TORONTO'S SEASONAL LIFESTYLE ON-LINE MAGAZINE

HER COLLECTION

COLLECT.CONNECT.CREATE.



BACK TO SCHOOL

WHAT DOES THAT LOOK LIKE IN AN ERA OF A PANDEMIC IN TORONTO ?

HERSTORY

THE COURAGEOUS STORY OF PHOTOGRAPHER STACEY NAGLIE

A MOTHER'S LETTER TO HER DAUGHTER

READ PART 2 OF THIS HEART WARMING EXCHANGE

HER Collected



STACEY NAGLIE

PHOTOGRAPHY

IT'S SWEATER WEATHER!

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HER Collected



editor's note

WELCOME BACK TO HER COLLECTION!

This is issue number two and we couldn't be prouder.

In the 6 months since we conceptualized HER Collected, we have undergone a name change , we listened to your feedback! and made the adjustment! Thank you for your candor.

As a team, we have experienced all the elements of group dynamics; forming, storming, norming, and performing. We managed to keep it together with a pandemic as our backdrop.

Wow! 2020 is still not finished transforming us.

As we approach the latter part of the year we are all praying for better days. Until our new normal unfolds we will continue to evolve our brand and our lives.

For the Fall Season, we are featuring Stacey Naglie, a Toronto based photographer with an amazing story. We have some great reviews as we give you the HER on one of the many 6ix hot spots.

That's not all friends, in November we will launch the member section of our website and have amazing treats in store for you.

On that note, we pray that you stay tuned in and stay safe.

Enjoy!

Janine Bowen

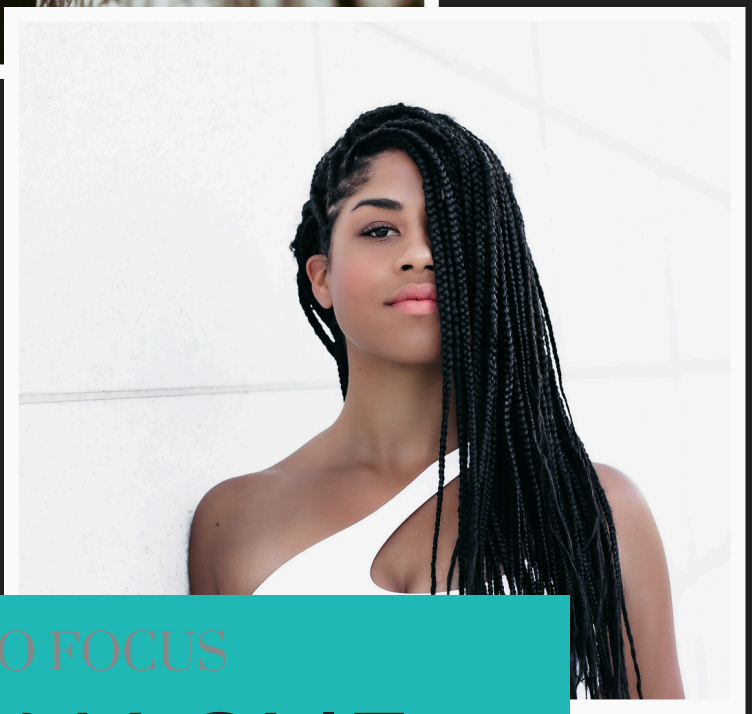
EDITOR-IN-CHIEF











FALL'S PRO FOCUS

STACEY NAGLIE

PHOTOGRAPHER

HERstory STACEYNAGLIE

Tell us about your business.

All my life I have considered myself to be creative. Certain experiences in my life have made me realize that my passion lies in photography. Being creative means you don't just simply walk through life but you 'feel' life. I decided to focus on portrait and lifestyle family photography as my specialty. Creating and cultivating a special experience for each individual and family is where my biggest source of inspiration comes from. In my work I tell their story of connection and beauty bringing their unique story to life.

How did you come to find your purpose?

I think having cancer this past year has brought a new meaning to my photography. It has given me a new direction and a greater challenge.Cancer gave me a purpose to help and connect with people on a different level. I began photographing what I love with so much more emotion and insight, digging deep into my soul to create meaningful moments.

What makes you unique in this field?

I know I am a small fish in a big sea. There are so many talented photographers in Toronto. My client experience begins the moment they land on my website or Instagram feed. There are 3 things I always try to give to all my clients. Beautiful and natural photos that they will love, a friendly and an enjoyable experience and flexibility & convenience.I give them guidance and direction which eases their fear and creates a relaxed and an enjoyable atmosphere.

They get to choose the location of their shoot. With every booking I always discuss what my client envisions. This allows me to listen and understand the power and beauty of each unique story. Together we'll capture the BEST of you.

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

I'm not sure if this is quirky but when I eat apples I perspire even though I am not allergic to them. Also, when I get excited about something I do this dance which is now called the crab dance.

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

I always feel excitement when I am learning about all aspects of photography. I have the ability to give myself permission to push past what I am afraid of and come out of my comfort zone. I always get anxious doing a photoshoot but that is what keeps me on my toes and allows me to continue to grow as an individual and photographer.

5IVE IN 5-
SELFIE EDITION

1. Use natural light - use the power of the golden hour (this is the period of daylight shortly after sunrise or before sunset)
2. Get the right app to reduce excess editing (AirBrush - personal fav!)
3. Smile like your selfie depends on it
4. Know your angles and play them up
5. Take lots of shots - it takes quantity to get your quality pic

For more information about Stacey Naglie Photography
www.staceynaglie.com
make sure you follow her on Instagram
@staceynagliephotography



BYE, BYE

BLACK FRIDAY?!?

By Janine Bowen

Black Friday has been a part of Canadian Culture since early 2000 when retailers tried to keep Canadian dollars on this side of the border. In comparison to our neighbour's down south, we are a much more civilized version of their experience. Canadian consumers have come to expect great deals at their favourite stores.

