

A Special Advertising Supplement to the News-Herald

WOMEN in BUSINESS

Saturday, February 22, 2025



THE NEWS-HERALD
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Hearing Health — My Passion, Your Well-Being



Hearing loss is more common than you might think. Nearly 15% of American adults experience it — yet many go without hearing testing or treatment. As both an audiologist and someone with hearing loss, I know firsthand how it can impact communication, relationships, confidence, and even cognitive health.

Here's the good news: Better hearing changes lives. Hearing aids have been shown to reduce the risk of falls, depression, and early onset dementia in some patients with hearing loss. I've seen patients reconnect with loved ones, regain independence, and even boost their brain health

simply by addressing their hearing. That's why I do what I do — helping people hear their best isn't just my job, it's my mission. It's my calling to help people live better by hearing their best, and I'm honored to serve.

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



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Choosing Insurance: Where to Begin

When you are the boss, you are expected to have all the answers. But are you prepared to make the right decision when it comes to choosing life and health insurance for you and your employees? There is a dizzying array of insurance products on the market today, and you will need to figure out which ones will work best for you.

Unfortunately, there is no one-size-fits-all insurance plan. You can spend hours doing research on your own or you can call us at Mutsko Insurance Services. As a woman-owned agency, we understand your needs and will provide you with:

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Help with claims: Our staff will be available whenever you have questions or need help filing a claim or an appeal.

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Qualities women bring to business



Women continue to thrive in the workforce. Wells Fargo reports that, from 2019 to 2023, the growth rate of women-owned businesses outpaced the rate of men-owned businesses in relation to number of firms, rate of employment and revenue earned. LinkedIn also indicates there are 114 percent more women entrepreneurs now than there were 20 years ago.

Every business owner or employee brings something unique to the employment landscape and certain characteristics are universal, regardless of gender. Still, there are certain qualities that women bring to the workforce that can help businesses excel. Forbes indicates women employees offer traits that can help drive engagement, productivity, satisfaction, and various other attributes. The following are some of the traits women may bring to business.

Emotional intelligence

Women First Jobs says that women often bring high emotional intelligence to the table. Emotional intelligence involves understanding and managing emotions and the emotions of others. Women may be more inclined to understand different perspectives and to help resolve conflicts and build relationships.

Collaboration

Women employees often have traits that can foster collaboration in the workplace, such as reading non-verbal

cues and willingness to take turns in conversations, indicates Forbes. This can help everyone collaborate more effectively.

Room for improvement

Women in the workplace continually seek opportunities for improvement, advises Sparklight Business.

This can involve

taking advice from other workers and peers. Women leaders embrace opportunities to do things better and work to improve their skills for the greater good.

Communication

The IWEC Foundation, which empowers women entrepreneurs, says women tend to be effective communicators and often make great leaders because of this trait and their ability to inspire others. Communication often is key to any relationship, whether personal or in a business setting.

Organization and planning

Women may excel at organizing and planning. Women can look at things with a detail-oriented eye and recognize flaws in plans even before getting started. This means women can be in charge of distributing workloads or organizing the schedules of others.

Adaptability

Even though it is a cliché, women tend to be natural multi-taskers. Handling multiple jobs at the same time means women can adapt to changing situations.

Generally speaking, there are some inherent characteristics women may possess that can make them viable assets as business owners or leaders in their fields.

Buying and Selling Real Estate in 2025



Buying and selling real estate in 2025 and beyond may look a bit different than what many people have become accustomed to in their lifetime. Due to legal changes in the industry that took effect nationwide in mid-late 2024, there have been modifications regarding how buyers and sellers can work with real estate agents. Buyers are now required to enter into a written agreement with their chosen agent prior to beginning their formal relationship together. On the selling side, any offers of compensation in the Multiple List-

ing Service (MLS) to a buyer's broker/agent are strictly prohibited. Any compensation offered by a seller to a buyer's broker is completely negotiable (as it has always been) and part of the contract negotiation process. These changes were implemented with the intent of making the home buying and selling process more transparent for you, the consumer. But with any change comes uncertainty and fear. If it's your first time in the world of real estate since these changes have taken place, it's understandable that you may have questions or concerns. That's where I come in. Whether I'm helping you buy or sell a home, it is my goal to demonstrate to you the value that I bring to the table and how I will work for you. 2025 is going to bring additional fresh inventory to the market so if you have been thinking about making a move, please get in touch with me. I would be blessed to work with you!

