirituality, health).

1.Find your why

So, you want to improve your finances this year. Then ask yourself, "why"? Take some time to think about this. Once you find "your why," write it down and make it visible. This is the fuel that will drive you throughout the year, so refer back to it often to stay motivated.

2.Set goals

Now it's time to break this down even further to consider what specific areas you want to improve upon. For instance, you may include outcomes such as I want to pay off my debt, want to build my emergency fundI want to pay all of my bills on timeNow that you know what you want to do, you need to set SMART goals.

SMART is an acronym that suggests goals must meet the following criteria to be achieved:

Specific
Measurable
Achievable
Relevant
Time-bound

An example of a SMART goal would be to pay off $10,000 from your student loans in 12 months. That goal is specific (it indicates what kind of debt you will pay off), measurable (it specifies how much debt), achievable (assuming you have some income this year), relevant (it provides results), and time-bound (to be achieved within 12 months). Got it?!

NEW YEAR NEW INTENTION

3. Break down your goals

Now that you have a SMART goal or two, break it down to determine what specific actions you must take every month, week, and even day to achieve your new year's intention. For instance, if you want to save $6,000 in an emergency fund this year, you will need to commit to saving at least $500 a month. That equals $125 a week, or about $17 a day. By doing this, you're more likely to stay on track throughout the entire year.

4.Commit to Self-Care

You've been down this road before: You commit to a goal 100 percent, and then a few weeks later, you find yourself tired, bored and burned out. If you can relate, you likely didn't give yourself enough breaks. It's hard work to achieve all your goals, so give yourself some rest!

5. Create space

Having a hard time concentrating on your goals? Try creating space. Creating space helps eliminate clutter. Whether it's physical or emotional clutter, ridding yourself of it can only help clear your mind and surroundings to focus on what matters. Your best year?

With fewer distractions, you can focus on your intentions. You'll be less likely to become run-down, give up, or get distracted. To create space, you can start small. Even decluttering a single drawer can go a long way in reducing stress. Whether your new year intention is to grow your finances or improve yourself in another way, saving more money allows you to reach your financial intentions this year readily.

Are you ready to make this year the best yet?



IN THE SPIRIT of Celebration!

By Janine Bowen

THERE IS STILL MUCH TO CELEBRATE IN THE WINTER MONTHS!

Lunar New Year

With Hanukkah, Christmas, Kwanza and New Year's behind us, what festivals do we have to look forward to for the rest of the winter? **Lunar New Year**, or as many may refer to it as Chinese New Year; fun fact, this holiday is celebrated in Vietnam, South Korea, Tibet, and Singapore.

What is it all about?

Lunar New Year, which falls on February 12, 2021, celebrates the new year based on the lunar-solar calendar; a solar year is a time it takes the earth to rotate around the sun (365). The first new moon of this calendar marks the new year, and according to the Chinese Zodiac, it is the year of the Ox. Those born under this sign are said to be honest, diligent, and reflect conservative characteristics.

In China, the new year is celebrated for 15 days of family and feasting. The celebration ends with a lantern festival. This year will be February 26, 2021; paper lanterns, called lampion, are the heart of the festival and symbolizes the wish for a bright future. Fortune, Happiness, and Health are the theme of the holiday. Traditions include the dragon dance, which represents wisdom, power, and wealth and wards off evil spirits; Elders give red envelopes of money to children and unmarried people - my bestie cashes in this time of the year. In Chinese culture, red is a symbol of happiness; gold symbolizes wealth; these colours tend to be most prevalent during the new year festivals.

Gōng Xǐ Fā Cái ! (Wish you wealth and prosperity)

BLACK HISTORY MONTH

February 1st marks the first day of Black History Month, a yearly celebration recognized in North America to celebrate Black and African American people's contributions. It dates back to 1926 when historian Carter G. Woodson proposed setting aside a time to honour African Americans' accomplishments and heighten awareness of Black people's contributions in the United States. It started as a week of recognition which Canada adopted shortly after and extended in 1976 into the month-long celebration of music, theatre, history, literature, and Black pride we know today. As a generational Canadian, sharing the history and contributions of Black people is of the utmost importance to me.

Why is there a Black history month?