Fast forward to 2020, the year everything was cancelled. The need for physical distancing has had some malls looking post-apocalyptic, not exactly ideal for a little retail therapy. This certainly has put a wrench in Black Friday as we have grown to know it. Walmart announced in July that they will keep their American locations closed on Thanksgiving, that sentiment was followed by Target. What does this mean for us? Well, at the rate several retailers are shutting their doors it would be prudent to start your holiday shopping now.

WE COULD BLAME COVID, BUT THE WHOLE LANDSCAPE OF SHOPPING WAS CHANGING

Millennial's have changed the way we shop and GenXer's have the buying power!

We could blame COVID for the decline in retail, but realistically the entire landscape of shopping has changed over the past several years, the Pandemic just pressed fast forward. Since 2018, Brick and Mortar sales in the merchandising sector have been decreasing on average 10.4% year after year, according to Retail Insider. These numbers pale in comparison when you see what's happening in the auto industry, but will this reverse now that public transportation means being around groups of strangers? We'll have to wait and see.

With more and more online-only shops popping up with lower price points, more original pieces, and better quality goods, it makes little sense for new stores to pay the outrageous rents that many of the big commercial landlord's charge.

Online shopping is the preferred method of shopping for an entire generation. E-commerce is increasing 23.8% year over year (Stats Canada). Millennials in their sheer numbers have been altering the retail landscape since they got their first revenue streams. This change in shopping habits will shape how our consumer-based economy operates and even looks. The Gen X'ers who are the economic heavy-hitters have embraced the convenience of click, pay, and voila there it is at my door service.

The circumstances in Canadian retail however are so unprecedented that it makes little sense to consider trends. Things will likely return somewhat closer to normal at some point, but it'll likely be a new normal that we haven't seen before. - Retail Insider As we sit in wait and watch how this whole thing plays out I can't help but think about dinosaurs like HBC as they try to reinvent themselves. I wonder if they will wither away into the land before time like the ones that went before them - Simpsons, Eaton's & Sears. They are the last major Canadian Department store.



I admittedly had my Bay Card reissued and vowed to support this Canadian retailer for a multiple of reasons, but that was pre-COVID now I'm on a needs only budget! The Bay's customer base is no longer the buying force they once were, not because they don't have the funds, but their needs have changed and their numbers are dwindling.

Boomers are on-line shopping, who have never shopped on line before!

Quarantine forced many reluctant Boomers to make nice with technology and learn to shop with confidence online, not to mention a few of my friends' tech-illiterate spouses One of my colleagues shared a great surprise with me, that her mother finally got her own PayPal account, she no longer needs her kids to shop for her, she's a big girl now!

My mother has been going crazy ever since I introduced her to the Wish app. Every day there is a new package being delivered to her door. If you have been able to penetrate a customer base who has been resistant by sheer ne cessity then you know things have shifted dramatically. They now understand the ease and joy of having their purchases delivered. The expectation is continued growth, $15.1 billion spent in e-commerce throughout spring 2019-2020 is a definite indicator.

Are we saying goodbye to Black Friday?

So much changed this year that only time will tell what happens to all the vacant spaces in shopping malls, the skeleton of Sears is still looming at some locations. Years of working retail during holidays, Sundays, and late hours, I hope that we create a new normal where malls are equal parts good, food, and fun (experiences). A place with shorter hours and closed Holidays. It would be great if we could go back to being closed Sundays, as we now know there is nothing essential there.

Will we be saying goodbye to Black Friday? Probably not, more than ever retailers will be pushing sales to make up for lost dollars. It just looks like most of them will be on-line.

As for this Holiday Season, I hope the Pandemic has taught us that all we need are our essentials and our loved ones!





Back to School in 2020



WHAT DOES IT LOOK LIKE IN THE AGE OF COVID-19
BY LOVELEEN RAI

When I was in school a typical school day required proximity: high school lab partners leaning over a vial. Kindergarten students sharing finger paints: Middle schoolers passing snacks around a cafeteria table.

This year, as my kids re-enter what is considered the new way, there will be nothing typical. Many students are enrolled online for the academic year, and other families have chosen to be back in the classroom.

There is so much uncertainty regarding what the school year is going to look like. Buses, hallways, cafeterias, and classrooms will need to Function very different as long as the corona virus remains a threat.

As a parent, I realize that my job consists of a long stretch of decision-making on behalf of another person. It begins with questions around breastfeeding and sleep, then progresses to more complex topics like discipline and schooling.

.

PANDEMIC PARENTING ADDS A NEW LEVEL OF DECISION MAKING

The corona virus has added a new parenting dilemma: Are you keeping your kids in school? Will they complete the school year online? It's an impossible choice that I grappled with. I went the way of online schooling. The only thing that kept me from having a full-on anxiety attack was the comfort of knowing that I can re-enrol them into the physical classroom at any point in time. The decision didn't come lightly. Like a lot of families out there my August was spent pouring over various Facebook mom groups. "Please tell me I'm not the only one torn on the decision," someone had written in a group for Toronto mom's.

A torrent of anguish followed: "This entire ordeal has set us back immensely." . . . "I feel like I am forced to choose between his health and his brain." . . . "The subway is going to be a filthy fiasco." . . . "The school has no clue how they are going to clean and with what products." . . . "We work from home and it's impossible to do remote learning with 2 kids, do homework, and work!" . . . "I have to lose my job for this?"



Since the pandemic, there have been a reported 300 percent spike in the use of mental health services

Psychiatrists and coaches reported that the biggest stressors were child care.

