A young woman with long, dark, curly hair is smiling warmly at the camera. She is wearing a light blue button-down shirt and has her chin resting on her hand. She is holding a tablet computer. In front of her on the dark desk is a white coffee cup on a saucer and an open notebook with a pen. The background is a blurred office or home workspace.

A Special Advertising Supplement to the News-Herald

# Women

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## IN BUSINESS

Saturday, February 24, 2024

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## Why Financial Planning Is a Great Career Option for Women

(StatePoint) Financial planning was once thought of as a male-dominated industry, but that's quickly changing. The number of women getting their CERTIFIED FINANCIAL PLANNER™ certification is growing year over year — and for good reason: The benefits of entering this field as a woman are numerous. Below are a few to consider.

- It's lucrative. Financial planners are in high demand and are well-compensated for their expertise. A financial advisor can pull in a generous salary right out of the gate, and earning the right credentials can boost compensation significantly. The median income for those with CFP® certification and less than 5 years of experience is \$100,000 — and that median figure grows to \$206,000 with 10 or more years of experience. In general, financial advisors with CFP® certification earn 12% more than those without.

- Being a CFP® professional

offers good work-life balance. With the potential to work remotely and create one's own schedule, financial planning is a career path well-suited to those looking for flexibility and a desirable work-life balance.

- Financial planning can be personally fulfilling. Providing competent, ethical financial advice that helps others achieve their life goals — from sending their children to college to securing a comfortable retirement — can be extremely gratifying.

Research also finds that female CFP® professionals have a unique dedication to providing holistic financial planning. Working as a financial planner provides opportunities to uplift and empower other women, as well as members of groups historically given fewer opportunities to accumulate wealth.

- Women who aspire to become CFP® professionals will find support in many places. CFP Board,

for example, has implemented initiatives to recruit women and advance their careers.

Some firms subsidize the cost of CFP® certification and give employees time away from work to study for the CFP® exam. Additionally, women's networks and business councils can help build leadership skills and professional confidence, and many firms are even paying their employees' membership fees.

CFP Board also administers scholarships for individuals underrepresented in the field, along with a mentoring program.

To learn more and get started today on your path to becoming a CFP® professional, visit [getCFPcertified.org](http://getCFPcertified.org).

With demand for personal financial advisors expected to grow significantly in the coming years, and the industry making way for more women professionals, it's worth exploring this rewarding career path.

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## Celebrating the Women Who Empower Us to Hear Our Best

March is Women's History Month, and we at Amanda's Family Hearing are proud to celebrate the incredible women who make our practice the special place it is.

Dr. Amanda Barbur, Au.D, our founder, has her own experience with hearing loss that gives her a

deep understanding of the challenges her patients face. She is passionate about helping people reconnect with the sounds they love and improve their overall quality of life. Her commitment to personalized care ensures that everyone receives the solutions they need to thrive.

And we cannot forget the amazing women keep our practice running smoothly. Hannah Guzicki-Hess, our patient care coordinator, and Nancy Stoneman, our office manager. These two women ensure a seamless and positive experience for every patient. They are the heart and soul of our

practice, and we are grateful for their dedication.

We invite you to learn more about our services and how we can help you improve your hearing. Contact us today to schedule an appointment.

Dr. Amanda Barbur owns Amanda's Family Hearing in Painesville.

## How to Choose Health Insurance

Getting ready to strike out on your own? In most cases, being your own boss means you will need to provide your own health insurance. Unfortunately, there is no one-size-fits-all insurance plan, so you will have some choices to make. For instance, you will need to decide:

1. Do you want more coverage and higher premiums, or lower premiums and higher-out-of-pocket costs?
2. Do you want an HMO, PPO, EPO or POS?
3. Which plan has your doctors

and health care providers in their network?

4. Do you understand insurance terms like co-pay, co-insurance, and deductible?

You can spend hours doing research on your own or you can call Laura Mutsko at Mutsko Insurance Services. As an independent agent/broker I provide my customers with:

**Unbiased Advice:** I will help you choose a plan covering your doctors, hospitals, and prescription drugs. I also have a good idea of which

insurance companies have the best track record when it comes to pleasing their customers.

**Help with questions:** With me as your representative, you will have a local experienced expert to turn to when you have questions. That is a lot better than an 800 number where you may or may not reach a different customer service representative every time you call.

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Call me, Laura Mutsko at 440-255-5700 or email me at [Lmutsko@mutskoinsurance.com](mailto:Lmutsko@mutskoinsurance.com)



[mutskoinsurance.com](http://mutskoinsurance.com) for help finding the health insurance coverage that fits your needs and budget. And, I wish you success as you strike out on your own.



