

MotherWit

Restoring family heritage one story at a time

\$4.99 SPRING 2020

Parenting On Purpose *with RaShawn Edwards Jones*

**If You Love Your Baby,
Then You'll Love Your Body**
*Impact of Perinatal conditions
on African American Babies*

Black, Married, and Debt-Free:
*One Couple's Journey to
Financial Freedom*

Mother of Multiples:
A Mother on the Move

Dollars & Sense
Do You Know What's on Your Credit Report

Is There a Teacher in the House?
What Motivates Your Child to Learn?



**BLACK CHILD
LEGACY**
CAMPAIGN
Uniting Families and Communities
for a Healthy Future

 **RoseFamily**
Creative Empowerment Center



ROSE FAMILY

Creative Empowerment Center (RFCEC)

Making A Difference In The Lives Of Sacramento Families



RFCEC Youth Programs

Rose Family Creative Empowerment Center operates Expanded Learning Programs for scholars in Kindergarten through 12th grades at the Phoenix Park Apartments, Parkway Elementary School, Susan B. Anthony Elementary School, John Still K-8 School and Luther Burbank High School. These programs operate during the school year Monday through Friday from 3 p.m. to 6 p.m. on days when school is in session.

Program components include:

- Homework assistance
- Drop Everything and Read (D.E.A.R.)
- Academic enrichment
- Organized recreation
- Nutritious snacks
- Supper (provided to all scholars)

RFCEC Resident Services

Rose Family Creative Empowerment Center coordinates Resident Services at Providence Place Apartments located at Center Parkway and Mack Road.

Since 2015, we have partnered with the Sacramento City Unified School District to offer CDF Freedom Schools to scholars at Parkway Elementary School and John Still K-8 School.

CDF Freedom Schools Program:

Freedom School is a 6-week intense reading program for scholars in first through eighth grades that boosts student motivation to read, generates positive attitudes towards learning, and connects the needs of children and families to the resources in the community. The model fosters environments that support children and young adults to excel and believe in their ability to make a difference in themselves and in their families, schools, communities, country, and world, with hope, education and action.



By participating in this program, 200 scholars are given the opportunity to fall in love with reading, improve self-esteem, and generate a more positive attitude towards learning.



South Sacramento Youth Arts Collective (SSYAC)

The SSYAC program began as a component of the After School Program at the Phoenix Park Apartments with a 50-voice multicultural youth choir.

After five years, it has expanded to include a variety of dance, piano, drama and musical theater classes and has transformed into the South Sacramento Youth Arts Collective serving over one hundred schools.

The Arts Collective is a partnership between Rose Family Creative Empowerment Center, BTU Arts, the California Arts Council, the Sacramento Metropolitan Arts Commission, the Sacramento City Unified School District and John Still K-8 School. **This program is open to any student in 2nd through 8th grade who lives in the Meadowview/Valley Hi Corridor.** The corridor is defined as Highway 99 on the East, I-5 on the West, Florin Road on the North, and the SCUSD district boundary on the South. The program operates on Saturday mornings.

Rose Family Creative Empowerment Center is the Lead Agency for the Meadowview Community for the Black Child Legacy Campaign.

The **Black Child Legacy Campaign** is a community-driven movement raising visibility and strengthening collective impact efforts of the Steering Committee on Reduction of African American Child Deaths (RAACD) to reduce the number of black mortalities due to homicide, child abuse and neglect, infant sleep-related conditions, and perinatal conditions.

Family Services

Monthly Food Giveaway: We partner with Sacramento Food Bank and Family Services to provide USDA food to families who live in Providence Place Apartments.

Family Support Services: We partner with various business and community based organizations to provide families with the support and services they need to be successful.

Special Events: We offer various special events throughout the year, including a college fair and other events in collaboration with community partners.

Jackie Rose, Executive Director

**7000 Franklin Blvd., Suite 1000, Sacramento, CA 95823
916.376.7916 • rfcecenter.com**

Community Partners

Always Knocking	Sacramento City Unified
Her Health First	School District
California Arts Council	Youth Development Services
Children's Defense Fund	Sacramento Food Bank and Family Services
City of Sacramento, District 8	Sacramento
City of Sacramento, Youth Parks and Community Enrichment	Metropolitan Arts Commission
Crocker Art Museum	Sierra Health Foundation
Earth Mama Healing, Inc.	Sojourner Truth Multicultural Museum
Friends of the Martin Luther King, Jr. Library	Susan B. Anthony Elementary School
John Still K-8 School	Travelers Aide
Los Rios Community College District	WEAVE
Luther Burbank High School	Well Space Health
My Brother's Keeper	
Parkway Elementary School	

You, too, can become a Community Partner! Call: 916.376.7916. Ask for the sponsor desk.