"I am a *Christian woman* in business, first and foremost.

It is my privilege to serve you with the highest level of integrity, honesty, and compassion. I will come alongside you and guide you with my experience, industry knowledge, and unmatched communication skills. To me, you are never *"just another client."* I will be honored and blessed to serve you and your family!..

- Amanda Alafi



Amanda Alafi

REALTOR®, PSA, RENE, e-PRO, MRP, SFR
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Investing Tips for Women: Married, Single, Widowed, Divorced

If you're a woman, knowing how to handle investments is a necessity. 75% of women are widowed or divorced by 56 and less than 15% of women who are married are involved in investment decisions. Applying yourself now will better prepare you for a future financial crisis: loss of spousal income upon death, outliving your money, losing it to nursing homes, overpaying fees, losing a lot of money when the stock market collapses, or receiving bad advice.

Most people have investments but lack a comprehensive plan to get to and through retirement. Women can become good investors with the proper guidance. Control fees, losses, taxes and spending – you'll do better than most.

Tips

1. Spend 15 – 30 minutes weekly reviewing financial statements and tracking balances.
2. If married, be sure you have some money in your own name. Make sure your name is on all non-IRA accounts, life insurance, IRA's & retirement plans as a beneficiary. Have a credit card in your own name.
3. If you are married, create a plan now in case you are on your own someday due to an unexpected

early death or divorce. It is very important to have a safety net to replace lost income.

4. Write down your goals then meet with a professional to craft a plan to achieve them. Wealth is the result of good planning and sticking to the plan. Give it time. Review and reset your goals semi-annually.

5. Get advice from a professional retirement planning expert – you'll worry less about your financial future. The no decisions or poor decisions you're making today will affect your financial success or failure.

6. With professional guidance you will learn how to avoid large losses, reduce taxes and fees, how to retire sooner and where to invest now and why.

If you own a business, learn how to invest for retirement the right way. Our written Financial Compass Report will help you make the right decisions. To get started, call Lifeguard Financial at 440-942-1936.

Anthony Newman President



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Mosack's Christian Gifts & Books



Mosack's Christian Gifts & Books, one of our local Women in Business stores, is owned by 3rd generation Betty Mosack Vento and her husband Joe Vento.

You will enjoy the variety of gifts and resources in every category of their fine store. Wall art, crosses, indoor and outdoor figurines, Christian mugs and collectibles are among some of their huge selection in their 8,000 sq. ft. one-level store.

See their beautiful Christ-centered Easter cards and greeting cards for every occasion along with beautiful and eclectic gifts to share.

Peruse their wide selection of books and Bibles to grow in Christ, show your faith with Christian T-shirts and beautiful Christian jewelry. Mosack's warm & courteous staff dedicated to serving God is looking forward to serving you in your journey!

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Meet Lisa

Lisa has been expressing her creative abilities for over 30 years. She previously owned a small home decor shop in Painesville, called "Homespun Hutch". Eventually she closed the store to focus on her three children Kaitlin, Hannah, and Jakob, while also going to nursing school. Once her children were grown and with the support of them and her husband, Steve, she rediscovered her passion for art and created "The Tattered Willows". In the beginning, she participated in local craft shows to spread the TTW name. After a sabbatical in 2023, the perfect storefront became available in late 2024 which made her dream of The Tattered Willows store front a reality.



Our Passion for Handcrafted Home Decor

At The Tattered Willows, we are dedicated to transforming ordinary objects into extraordinary works of art. Each item we create is carefully

designed and crafted with precision, ensuring that it not only adds character to your space but also lasts for years to come. We believe that home accents should be more than just decorative—they should be a reflection of your personal style.