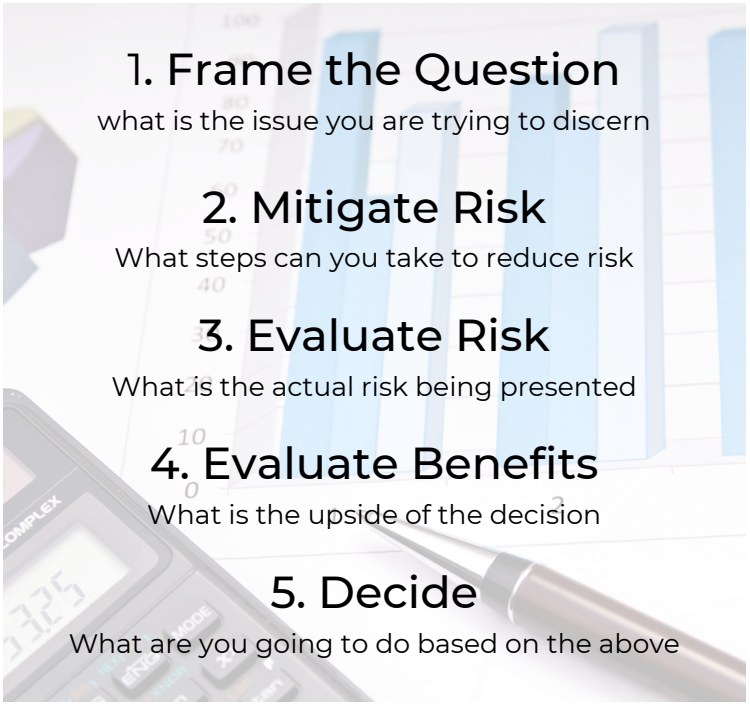
Many Canadians seem to think it is unsafe to fully reopen, according to an Ipsos poll.

Fifty-three percent of Canadians say the idea of sending children back to school during this pandemic makes them feel uncomfortable; 22 percent are comfortable lifting the lock-down and sending them back to school. Thirty -one percent of participants from Quebec and 35 percent of Albertans feel comfortable sending children back to school, compared to only 17 percent across all other regions in Canada. Men (25%) are more likely than women (20%) to say they're comfortable allowing children to go back to school during the pandemic.

To help with my ever-growing anxiety and feelings of guilt to keep my kids at home and online school them, I started to read up on some great methods created by Emily Oster. She is a health economist at Brown University and wrote "Expecting Better" and "Crib sheet", on pregnancy and child-rearing.

She is a best selling author and the recipient of the Dr. Spock Award for her new age parenting advise. Oster takes "metrics" into account to help with daily decision-making helping you make logic based choices. Naturally, her approach has been in high demand in the era of emotion driven COVID-19. She writes a parenting newsletter, Parent Data, in which she brings fact-based reasoning to parents grappling with the latest corona virus news.

Her newsletter helps answer some very important parenting predicaments like: Is it safe for us to get a babysitter? What about play dates? Is it safe to visit our grandparents? Se explains that her answer will always be "It depends". As each family has its own unique circumstances; different set of options, preferences, and health risks. To help families answer such questions she has created a five-step decision-making system, that is based on a cost-benefit analysis. A systematic approach of estimating the strengths and weakness to determine options, taking the emotions out of the equation.



I used Oster's method mentioned above to help my family through the process when I decided on Online School for my kids. Quarantine has taken a toll on many kids, and as a parent, I have already reached out to other families who have decided to Online School, so I can create a social bubble for my daughter and son. I hope this will alleviate some of the social isolation they may have felt over the last couple of months.

Whatever the decision your family makes to work through the "New School Year", we know that the choice didn't come easy and that at the end of the day we are all doing our best.

GOOD EATS

PATOIS TORONTO

BY ALIYA SINGH

HER Collected decided to jump on a patio for our weekly meeting and enjoy the last few days of summer patio season. With all the hype and IG pictures of Patois' amazing service modifications during quarantine it seemed like the perfect place for our Good Eats segment.

A few of us have been to this restaurant before, however, it was indoors.

The current climate (literally and figuratively) requires more casual dining even at already chill places so the picnic-style tables and benches made sense. What we didn't care too much for were the plastic cups for our $50 bottle of wine...stemless, sure, but the plastic was a tough buy-in even for pandemic purposes.

The food was ok, but the service was great. Since our group is quite familiar with Caribbean cuisine, we were able to handle the spice and flavor, so to those of you who have a lighter palette, be cautious.

All in all, we give Patois 3 HER Approvals. We definitely recommend the atmosphere, staff, and especially the shoulder shaking tunes.

Just The Facts:

Decor- simple, street style outdoor/sidewalk patio, plastic glasses, non-matching tableware
Atmosphere- great music, very casual, dim lighting inside
Service- great service, very attentive and friendly
Food- mainstream flavor, overpriced menu & wine, small portions

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 the aesthetics of most places is 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 are going to 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 Fateema Ramji



BACK TO SCHOOL LUNCHES & SNACKS

Not just for the Kids!

Every summer when mid-August hits I start to panic. Lunches, backpacks, schedules, and routines take importance and those dog days of summer slowly dwindle.

This year to top off the back to school stress we are now faced with sending our little humans back to school after a 5-month quarantine.

Keeping our bodies healthy, safe and our immunity up is of utmost importance, and I am here to share a few of my favourite smoothies that will kick start you and your child's day, as well as healthy lunches that you can pack stress-free and some work from home snacks that won't derail your summer bod.

As a mum of two young boys and a teacher, breakfast needs to be quick, nutritious, and delicious.