MotherWit

Pursuing Excellence in Family Living

MotherWit is committed to serving the community through innovative leadership in an ethically and socially responsible manner.

Publisher MotherWit Magazine, Inc.

Editor-in-Chief Audrea L. Williams

Executive Editor Danny T. Williams
Director of Community Programs & Outreach

Managing Editor Antoinette Carter

Creative Director Mary L. Chapeau

Graphic Production Chapeau Graphic Design

Technical Editor Joshua Williams

Copy Editor Jeynysha Archie

Advertising Lawrence Davis

DEPARTMENT EDITORS

Education Danny T. Williams

Family/Children RaShawn Edwards Jones
Sonja Fulgham

Finances Cassandra Gardner
Marcus & Shyra Murrey

GUEST WRITERS

Black Child Legacy Campaign (BCLC)
Gloria E. Clemons, Kairis Chijaji, C. Emmanuel Griffin

Education Lyndale Garner

PHOTOGRAPHERS

Erica Cervantez

Kimyetta Barron

FOR DISPLAY ADVERTISING

CALL MotherWit AT

916.821.8471 or

info@motherwitmagazine.com

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*Send all editorial
comments or questions to:*

*MotherWit Magazine
8250 Calvine Road Suite C #301,
Sacramento, California 95828
or e-mail*

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Caregiving Resource Center

Care for your loved one. Care for yourself.





Inspiration from our Readers

(A.K.A. Letters to the Editor)

MotherWit endeavors to publish a magazine that is both inspiring and informative. We strive to provide our readers with articles that will be interesting and motivating while also challenging your way of doing things. We want our readers to become empowered to make the necessary life changes that will ultimately result in a better life. Because of this, we are very interested in what you think about MotherWit Magazine and what topics you would like to see published. In each issue, we will share comments from our readers. Please email us your comments and we will feature select responses in upcoming issues.

“MotherWit Magazine is a Godsend! It examines practical and spiritual guidance to readers seeking ways to effectively improve family life. I read the first publication and it was diverse in every aspect of family relations yet kept practical and spiritual guidelines. I recommend MotherWit to any and every persons raising a family in this day and age. It doesn't matter what your ethnicity is. Our culture needs practical and spiritual solutions for our children to have a promising future.”

— Michael Swilley, Sacramento

“I am so very proud of Audrea Williams and her publication, MotherWit Magazine. She is a trail-blazer and an advocate for reaching un-served and underserved communities. MotherWit Magazine has been critically important in bringing hope, bridging gaps, providing inspiration, and information to families across cultures and generations.

— Darlene Moore, LCSW,
Sacramento

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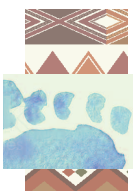
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*“It’s easier
to build
strong
children
then repair
broken
men.”*

— Frederick Douglass,
*Narrative of the Life
of Frederick Douglass*



HOW'S the ...family?

Good? Better? Best? Well it depends. Oftentimes when folks use the term “good” in response to that question, it’s used to connote evenness. The family is not horrible but is not totally where it should be either, but we’re here. The word “better” gives a sense of a clearing or a sigh of victory just after a storm. We are “better” because as a family we have realized some things; we’ve changed some ways of doing and thinking that were not healthy. Faulty traditions or old ways of living that only brought emotional, spiritual or even physical death have been discarded.

On the other hand, it could be just the opposite. We have rediscovered some old ways of doing family and doing life only to find out that those abandoned “ancient” or old-fashioned ideals were actually the bedrock of our very existence. “Best” is where we want to be, a place we are on our way to on purpose! Yes, we all want the best of everything in which we involve ourselves or to which we attach ourselves. We want the best life partner. We want the best job. Many plan ahead years in advance to strive for acceptance to the best schools. We will eat, most certainly, the best foods. And most, if not all of us, have a B.F.F. (for us old-timers, that translates to “best friend forever.”) Since it is acknowledged that we all want the best and nothing less, then you want the “BEST” family and parenting magazine sitting on your coffee table at home, in your office at work, or in your gift bags at your next event. And *MotherWit Magazine* would be your choice!

MotherWit Magazine’s purpose is guided by the B.E.S.T. principal.

B We **believe** in our families by providing real-world, relatable editorial displayed throughout the pages of our publication, sharing the legacies, struggles, and successes of the community.

E We **encourage** and **enable** each reader to use the practical principals and wisdom passed down to us from past generations. In the spirit of **excellence**, we show our readers how to build on or revamp old ideas to make them the best for their families.

S We **seek** out information pertinent to the needs families. *MotherWit Magazine* utilizes our cultural lens to tell the stories of our families so that politicians, physicians, educators, corporations, community/government agencies, and business owners not only have a better understanding of the African American/ethnic community but also engage in **sincere** and **successful** communicative interactions with African American community members and families.