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**Linda Marie Peavy**, the acclaimed style expert and founder of the award-nominated blog Cultured Curves, is transforming the fashion landscape for mature curvy women with her new book, **"The Cultured Curves Guide to Style for Mature Curvy Women, Volume I."** This essential resource offers a fresh approach to style for women, focusing

on fashion, makeup, skincare, and the best shopping destinations for plus-size women.

Linda emphasizes the need for fashion houses to cater to the unique style requirements of mature, plus-size women, rather than replicating trends designed for younger demographics. Her book addresses mature ladies' real style struggles as they age, dishing out super helpful tips that end those fashion challenges. In many parts of the fashion industry, plus-size women are overlooked. Peavy states, "For too long, the fashion industry has overlooked the needs of mature plus-size women, even though we have a higher disposable

income than our younger counterparts!"

**"The Cultured Curves Guide to Style for Mature Curvy Women, Volume I"** includes eleven chapters packed with practical how-to advice, covering everything from fashion basics and developing a signature style to lingerie, swimwear, accessories, make-up, and anti-aging products. Linda worked with over 25 retailers to include the best of sophisticated styles. Over 200 full-color photos feature curvy models and products that inspire readers to look and feel their best. A section of motivational messages leads women to embrace self-love. **"The Cultured Curves Guide to Style for Mature Curvy Women, Volume I" is available exclusively on Amazon.com.** It is a required companion for any woman looking to redefine her style and confidently embrace her curves.

Linda Marie Peavy is a mature, curvy style influencer and body positivity advocate. Her blog, Cultured Curves: Sophisticated Style, Fashion, and Beauty for Curvy Women over 50, has been recognized as one of the best for mature women. Linda is a sought-after international speaker and has contributed to the todayshow.com and various media outlets. She is also the founder of LiPav Consulting, LLC. **The contact information is info@culturedcurves.com and 440-569-1025. The blog is available at www.culturedcurves.com.**



**Dr. Sara Rimes opened up the doors of Chiro CLE in 2019 and has been growing and helping those in the community ever since!** Chiro CLE is a patient-centered chiropractic practice located in Willoughby. But what does that really mean? It means that she focuses on the unique needs of each patient and tailors treatment to meet those needs. To do this, she offers more than just the standard chiropractic adjustments. She utilizes functional rehab, dry needling, cupping, and soft tissue work as well. When people come to Chiro CLE, one of the things that stand out to them is the quality of care, and this includes the time spent with each patient. Dr. Sara does not rush her time with anyone; she is with each patient for 20-30 **CONTINUED --->**

**New BOOK RELEASE**

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- Amanda Alafi



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<--- CONTINUED FROM minutes on average. This is because her goal is to get you back to doing what you love, pain-free and functioning better than ever - in as little time as possible! That is why she gives specific exercises to her patients to do on their own at home to fix the root of the problem.

There's a lot of hours in the day, and getting better quickly is about what you're doing the other 23.5 hours a day/7 days a week that you're not in her office! It has always been a team effort at Chiro CLE to reach and crush your goals! Dr. Sara is accepting new patients of all ages - from pediatric patients, to kids in school, to weekend

warriors, to athletes, to pregnant and postpartum mamas, to senior citizens. We look forward to hearing from you and can't wait to get started! **You can reach us at 440-497-0780 or through our website [www.chiro-cle.com](http://www.chiro-cle.com).**



## Are you ready to elevate your dining experience?

Picture this - the aroma of sizzling dishes filling the air, the clinking of glasses, and the laughter of your guests as they savor every bite. From the first course to the last, our chefs pour their passion and expertise into every dish, ensuring that each bite is a symphony of flavors.

Creative Feasts specializes in Latin-inspired fine dining services. Our culinary artistry aims to connect people and create lasting memories. By infusing traditional dishes with our unique flair or exploring new flavors, we strive to deliver not just delicious meals but also a reflection of our personality, heritage, and style.



Our team is here to elevate your culinary journey for your next private event. Whether it is an intimate dinner, special occasion, cocktail hour, wine dinner, or corporate function, we will craft a custom menu to suit your tastes and dietary needs.

Indulge in exquisitely prepared dishes at your home

or chosen venue while our chefs work their magic in the kitchen. From appetizers to desserts, we take care of everything, allowing you to relax and enjoy the company of your guests.

Treat yourself and your loved ones to a memorable dining experience with our personalized chef services.