Creating Personalized Gifts

We take pride in offering a range of custom options for our customers, allowing them to bring their vision to life. From custom finishes to personalized touches, we work with you every step of the way to create



The Tattered Willows

440.256.6747

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Willoughby, OH 44094

<https://thetatteredwillows.com>

The Tattered Willows

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Billy's - A Cappelli Martini Bar

Your neighborhood "Cheers", Billy's- A Cappelli Martini Bar is a third generation family run business here in Lake County.

Kelsey O'Brien Sirvinkas grew up watching her mother, Linda Cappelli, put on the top events for over four decades. Linda owned Cappelli Party Center in Lake County -- the second Cappelli woman to run a business in the Wickliffe building. Kelsey's grandparents, Ralph and Vera Cappelli owned a nightclub in the same building straight through the prohibition.

Learning Linda's every move and soaking up all of the knowledge she could in a lifetime of



hard work and dedication to customer service. Kelsey decided to re-open Billy's- A Cappelli Martini Bar.

With over 50 martinis on our menu, over 20 craft beers on tap, full wine list, retro cocktails, and full food menu - we have tried to create a hot spot Lake County could enjoy for decades to come. With the best staff in the land, we are able to offer you a cozy cocktail by one of our fireplaces or a night out in our newly opened

lounge.

We welcome you to come join us at any time. Thank you for getting to know us and please stop by and say hello.



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Badass Tea Co. - Discover Your Perfect Moment

For too long, tea has been treated as an afterthought—something you grab at the grocery store, uninspired and predictable. But what if tea could be more? What if every sip felt like a moment just for you?

When I was recovering from open-heart valve surgery last year, I struggled in ways I never expected. The physical pain was one thing, but the emotional weight—the exhaustion, the uncertainty, the quiet loneliness—was something no one prepared me for. Cardiac depression is real, and in those hardest moments, I searched for something to ground me.

Tea became part of my grounding routine. It wasn't just about the warmth of the cup in my hands; it was the act of slowing down and

allowing myself to feel comforted. With each sip, I reminded myself: I am healing. I am strong. I am still me.

That's why I created Badass Tea Co.—to help others who need a moment to reconnect with themselves. Every blend is thoughtfully selected to be more than just tea—it's a gentle way to nourish your soul.

We invite you to join us Saturdays 10-3p at The Helicopter Daughter Boutique for our exclusive tea tasting experience: sample 2-3 seasonal teas, enjoy artisanal treats, explore our selection of 20+ hand-selected, high-quality blends and



Sip Boldly, Smirk Confidently

discover new favorites. Whether you're an experienced tea lover or just starting out exploring tea - there's a cup waiting for you!

Or simply stop by during the week, **Thu 12-4 & Fri 11-3.** We're located inside **THE HELICOPTER DAUGHTER BOUTIQUE & GIFTS, 8500 STATION STREET, SUITE**

285 (INSIDE THE MATCHWORKS BUILDING)

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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.

Did you know?



According to the 2024 Work in America Survey from the American Psychological Association, 43 percent of workers feel tense or stressed during their workday. That stress is not being left behind at the office, either. In fact, 76 percent of employees indicate work-related stress is affecting their sleep. Though workplace stress does not discriminate based on age, the APA survey found more than half (51 percent) of workers between the ages of 26 and 43 report feeling workplace stress. By comparison, 42 percent of employees between the ages of 44 and 57 report feeling stressed at work while three in 10 workers between the ages of 58 and 64 indicate they feel tense or stressed at work. Burnout is a notable issue many workers are now facing, and 20 percent of those experiencing burnout report that their employers are not doing enough to prevent employee burnout.



Answers to puzzle on next page



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.