These two smoothies are kid-approved and make you feel like you're eating a chocolate bar! YUM

smoothies

CHOCOLATE-CAULIFLOWER BUTTER

- 1 cup of milk (I personally love using unsweetened almond milk)
- I scoop of Protein Powder of choice (optional – I use Genuine Health Vanilla vegan fermented protein)
- I scoop of Collagen (optional – I use Great Lakes collagen)
- I tbsp powdered PB or Natural peanut butter
- 3/4 cup of frozen cauliflower
- 1 tbsp cacao powder
- 1 tsp of flax seeds
- 1 tsp chia seeds1 tsp hemp hearts
- 2-3 dates depending on how sweet you like your smoothies
- 1 tbsp coffee – my secret ingredient when the kids aren't around lol.
- Ice – as much or as little but I love the texture it givesTopper: shredded coconut

BERRY BLAST

- 1 cup of milk (I personally love using unsweetened almond milk)
- 1 scoop of Protein Powder of choice (optional – I use Genuine Health Vanilla vegan fermented protein)
- I scoop of Collagen (optional – I use Great Lakes collagen)
- 1.5 cups of frozen mixed berries
- A handful of spinach (I freeze fresh spinach and individually bag it for ease)
- 1 tsp of flax seeds
- 1 tsp chia seeds
- Ice – as much or as little but I love the texture it gives
- Topper: Hemp hearts

lunches

Kids' lunches can become so repetitive and boring. I highly suggest if your school offers a hot lunch program then to take advantage of it at least once a week.

My saviour has been the Yumbox and the Planet box www.planetbox.com

I like them both for different reasons. The compartments in the Yumbox come in divisions of 4 and 6, so it's perfect if you have a child who is more of a grazer as you can give a few more options.



WWW.YUMBOX.COM

The Planet box is stainless steel and well…enough said. There's also a cute little compartment that fits a small piece of chocolate or some fruit gummies (or what I like to call kid crack)



WWW.PLANETBOX.COM

Go-to's for my children's lunches are combinations of protein, fruit and veggies, and healthy carbs:

- Hummus, crackers, turkey sausage, grapes and red peppers, gummies
- Wow butter and jam sandwich, strawberries, cucumber, individual bite-size chocolate
- Tuna sandwich or tuna and crackers, blueberries, baby carrots, kid crack
- Cream cheese roll-ups, apple slices, celery, kid crack

And last but not least:

- Baked the morning of…chicken fingers!!! FTW! I do throw these in their lunch once a week and it's such a treat. Paired with fruit and vegetables – we all need to live a little!

The thermos is a great investment. If your child likes pasta with butter and parmesan, or with the sauce, it's a great alternative to a traditional lunch. Leftover chicken and rice or noodles are a great addition too. Pro tip: Pour boiling water into the Thermos, let it stand for 10 minutes. Wipe dry and then add food warmed up.

Be sure to practice opening and closing all your child's lunch containers before school starts. If a child needs help, a lunchroom supervisor will always lend a hand but they may have to wait, or worse –get it open and it has spilled all over the floor. With Covid-19, we don't yet know all the protocols for lunchtime. Ensuring your child can open and close containers will help them feel at ease and independent during mealtime when away from you.

Now onto my fave – WFH Snacks!

Popcorn:



- Air-popped popcorn has only 30 calories per cup. When lightly buttered, popcorn contains 80 cals per cup. I dress mine with coconut oil, a dash of sea salt, and a dash of homemade cinnamon sugar (cinnamon and brown sugar mixed)

DIY Trail Mix:

- A handful of nuts (I love almonds and cashews),
- 1 tbsp of raisins,
- ½ tbsp. of dark chocolate chips and you are laughing!

Full of protein and good fats. I tend to make this my go-to in the afternoons with a massive cup of tea to beat that afternoon slump

Nut Butter and Apples:

- Slice up a green apple and arrange it like a fan on your plate (we need to feel fancy, right?) Top with your favourite nut butter. I love natural peanut butter or almond butter

Rice Crackers and Hummus:

- Easy and packed with protein, rice crackers, and hummus are salty, crunchy and satisfy that chip craving

Rice Cakes with Baba Ganoush and a drizzle of Frank's hot sauce

Frozen Mango – I live off this, they always tastes like dessert!



Fateema Ramji is a working mom, Teacher and fitness Godess follow her IG: @fit-eema

- Be sure to get enough sleep, exercise, and drink water!
- Stay hydrated to combat false hunger signals as well.
- Get out for a walk and try to fit in strength conditioning and cardio workouts when you can!
- Remember your relationship with making lunches and food, in general, should be positive and that may require you to shift your mindset. Involve your children in grocery shopping and food prep when you can.
- Blast some music, have a kitchen dance party by yourself or with your kids, and kick start 2020 back to the school year on a high note!-Fateema



MY JOURNEY TO CLEAN BEAUTY

By MAUREEN GREENSTEIN

A little over 3 years ago I was invited to a beauty launch for Beautycounter, a California-based start-up selling non-toxic makeup, hair, baby and skincare products. As a freelance Makeup Artist with over 20 years of experience, I am a little bit jaded about such events. Let's face it...if I was completely honest I'd have to say that the free drinks and hors d'oeuvres (as well as new lipsticks) made it more appealing than usual. I was in.I had heard of Beautycounter but didn't know much about the company or its products. It was a very impressive launch. Christy Coleman, their celebrity MUA & head of innovation was there and so were a lot of young eager makeup artists!... It was a very enthusiastic group.....except for me!...I have seen, tried, and tested what seems like 10,000 beauty products in my career...as well as my teenhood.

When I think of the vast array of makeup I bought and tried out from the minute I was allowed to wear makeup (16 years old) I'm still impressed at my dedication to my local Drug & Department store.I am a breast cancer survivor, and for the last 15 years since my diagnosis, I have been passionate about using clean & organic beauty products on myself. When it comes to my kit I was a little more hesitant as I really wanted products that I know perform and last. Clean beauty wasn't yet on everyone's mind. The fear of lipstick not staying on or an eyeliner not hanging in for wedding tears completely freaked me out!

Beautycounter was founded in 2013 by Gregg Renfrew in Santa Monica, California.They are dedicated to education and awareness regarding the safety of beauty products. Their Clean Promise: keeping more than 1800 toxic ingredients out of our makeup & skincare products. They are now the leaders in safe personal care, beauty products & baby products as well.