**Contact us today to book your next unforgettable event!**



Most people go to a chiropractor to get out of pain and we will do everything we can to get you out and KEEP you out of pain. We do this by utilizing evidence-based protocols of manipulation as well as rehabilitation techniques to strengthen and stabilize around the joints so the issue doesn't keep reoccurring. We will help you with ergonomic retraining at work as well as in your other daily activities to improve your posture habits. *Wherever you are on your health journey, we want to help!*



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## Grape Escape/ Clearwater Homes

We are an agency Certified by Medicaid and the State of Ohio to provide Individual Options (I/O) services to persons with Developmental Disabilities. We have a Passion for persons with Developmental Disabilities, which we hope that you will find from all we serve, and all who know us. Our promise to all individuals, parents and/or guardians is that we will take the utmost care of their family member. Personal and Professional references may always be furnished upon request!

We currently serve individuals in both Lake & Ashtabula counties. As we are a very small agency, our intent is staying very small and intimate. Our goal is to serve not more than 30 individuals in order to enable them the needed attention and services they so deserve. The purpose and goal of our agency is to provide the most quality of services and care, along with a normal living arrangement. Each service will be in line with each their Individual Service Plan (ISP), with the anticipation of taking them to their

highest potential.

Clearwater Homes is owned and operated by LuAnn Busch. LuAnn's near twenty-three (23) year experience comes from being Administrator for a large facility in Lake County from 1995 to 2002, and now current Administrator for Clearwater Homes.

Clearwater Homes employs very professional Administrative Associates, Managers and Direct Care Professionals, along with a consultant Registered Nurse. LuAnn personally interviews and hires each Caregiver with assistance from Clearwater Homes Program Director, Peggy Woodworth. Every staff associate, including Administrator, receives an initial minimum 14-hour Medication Pass Certification. Medication training is then not only held annually, but on-going as required by county, state and/or nursing regulations, and as needed. Further, our Program Director is experienced in developing and implementing Behavior Support Plans (BSP), while training and monitoring associates to follow the BSP.

As with many 'Family' Agency

Providers of Individuals with Developmental Disabilities, we were burdened with the possibility of an 'escape' for these for these Individual's from the every day routine of their working in a large business environment. Our goal was to provide a more Innovative and Intimate Workplace setting. Due to this burden, my husband, Jerry, and I, decided to Operate a business to where we may serve these Individuals in this type of setting, and more so, have the opportunity to enhance their skills in a Fun and Innovative Workplace atmosphere, and allowing 'Our Family' time to work together doing something that we enjoy.

In September, 2009, Jerry and I, along with our daughter, Lyndsey, and son-in-law, Tom, began the complete renovation of an old Grocery Store with connected Home in our Lovely Hometown of Geneva, Ohio, also known as Grape Country. As the renovation of this structure was completed in November, 2010, we had our final inspection in December, and became Certified by the Medicaid, the

State of Ohio and the local County Board's of Lake and Ashtabula. While Jerry used his talents to create our little Grape escaping on his Scooter, our website was created by a guy named Greg. We have now become a bonafide Workplace, The Grape Escape, Incorporated, and opened our doors mid-November, 2010!

...And now to continue our story. As we found the need arising to serve our guys and gals, and with the Grape Escape to be so successful, we chose to open The Grape Escape, Too!, though this time in an Old Dentist Office. Renovations began in November, 2017, and we opened our doors, again in Geneva, July, 2018. So, as we continue to be excited about our adventure, and while we continue serving Our Community, we are not looking back. Our little Grape continues on his little Scooter and our guys and gal's Fun and Innovative Adventure continues on, as well! **Check out our websites at [thegrapeescape.org](http://thegrapeescape.org) and [clearwater4you.com](http://clearwater4you.com)**

## 7 ways to celebrate Women's History Month

The month of March is notable for various reasons, not the least of which is it serves as Women's History Month.

Although any time of year is an opportunity to celebrate the accomplishments of women and pay homage to those special women in one's life, each March extra attention is given to the impact women make in their local communities and across the world.

According to the World Bank, as of 2022, 49.7 percent of the world was made up of women. Here are some ways to commemorate Women's History Month this year.

**1. Support women entrepreneurs.** Make it a point to shop at stores owned and run by women, or purchase products that were developed by women.

**2. Mentor young or adolescent girls.** People can make a difference in the lives of young women and set them on the

course for success by sharing their own experiences through mentored guidance.

**3. Express personal gratitude.** Send a thoughtful letter of gratitude to a woman who has made an impact on your life and explain how her influence helped you in some way.