Unfortunately, it isn't taught in schools. Hence the reason I find myself giving people regular history lessons when I barely passed grade 12 history. When asked why is there a Black history month? There's your answer because I can not single-handedly teach everyone I meet about my history or the history of other Black folks, so here is one little nugget I looked up for you:" People of African descent have been a part of shaping Canada's heritage and identity since the arrival of Mathieu Da Costa, a navigator, and interpreter, whose presence in Canada dates back to the early 1600s."

For more on the history of your Black friends, neighbours, and family, check out.

Black History In Canada



DOC WATCH

BY Loveleen Rai

MUCHO MUCHO AMOR:

THE LEGEND OF WALTER MERCADO

This fascinating Netflix documentary tracks the whimsical astrologer's life, a rise to fame no one could have predicted.

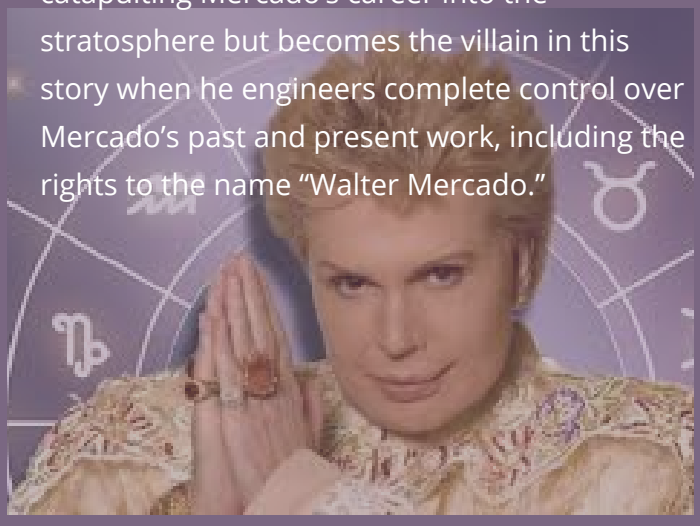
Who is Walter Mercado? That is something I thought many times while scrolling thru Netflix during the quarantine. Honestly, I watched this documentary for the glitz, glitter, and showmanship courtesy of the trailer.

None of the scenes, the famously flamboyant astrologer 87-year-old just arrived from Puerto Rico and was being whisked through the airport in a golf cart. Mercado had mysteriously vanished from the public eye nearly a decade ago — and it's been almost 30 years since the peak of his TV and radio fame. It would hardly be a surprise if he sailed through the airport without being recognized. No chance, one by one, young fans reach out to shake Walter's hand, to pose for a selfie with him, to tell him they watched him all the time growing up. It's as if an icon from their childhood has suddenly appeared in front of them, and they are beaming with joy. This alone told me I was the odd man out. How could I not remember who he was? Did I see him on television in the '80s or '90s and forgot? Or was he not prevalent in our current culture as a reference, the way I would reference Liberace?

At this point in the documentary, we have learned the improbable and amazing story of Mercado's rise to fame; we've been dazzled by his groundbreaking theatricality, we've seen his lasting impact on Hispanic culture and the LGBTQ community — we've come to admire him and feel grateful the unique and singular Walter Mercado graced the world.

By the 1970s and 1980s, Mercado was sporting lavish capes and jewelry that would be Elton John's envy. He had become an international sensation. His fame in the United States grew after appearances on Howard Stern's radio show and Sally Jessy Raphael's TV talk show.

The doc includes invaluable interviews with Mercado's longtime assistant and constant companion, Willie Acosta; several family members, including adult nieces who clearly adore their beloved uncle and are constantly hovering nearby, and Mercado's former manager, Bill Bakula. Bakula is given credit for catapulting Mercado's career into the stratosphere but becomes the villain in this story when he engineers complete control over Mercado's past and present work, including the rights to the name "Walter Mercado."