At the Beautycounter event I found out that their products are only sold by consultants. I have always been a "I have to try this out for myself kind of gal"...I was interested in trying out as many products as possible. Pretty sure I was salivating.

Thanks to my close friend and fellow beauty enthusiast Sherry, who has recently signed up to be a consultant, new products were only a few days away. I always try new products out on myself as well as give them to my close friends and clients. I have been asked over the years why I don't endorse certain makeup lines. I have always prided myself on not being biased and having the best of many makeup lines in my kit. I have to be perfectly honest, I wasn't expecting to be won over and I was genuinely surprised....and very impressed. Not by everything. I still think they need to improve the mascara and eyeliner....BUT the lipsticks, and lightweight foundation, the lip balm the best!. And the skincare is NEXT LEVEL!I have to say that I'm glad I was skeptical. Now when I recommend clean beauty options to my clients I can genuinely say I use them and love them. But more than that I am so happy to have cleaner & safer beauty line in my kit. I know for sure that I am really taking care of my clients by caring about what goes on their skin.



My top 5 FAVOURITE clean Beauty Products!

1. BEAUTYCOUNTER Countermatch Eye Rescue Cream

Use every morning to beat the dark dry area under your eyes, #Winning

2. BEAUTYCOUNTER Twin Skin foundation

Invisible, hydrating,Filled with Hylauronic acid for instant plumping. 18 colors!!. It's next level and amazing

3. Native all natural deodorant !

No toxins or chemicals. And it works!!!

4. Drunk Elephant:D-Bronzi Anti Pollution Sunshine Drops !..

Kick ass bronzer u can use alone or into your foundation! SO freaking natural it's the best product for a natural glow!!!

5.Westman AtelierBeauty Butter Powder Bronzer: SUPERB!!

That's my LOVE LIST.

Maureen has been a working Makeup and Beauty Expert in the Toronto area for over 25 years and has launched the career of hundreds of artists as a teacher.

Follow Maureen on Instagram @mausmakeup check out Beautycounter at:

www.beautycounter.com/en.ca/maureengreenstein

Life Style

Masks have not only become necessary they have also become part of everyday fashion. They are a statement piece. Personally, I was content with wearing the garish blue and white non-medical masks provided by my employer, unfortunately, my skin had other plans. I live with a mild case of eczema that flares up at the most inconvenient times and this would be one such period.

Since I could not enjoy the free PPE, a simple black cotton mask would do. Easier said than done. After scouring Scarborough Town Centre I saw every style and pattern imaginable. When I landed at the As Seen On TV store, I was delighted to find 10 masks for $12.00 more than half were black, perfect! After purchasing and being informed that sales were final, I soon realized they were too small because they were meant for a child, literally. In my haste, I picked up a child L/XL. Upon returning to purchase an adult size, I deemed them too big as they collapsed off my ears and I was forced to use my glasses to keep the top from gaping open. Now I was out $30 (tax included) and clearly, I was having a Goldilocks experience.





MATTERS

By Janine Bowen

On a good day, I'm dramatic, but after sharing my tragic story with a colleague she directed me to an online business called Plus Guardian Canada IG: @plusguardian. Like HER Collected they are COVID-Kids (born from the Pandemic), based right here in Toronto. Their masks come in simple black with or without a valve, they feature a space for a replaceable filter, adjustable ear straps and they make child-sized masks as well. Now the cost of the masks is $9.99 for adults and kids. They supply filters in multiples, the kicker: their delivery fee is as much as the mask and the company they use delivers at questionable hours 5 PM-10:30 PM, same day for an extra $0.50, worth the splurge.

I only bought 1 since I failed myself previously and it has proven to be the most comfortable. It's lightweight and it cups the chin so as to not force the mask to lay flat against your month, making it easy to breath. You will definitely look like Bane from Batman, but for me, comfort definitely trumps all else especially when it comes to getting that O2.If you need a comfortable mask and you're ok with stranger-danger delivery and not expressing your fashion taste across your face, order one or two, so you don't have to pay for double delivery and buy your filters in bulk. Here's another gift, if you filters they are available at Home Depot,& Walmart cheers!

IT'S MONEY HONEY

monthly tips on how to manage

financial abuse

By Loveleen Rai



When we talk about abuse in a relationship, we typically focus on physical and emotional mistreatment. However, financial abuse by an intimate partner occurs in up to 99 percent of domestic violence cases.

So, why aren't people talking about it?

For starters, this silent form of abuse is not easily recognized. It begins with small offenses that slowly become more controlling overtime. This may involve a partner insisting they handle finances without the others' input or demanding they stop working altogether. By limiting their ability to earn money is not the only way abusive partners exert control. They may also limit access to anything they haven't paid for, like a car or other basic necessities.

Recognizing The Signs of Financial Abuse

Financial abuse can vary from situation to situation since there are multiple ways to handle money in a relationship. This makes identifying abusive behavior all the more difficult. An abusive partner may argue that "this is just how relationships work." There are concrete tactics abusers use to keep their partner trapped.

Cutting back on "Nice-to-Have's"Take the time to re-examine your spending habits and priorities. Once the crisis has passed, perhaps that weekly trip to the salon for manicures, (while a nice treat) is something to scale back to once a month or perhaps only for special occasions. Other discretionary expenditures like travel, eating out, or home décor are ones that you may want to re-evaluate. Not necessarily eliminate entirely, but cut back on and re-direct funds to debt repayment or savings. re safe, regardless of how long the pandemic lasts.

The impact of financial abuse can be felt long after the victim has left an abusive situation. The effects are devastating because it's often not illegal.If an abuser maxes out their partner's credit card and refuses to make payments it ruins said person's credit, this affects their ability to find housing, purchase a vehicle, or obtain loans.