**4. Celebrate women artists and authors.** Take the time to view and experience creative works by women, which may include reading books authored by women or viewing crafts and artwork made by women.

**5. Start a business resource group.** Woman entrepreneurs can encourage others to start their own businesses by hosting a business resource group that meets periodically and enables others to network easily.

**6. Learn about women's rights.** Take a step back into history and read up on the journey to establish women's rights,



starting with the right to vote.

**7. Post on social media.** Share stories of inspirational women with others on a global scale by posting thoughts to various social media platforms.

Women's History Month is a time to reinforce the accomplishments of women across the country and the world.



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## BEST VERSION OF YOU

by Pamela D. Kurt

**DREAM. BELIEVE. ACHIEVE. DBA: YOU!**

As I was speaking at summits, doing interviews, and writing; I felt the need and saw the vision. We are stronger through unity and you are most powerful, fulfilled and purposeful when you are your authentic self.

My longing to help women inspired a signature program, Best Version of You. This platform provides the means for women to be the best they can be. The Best Version of YOU leads to your authentic self and reveals your true purpose(s).

Then you can truly Dream. Believe. Achieve. DBA: YOU! or "Do Business As YOU!"

I want women (you) to be empowered, to take it to the next level, to be unstoppable.

Women who know me, personally or professionally tell me, "I see the good you're doing. You are uniting and empowering us. You are creating community."

### OPPORTUNITY

This community is about collaboration NOT competition, and that's empowering. Ladies are offering the best version of

themselves to the community and finding it supporting and satisfying. Others are becoming affiliate coaches and contributing to an international global community.

My immediate goal is to strengthen the movement in Northeast Ohio. Would you like to help?

### COMMUNITY - IS THIS FOR YOU?

The membership platform will have free resources, discounts for merchandise and workshops, and the community of the Best Version of You.

*Ask yourself these questions:*

1. Are you a lady who puts yourself last on your "to-do list?"
2. Do you dread Sunday night, knowing you have to go back to work on Monday?
3. Do you believe there must be more, but you're not sure how to realize it?
4. Do you want to recharge, but nothing works?

### EVERYONE HAS A STORY

Some of us have gone through some pretty tough times and survived but maybe not healed. Or have healed and still need support. Or just are unsure of life.

Believe it or not, a lot of our stories are similar, but every story has its uniqueness. YOU! Collaboration allows you to share. Sharing your story not only helps you, it touches others and changes lives.

Invest in yourself, become the Best Version of You, and you truly help others. We all need to see strong women in our life. Consider joining the community, sign up for a discovery call, buy a book, attend a summit, or worship. You know you are worth it. Take the first step.

What are you waiting for?

I look forward to working with you! Don't forget...you are amazing and the person you can help is out there waiting for you.



**Best Version of You** uses a holistic approach incorporating:  
Your Spirit + Your Life + Your Business/Home to Find Your Unique Strengths Create Your Ideal Working or Home Environment Implement & Utilize Your Key Character Traits ...to find the Best Version of You! Is it time for your break through? Schedule Your Discovery Call!  
**Go to [bestversionyou.com](http://bestversionyou.com)**



Hi, I'm Coach Pam. You know you are more than what's holding you back.

Whether you are looking to pivot to a new career, level up at your current career, or

find what you feel is missing, I want to help you on your journey to be the Best Version of YOU!

I am an attorney. My passion of supporting my clients going through life's hard transitions guided me to my purpose. I started Best Version of You, LLC to be a life coach for professional women and that evolved into a desire to help all women.

*I co-authored the Everyday Women and Unstoppable Women series, six (6) books that have reached international and Amazon best-seller status.*

*My new book, "Becoming an Unstoppable Mompreneur" is now available.*

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## Women in Business

*Klemenc Construction Co. proudly supports and salutes the women, our daughters, and grand daughters that are "trailblazers, innovators, explorers and disrupters who encourage, motivate and push us to reach new heights -- in business and in life."*

*Susanne Klemenc, President  
Klemenc Construction Co., Inc.*



## Providing guidance on these healthcare options...

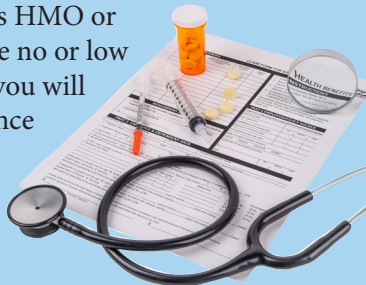


**Michelle Waldron,**  
Agent

- **Original Medicare, Part A, Part B, Part D**
- **Medicare Supplements:** The coverage wraps around and fills in the “holes” in costs that original Medicare does not cover. Medicare Supplements are denoted with a letter— typically F, G, or N— and are normally no-network plans that allow you to see any provider that accepts Medicare.