DREAM. BELIEVE. ACHIEVE.
bestversionyou.com

**Best Version of You uses a holistic approach incorporating:
Your Spirit + Your Life + Your Business/Home
to**

**Find Your Unique Strengths
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 M O N E L A A C P L Q O F H S M T B X S
 C R A S C Q U H E Y E E A X S E C U H A

Find the words hidden vertically, horizontally, diagonally, and backwards.

WORDS

- ACCOUNTING
- ACCOUNTS
- ACCRUALS
- AFFILIATE
- BALANCE
- BUSINESS
- CAPITAL
- CATEGORY
- COSTS
- EARNINGS
- EMPLOYEE
- EQUITY
- EXPENSE
- GROSS
- LIABILITIES
- LOCATION
- MARGIN
- MARKETING
- PAYABLE
- RECEIVABLE
- RETURN
- SHEET

Answers on previous page

Guess Who?

I am a comic actress born in Texas on April 26, 1933. I once lived in a boarding house for women pursuing careers in acting. I have earned a Tony, Emmy and Golden Globe for my work in various genres.

Answer: Carol Burnett



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Top Tips for Starting a New Business



Last year's Small Biz Challenge winner poses proudly with her mentor.

(StatePoint) Starting a small business is an exciting journey, and one that many Americans hope to make a reality. More than six in 10 U.S. adults say they would prefer to be their own boss, according to a Shopify-Gallup Entrepreneurship study.

However, in an ever-changing landscape, the prospect of launching and sustaining a business can feel intimidating. That's why The UPS Store, which has supported small business owners with the resources they need to grow, thrive and reach their goals for 45 years, is offering these tips to put your

entrepreneurial ideas into action:

1. Refine Your Idea: Coming up with an idea is the first step toward establishing a successful business. This phase involves recognizing market needs and determining how you can fill a gap. Refining your concept will help establish a solid groundwork for everything that follows, ensuring that your enterprise aligns with your vision and values.

2. Identify Your Passion, Skills and Purpose: Your passion and purpose are what will fuel your entrepreneurial journey, and your unique skills will

allow your business to stand out in a crowded marketplace.

3. Evaluate the Competition: Having a thorough understanding of the competitive landscape is crucial. By evaluating other small businesses, you gain valuable insights into their strengths, weaknesses and the strategies they employ. Start by identifying your direct and indirect competitors. Take note of their product or service offerings, pricing strategies, marketing and SEO tactics and customer reviews. This information can illuminate gaps in the market and highlight opportunities for positioning your business. Remember, competition isn't inherently negative. It can provide motivation and inspiration.

4. Research Market Demand: To validate your business idea and ensure its viability, you'll need to gather information about your target customers, competitors and overall industry trends. This market research will ensure your business idea resonates with potential customers, help you refine your offerings, and prepare you for market ups and downs. Remember, informed decisions today pave the way for a successful business tomorrow.

5. Utilize Available Resources: Let The UPS Store be your one-stop-shop in making your business easier to manage. Make copies of important paperwork, arrange to shred documents you no longer need, pack and ship products to customers, or secure a mailbox to provide your

business with a real street address. Whether you need to print marketing materials or have documents notarized, faxed or scanned, The UPS Store offers time-saving services and exclusive deals, so you can focus on the big picture.

6. Get Inspired: Each year the Small Biz Challenge, sponsored by The UPS Store and Inc. magazine, invites entrepreneurs and creators nationwide to apply for the business opportunity of a lifetime, which includes a share of a total prize pool of \$35,000, incredible mentorship opportunities and networking connections, and an editorial feature in Inc. From March 17 to April 4, visit theupsstore.com/smallbizchallenge to get inspired by some of the most game-changing, innovative, and hard-working U.S. entrepreneurs today, and to vote for your favorite semi-finalist.

"Discovering the next wave of unstoppable small business owners with bright futures ahead is one of the most exciting outcomes of this year's competition," said Michelle Van Slyke, senior vice president of marketing and sales at The UPS Store, Inc. "Staying true to our long-standing practice of empowering our franchise owners at more than 5,300 locations, we're thankful for the opportunity to help other small business owners actualize their big ideas into success."

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