Without access to economic resources, survivors often face a new set of challenges to their safety and long-term security.How can we work together to bring awareness to financial abuse? As with most things, it starts with a conversation. Christine Hennigan, a financial analyst, and advocate for women's financial literacy says it can be uncomfortable for most people to talk about money, but it's an imperative first step to recognizing abusive situations. An honest, non-judgmental conversation with someone you trust can help people realize they're being financially controlled.

SIGNS OF ABUSE

You are in a financially abusive relationship if your partner…

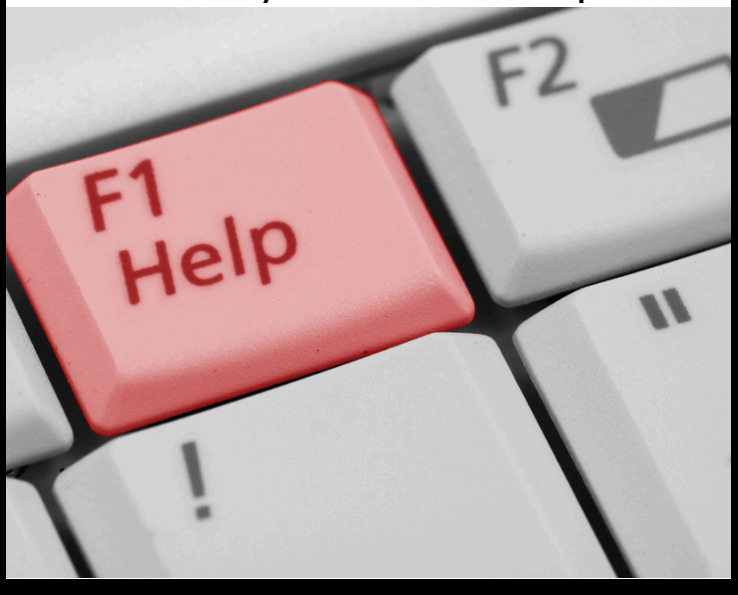
- **Gives you "allowances" or "budgets" without your inputRequiring you to account for everything you spend**
- **Pressures you to quit your job or sabotages your work responsibilities**
- **Feels entitled to your money or assets**
- **Spends your money without your knowledge**
- **Controls how all of the household finances are spent**
- **Limits your ability to attend job training, pursue higher education, or otherwise advance your career**
- **Limits your access to your own bank account or mutual bank accounts**
- **Lives in your home without working or helping with household tasks**
- **Maxes out credit cards in your name (and then doesn't make payments)**
- **Threatens to cut you off financially when you disagree Uses funds from children's savings account without mutual agreement**
- **Prevents you from working by hiding your keys, or offering to babysit then not showing up**
- **Engages in other forms of abuse like belittling or physical abuse when they get angry over your spending habit**

Responding to Crisis

Leaving a toxic relationship is not just emotionally draining–it can also be life-threatening. In fact, the most dangerous time of an abusive relationship is post-breakup. In moments of crisis, it's difficult to think clearly, creating a safety plan in advance will help protect you and your loved ones. Reach out to a domestic violence advocate before leaving an abusive partner to prepare a plan or strategy for exiting a toxic relationship. A domestic abuse coordinator can also connect you to other resources including legal help, counselling, and safe houses.

When preparing to leave a toxic relationship make copies of your financial data like credit cards and financial statements if it's unsafe to take the originals. This will be useful later in proving who owns what. Keep this documentation in a safe place where your toxic partner can't access it until you're able to safely leave the relationship.

Contact the Canadian National Domestic Violence Hotline Toll-Free: 1-866-293-4483 if you believe you are in a financially abusive relationship.





A Letter to My Daughter

by Loveleen Rai

Loveleen was diagnosed with GPA a rare disorder in 2019. This is her reply to her daughter's letter Selena, which was published in our July (Summer 2020) edition.

This letter was very difficult to write about. I wanted it to sound like your mother, but your version of your mother may not be the same as the world sees me. I try to visualize what I may be to you to better understand you. I try to envision what I may look like to you, sound like to you, and even what my presence may feel like to you. Last summer, our family was put through a very difficult time. I was diagnosed with Granulomatosis with polyangiitis (GPA).{ A form of vasculitis—a family of rare disorders characterized by inflammation of the blood vessels, which can restrict blood flow and damage to vital organs and tissues.

My world was shaken. I had stopped working for treatment and took the time necessary to get better. I kept on smiling and only spoke about what was happening to Mommy and why I stopped working, always in a beautiful light. Showing you only the positives of me being home, AND it was positive. I was able to reset my mind and body to see what was important to me and that is you, your brother (Caleb), and Daddy. At the beginning of my GPA journey, I was ecstatic. I was able to have a full understanding of why I was so ill for so long, the treatment that exists, and create a plan to work towards getting better.

It was an extreme boost of hope and energy I had not felt in over 6 months before my diagnosis. As the summer months went by being home with you and Caleb, I couldn't be happier. It was as if we had our little exclusive club in our condo that no one could join. We started creating our utopia. There were no bedtimes, no schedules, no rules. I lived with an abundance that summer, thinking I had just escaped the hands of the grim reaper. As school lulled around days got shorter, things started to shift in me. My existence with you and your brother kept my mind off what my body was going through. I stayed up most nights with extreme insomnia, one half brought on by the medication and the other caused by me sifting through my emotions. I processed my fears at night so during the day it was not visible to you.

In most of those silent nights, I thought of how this would affect you later in life. How you handled seeing your mother so vulnerable as the older sibling was beyond my expectations.

I'm sorry there were times you woke up to the sounds of me being sick in the bathroom, the many times you had to clean up my sickness because I was unable to and Daddy was at work. You became an adult at the age of 9, way before I intended for it to happen. You never spoke about the pain you must have felt when I started having to miss your school concerts, teacher interviews and just being mindfully present.

I want to thank you for all you do, Selena. You have stepped up as an integral leader within our family without us asking. Thank you for making my world easier because you never made my illness an issue. Thank you for the unconditional love you showed me. You made me stronger.