- **Medicare Advantage or Part C:**

These plans typically are networked-based, such as HMO or PPO plans. They can have no or low monthly premiums, but you will pay a co-pay or coinsurance each time you seek medical care.



If you are a lover of all things vintage and upcycled, then you have likely stepped foot in one of Barb Auvil's stores -- Sweet Magnolia in Willowick and Magnolia Blossoms in Eastlake. Barb has been in the resale and craft business for over 40 years. Her vendor-run stores have allowed opportunities to many small businesses. Her newest venture along with three partners is a studio space in Willowick allowing fellow creators a space to create and sell as well as teach others.

Barb's stores have won many awards including The News-Herald's Best of the Best for Best Specialty Shop and Best Boutique in Lake County as well as Cleveland Magazine's Best of the East Best Antique Store.

*Stop in and visit us or check out our pages on Facebook!*



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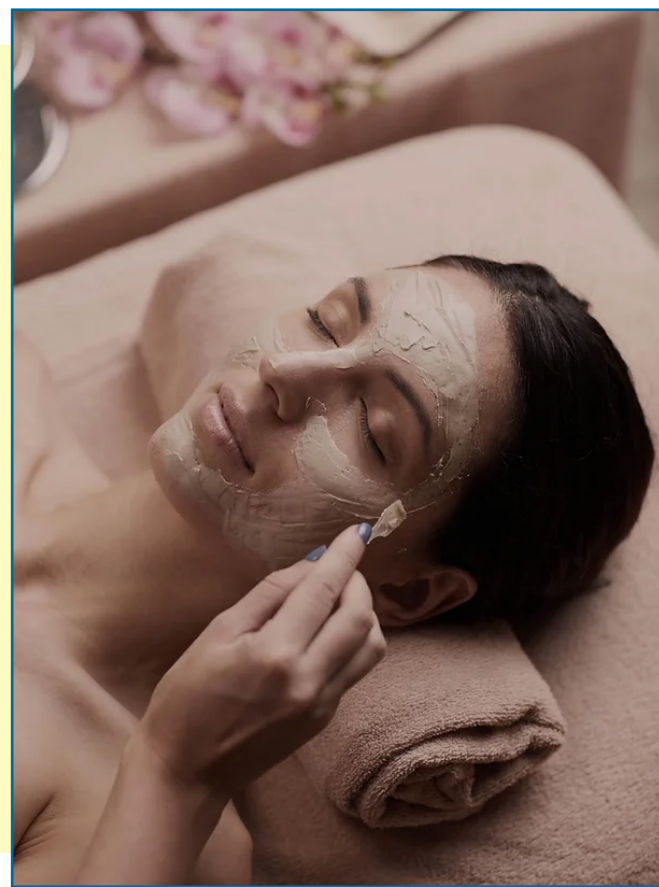


My name is Leah and I'm the owner of the salon but I'd rather call myself a Salon Leader. I decided to make a change during the Covid-19 shutdown (3/2020). I knew my guests were the most important part of my business, so I decided to open up a clean, safe space of my own. I also wanted to help beauty professionals grow & thrive, something not all salon owners want to do. I found the perfect location in Willoughby Hills (close to the freeway & great restaurants) and the rest is history.

I love for my guests to have a customized, relaxing experience when they come in. It's not about 'just doing hair' anymore. I am always continuing my education. I think it's important to always be leveling up my game and improving for my guests. I love seeing smiling faces, and teaching (hairstyle, beauty rituals, self care, recipes, books, etc.) and it never feels like a day of work.

Here at Amici Beauty, we are a small group of Independent Beauty Professionals. Think of it as multiple mini salons under one roof. We specialize in customized hair color, hair cutting, hair extensions, manicures & pedicures, lash extensions, lash lift & tints, and customized facials. We also have an Infrared Sauna. Each professional offers a variety of services, as well as amenities. We are a GreenCircle Salon which means up to 95% of our beauty waste is recycled (including hair clippings & excess hair color). Our guests become friends in our salon space.

*Visit us on Facebook or Instagram, call us at (440) 940-4952 or stop by at 34500 Chardon Rd #3 in Willoughby Hills to see for yourself. We can't wait to meet you!*



32600 Vine St., Willowick

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11 - 5



34600 Lakeshore Blvd., Eastlake

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