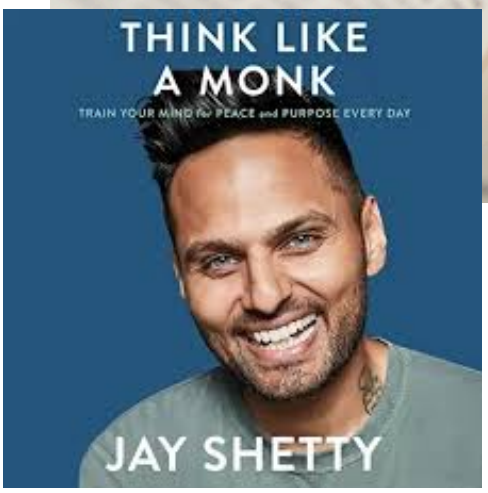


Directors: Kareem Tabsch & Cristina Costantini 96 minutes

THE READING ROOM

by Janine Bowen





I woke up one day last week with the Buddhist teaching of detachment in my thoughts. The notion that the cause of suffering in our life is directly related to our attachment to things, people, jobs, etc... I am not a scholar of the Buddist philosophy, but I know that this is an important teaching in the faith. That same week I was faced with a dilemma that I wanted to resolve differently than I have traditionally dealt with conflict. Insert Think Like a Monk by Jay Shetty. I'm not particularly eager to use the term Life-Changing often because I believe it is grossly overused. However, this book is exactly that. The author is a well-known speaker and social media sensation who lived like a monk for 3 years, like his book's title.

The teachings he bestows are not groundbreaking, but his approach is fresh. Sometimes in life, you can hear the same message 100 times, but one day the delivery hits differently. It can be the messenger, the circumstances, or the timing. No matter where you are in your life after the year we just had, I can say Shetty's message is welcome to anyone who wants to make sense of the last 10 months. I originally listened to it on Audible but quickly decided this one was for the library. I want a hard copy to reread several chapters, underline, dogear the whole nine yards. His chapter on Purpose is one you should read several times.

In the spirit of new beginnings, this is a book that will get you on the right side of living your life *On Purpose, all puns intended.

*Jay has a weekly Podcast called On Purpose - listen, learn, live!

THE WINTER HAPPENINGS IN TORONTO

The University of Toronto presents several events to celebrate Black History Month; all events are free and require registration: https://antiracism.utoronto.ca/

Black History Symposium: Honoring the Diversity of Black Leaders and Agents of Change - Keynote Speaker: Dahabo Ahmed Omer, Executive Director of the Black North Initiative
February 8, 2021 @ 10:00 am - 12:00 pm

Film Screening: Ninth Floor
February 12, 2021 @ 12:00 pm - 2:00 pm

IDERD 2021 Conference
March 19, 2021 @ 10:00 am - 1:00 pm

The Junction 1st Annual Window Wonderland
Nov 14, 2020 - Jan 31, 2021
Free

Acts of Erasure brings the two distinct artistic practices of Fatma Bucak and Krista Belle Stewart Goh Ballet -
The Nutcracker: Beyond the Stage
Dec 18, 2020 - Jan 2, 2021
Free

IMMERSIVE Van Gogh, Toronto's Starry Night
Oct 1, 2020 - Jan 3, 2021

OCAD University's free annual graduate exhibition,
OCAD University's Grad Ex 10
5Dec 17, 2020 - Feb 28, 2021
Free

Toronto Symphony Orchestra On Demand
Holiday Pops artwork TSO On Demand: Holiday Pops
Dec 18, 2020 - Jan 3, 2021

The Nutcracker on Screen
Dec 10, 2020 - Jan 2, 2021
You can enjoy
Free

Coaches Corner

YOU'VE GOT QUESTIONS? WE'VE GOT ANSWERS Q&A

BY JANINE BOWEN

How to build a better year, no resolutions necessary.

So, it's a new year, and you want to erase 2020? LOL, you are not alone. Before we pretend it didn't happen, as a coach, I would encourage you to reflect on the challenges that arose and what they taught you. As human beings, we can sometimes be black or white about the events in our lives, especially when they are traumatic. It was either good or bad; we forget about the grey shades that's the space where the lessons and growth live. There is no need to harp on what was coined "the dumpster fire year," but what you can do is focus on what your future will be because of 2020. I have heard and witnessed the evolution of people's lives, including my own, in many ways.

Here's what you do:
Write down everything that happened to you last year.
Circle all the "good" things
Underline all the "bad" things
Besides each write what came from it and what you learned about yourself or other people in your life.
From this list, decide what lessons you want to take into 2021. Create your intentions for the year If you want to really make it happen - create a vision board of what you want your year to look and feel like - this is your chance to set the tone for 2021.

How are you going to make 2021 your best year yet?



ISSUE 03

HER COLLECTION

COLLECT .CONNECT .CREATE.

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Loveleen Rai

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FOR EXCLUSIVE ONLINE CONTENT VISIT
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This issue is dedicated to Leo, gone too soon