You still make me stronger every day.

I love you

Mommy

HAVE A LITTLE FAITH

By Janine Bowen

FALL MARKS A TIME OF GIVING THANKS WITH FRIENDS AND FAMILY. DURING THIS TIME THERE ARE ALSO TWO KEY RELIGIOUS HOLIDAYS BEING CELEBRATED.

Rosh Hashanah

On **September 18th** those of the Jewish faith will celebrate Rosh Hashanah, the New Year Festival. This holiday is considered the High Holy Days and consists of ten days which are filled with repentance, reflection, prayers as well as setting the tone for the new year. One of the most important rituals is the blowing of the Shofar, which is an ancient musical ram horn. In accent times it was used for the Sabbath, the New Moon as well as the anointing of a new king. In modern-day Israel, the horn can be heard, outside of religious ceremonies, for example, the swearing-in of the new state president. The horn is specifically tied to Days of Repentance and is meant to inspire the faithful as well as to bring a year of peace, plenty, and every type of blessing.

As a non-Jew, you can reflect and set powerful intentions for the year ahead during this time of upheaval, praying for peace, justice and equality.

DIWALI

On **November 14th** those of Hindu, Sikh, and Jains faith celebrate Diwali, the Festival of Lights. This is considered one of the most auspicious festivals as it symbolizes the spiritual victory of overcoming your inner darkness or good over evil. Diwali is a 5-day celebration beginning on November 12.

It also marks the beginning of the fiscal year in India. During the celebration, many rituals and activities take place including cleaning your home, purchasing new clothes, jewelry & utensils as a way to invite prosperity. Colored powders are used to create Rangoli in your home along with visiting friends and family. On the day of Diwali candles are lit and placed around the house and of course the lighting of fireworks.The day following is the first day of the new year and includes prayer and celebration of food with your community. The last day of Diwali is dedicated to celebrating sisters. Siblings come together and honor the bond between them.This is a time for goodwill, generosity, and community - a great takeaway for all people regardless of faith. You too can celebrate your triumph over darkness.

DOC WATCH

BY JANINE BOWEN



The Good, The Bad & The Savage!

Long before Drag Race there was the award winning documentary Paris Is Burning. Paris Is Burning is a 1990 American documentary film directed by Jennie Livingston. It chronicles the drag ball culture of New York City and the African-American, Latino, gay, and transgender communities involved in it. . These communities created a culture of fashion, music and fierceness that is now becoming mainstream. This segment of the community birthed a movement that gave way to many of the rights enjoyed today, even though they continue to fight racism and gender bias.

Paris is Burning is a window into a world full of glamor, resilience and heartbreak. It is just as relevant now to when it was released. Over the years I cannot tell you how many times I have watched it. Each time I do, I am filled with admiration for those who refuse to be defined by society's norms regardless of the sacrifices made.

This is hands down one of my favourite documentaries. If you want to see the origins of drag ball, love house music and want to witness why love and acceptance is the way each of us should operate in this world, put it on your must watch list.



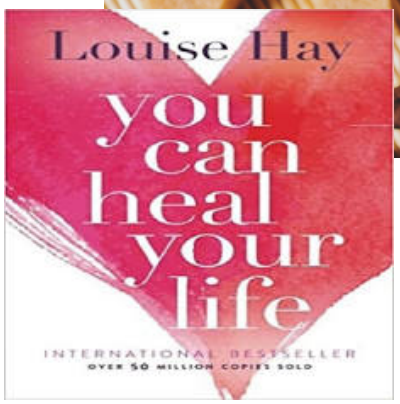
"Everyone has their part to play in the game of life, whether you're a butch queen, a "realness girl" or a schoolboy, you better show up and let the world see what you're working with."

1991. USA. Directed by Jennie Livingston. 78 min

THE READING ROOM

by Aliya Singh





Everyone remembers that single spark that got them through a rough patch. It could be a life-changing conversation, a trip, a podcast, and everything in between. In my case, it was the wonderful words of Louise Hay in her book, 'You Can Heal Your Life'. When I was faced with a sudden, life-altering trauma in my adult life, I needed something- anything! Something that would bring my spark back into reality and take my power back. Trauma can happen at any age, at any time- how we come out of it can define our whole future. This book was recommended (multiple times) from a long line of incredible women who have gained some pretty powerful tools from the writing on these pages.

Never has an author so eloquently put teachings together. The entire premise of her book is for one to take ownership of themselves, their feelings, actions, and essentially all that happens to them. A tough read if/when you're in denial- but sometimes that's EXACTLY what you need to truly heal. It removes the blame game and puts you into the driver's seat of your path. The first step of me overcoming the trauma was removing my ego and truly accepting where I could have made different choices and owning my role in what happened. We can't always control what happens to us...but we can control the role we play and our reactions.

It's a very freeing moment when you're able to accept that you have a hand to play in all that happens to you and the power to shift and create new outcomes. I needed to heal- but I also needed to grow and it was the perfect marriage of the two. It's a game-changer on self-forgiveness and power. Not only did it get me out of my slump... I came out even better! Read it. Own it. Heal it.

You'll thank me later!

The 6ix Mix

THE FALL HAPPENING IN TORONTO

Negroni Week
Sept 14, 2020, till Sept 30, 2020,
for every drink sold, $2 will be donated to charity!
Rooftop at The Broadview Hotel, The Rooftop 106 Broadview Avenue

Egyptian Mummies:
September 20 - March 21, 2021
Ancient Lives. New Discoveries.
Royal Ontario Museum
100 Queen's Park, Toronto, Ontario M5S 2C6

'Taste the World' Food Tour
Sept-Dec 2020 -
Kensington Market

he Second City: SAFER, SHORTER AND STILL SO FUNNY
(Sept-Oct 2020)
51 Mercer St, Toronto, ON M5V 9G9

Scotiabank Toronto Waterfront Marathon Virtual Race
October 1 – 31, 2020 9AM – 42K | 21K | 10K | 5K | Marathon Relay http://www.torontowaterfrontmarathon.com

Nuit Blanche Toronto
Saturday, October 3 at 7:00pm to 7:00am
,Toronto's free all-night contemporary art event will move its 2020 event online.
www.toronto.ca/explore-enjoy/festivals-events/nuitblanche

Miles from India – A Celebration of the Music of Miles DavisJazz From Around the World: India
Saturday, October 3 at 8:00pm to 10:00pm
TELUS Centre, 273 Bloor St. W..

Winnie-the-Pooh: Exploring a Classic
Sept 20 2020-January 2021
Experience the timeless and universal appeal of one of the most adored fictional characters of all time
Royal Ontario Museum100 Queen's Park, Toronto, Ontario M5S 2C6

The Cloth that Changed the World: India's Painted and Printed Cotton Sunday, September 20- December 31, 2020
Royal Ontario Museum

Escape 742!Test your knowledge on the golden years of The Simpsons
October 17th, 2020 to December 20th, 2020.
Trivia Escape Rooms
1444 Dupont Street, Unit 31

Coaches Corner

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

BY JANINE & MEESHA

Why Get A Life Coach?!?

Athletes have coaches. Many successful entrepreneurs and professionals have coaches. They are great sounding boards who keep you motivated and accountable for your success.Get a coach for your life. Why? Most of us weren't taught how to live successfully.A life coach can help you to figure out what you want to do with your life, set goals, and attack them. They can help you to become the best version of yourself. They have experience in getting people to live their best life.

A life coach wears many hats:

1. **A life coach is your cheerleader**. Life is easier when someone is in your corner. When you know you have support, it's easier to take risks and chase after big goals. You always have someone on your side.· Your coach will push you. They've seen plenty of clients attempt to avoid hard work and stressful situations. They'll know when you're playing games and push you to succeed

2. **A coach provides you with guidance.** It's not always easy to make good decisions, especially when you're stressed or fearful. And let's face it, some of us just don't make good decisions, period. A coach can help you to make wise choices.· A friend can't always be objective or completely honest, but your coach can. You'll hear what you need to hear, not what you want to hear from your coach.

3. **A coach helps you to determine what you want to be when you grow up**. It doesn't matter if you're 18 or 68. A mentor can help you to determine what the next step of your life should be. If you're feeling stuck, a coach will help you find your way.

4. A coach will help you to find balance. Coaches are aware that there's more to life than just money or a perfect beach body. They emphasize keeping all parts of a person's life in balance. Health, professional success, relationships, finances, spirituality, and leisure activities are all part of a well-balanced life.

5. **A coach can help with many facets of life.** A few of these include:· Career· Love life· Finding your life's purpose· Achieving challenging goals· Making more money· Creating more free time· Following an exercise program· Starting a business

6**. A life coach is not a therapist.** Therapists deal with past issues and traumas. Life coaches work from the present moment and the future. A life coach won't help you get over a past loss or deal with the fact that you were bullied or abused. A life coach helps you recognize patterns and can guide you towards building a more desirable future.

7. **A life coach isn't required to have any training.** Some organizations certify life coaches, but they aren't necessary to make a living as a life coach. Be sure to vet anyone you're considering hiring as a life coach. Since the barriers to entry are so low, there are plenty of life coaches that aren't good at what they do.· Pay attention to reviews and schedule an introductory session to see if a particular life coach is a good fit. Most will offer a free session. Choose carefully.

Do you need a life coach? **A life coach won't solve your challenges, they will help you face them and show you how you can help yourself.** If you need a steady hand to guide you and a cheerleader to support you, a coach can make a big difference. There are good and bad life coaches. Do your homework and find the coach who is the right fit for you.

If you have questions you want answered please send them to **entreprenhercollective@gmail.com** and we'll make sure to answer them in our next issue


Motivate
Mentoring
Practice
Coaching
Training
Leadership
Develop

IN THE SPIRIT OF REINVENTION

By Meesha Kamali

THE RIVER OF LIFE

Imagine yourself in the middle of a fast-flowing river through a beautiful green forest. Let's call this river 'Life'. Sometimes the river turns into rapidly flowing white water, sometimes the river is a bit quieter. But the current is always strong enough to take you with it. At some point, there may be a moment where you don't like the course that the river it's taking you.

What will you do? Are you going to resist the current of the river and try to swim against it? Or will you go with the flow for a moment and try to swim to the shore where you can change course? What's the wise choice?

Trying to swim against the current is pretty pointless and exhausting. Yes, this is would probably be your first reaction and I can think of reasons why this would be a choice. The fact is, you are in the river. Fighting the current doesn't change this fact. Fighting will only drain your energy and eventually, you will let go because you are exhausted. What you fear will become your reality. You didn't have the strength to swim to shore. There is no chance of winning in this scenario, you have to be careful that you don't drown.

Now going with the flow for a moment and trying to swim to the shore is a much better option. You allow the current to take you. You accept the fact that the river is taking you a little further off course, but you can focus on the shore and gently try to reach it. It is the easiest, quickest, and safest way to get out of the river.

The sooner you can leave it behind the sooner you can change course and choose the one you want.

The river is an analogy for life. During your life, rivers will show up, you go with the flow or you can resist it. Like the river, it is pointless to resist the moments you have no control over. By resisting you are only denying the things that are meant for you.

It is always better to accept the things you cannot change. You can't change the moment, but you can push it in a direction to benefit you by alerting your perspective. You need to let go before you can choose a new flow.

Every challenge you may encounter you have the chance to choose better.

You have to make your way to the shore.



ISSUE 02

HER COLLECTION

COLLECT .CONNECT .CREATE.

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FOR EXCLUSIVE ONLINE CONTENT VISIT
WWW.HERCOLLECTED. COM

This issue is dedicated to my old man Felix