T We build on those **tried** and **true traditions** of family that brought our forefathers and foremothers through the most trying events of their lives. We unearth and highlight traditions filled with integrity. We embrace a strong work ethic, a character of kindness incapable of being disingenuous, an unwavering resolve, and a firm foundation of faith that the cruelest of storms could not batter down.

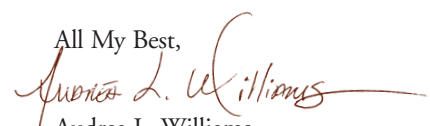
How can we do all of the above?

How can we do all of the above? *MotherWit Magazine* highlights those traits that foster a person’s natural ability to cope with everyday matters better known as “motherwit.” We define “motherwit” as “a combination of seasoned wisdom steeped in common-sense intelligence.”

In this issue we kick off this year by utilizing our “motherwit” in our fight to educate, inform, and reduce the alarming numbers at which our African American babies are losing their lives (infant mortality). Significant topics, such as infant mortality, are filled with the revealing facts and truths that we suspected or already knew about this tragic phenomenon in our community and nation-wide. *MotherWit Magazine* is dedicated to providing its readers with the information and empowerment to elicit action, change, and resolutions for our families and communities.

Our publication is dedicated to helping families regain and renew those core principles fundamental to living their best lives.

Welcome to the family!

All My Best,

 Audrea L. Williams
 Editor-in-Chief

Were You Ready for this Nation-Wide Emergency?

No...!?

Well you weren't alone!

Let us all get Ready! Prepare, Plan, and stay Informed!

by Linda Sain



In the recent months and years families across the country have been affected by the devastating consequences of natural disasters. In many of those cases very little time is given to people to evacuate their homes. Consider the two scenarios below:

Scenario #1: Families living in a designated area have been given notification by local emergency personnel that they have only 10 minutes to evacuate their homes due to a natural disaster. Your family has not made plans or gathered supplies, important business paperwork, clothes, water or other essentials. A significant amount of this limited time period is spent with family members frantically running around trying to decide what is important to grab. Their time is up and they need to leave their home with just a few things they were able to grab on their way out the door.

Scenario #2: Families in the designated area of a natural disaster have received notification from emergency personnel that they have 10 minutes to evacuate their home. Your family has had an emergency preparedness meeting, researched information on the Red Cross and FEMA Websites, and packed the recommended emergency supplies, clothes, copies of important business paperwork, and other essentials in either camping backpacks, duffle bags, or a large covered trash can. This family has stored their emergency supplies in a hall closet and they grab them on their way out the door.

Which one of the families in the scenarios above best describes your family's level of emergency preparedness? Will you be ready? The good news is that you can still take the necessary actions by taking steps to engage in

this very important and potentially lifesaving project. It is recommended that the whole family participate in the emergency preparedness project to ensure that everyone is aware of what to do in case of a disaster. To help you get started there are several emergency supplies checklist posted on websites for the Federal Emergency Management Agency (FEMA), Red Cross, Center for Disease Control (CDC), California Office of Emergency Services (OES), as well as your County Offices to obtain maps for evacuation routes.

This brief list of suggested items to take with you in case of an emergency is a start:

- Know your evacuation routes and have a map of your area
- Have a battery powered or crank radio
- Create a household inventory list for insurance purposes
- Keep a written and visual (videotaped or photographic) record of all major household items and valuables
- Unplug and move all electronic devices
- Make copies of all insurance policies. (*i.e. home, medical, car, life and flood*)
- At least a 3-day supply of food and water consisting of one gallon per person per day and foods like canned soup or other canned goods, and food that will not spoil
- A manual can opener
- A minimum of a three-day supply of all

medicines as well as medical supplies such as canes, walkers, hearing aids, glasses, etc.

- First aid kit, emergency blankets, and multi-purpose tools such as a knife, screw-driver and pliers
- Flashlight and batteries
- Cell phone with Chargers
- Extra set of house and care keys
- Cash money
- Pet food, leashes, carrier, photo of pets and a list of facilities where pets can be housed

This list gives you some ideas about the kinds of things you may need in the event of a natural disaster. This list does not include everything you may need to store so remember to refer to the emergency preparedness checklist on the website for the agencies listed in this article. Many of the items listed are inexpensive and can be obtained at stores like Walmart, Target, or REI in the camping goods sections.

Items can also be purchased online at Amazon. So keep in mind the theme for National Preparedness Month (September) is "Don't Wait, Communicate. Make Your Emergency Plan Today."

... emergency supply checklists are posted on the Federal Emergency Management Agency, Red Cross, Center for Disease Control, California Office of Emergency Services, websites as well as your County Offices for maps of evacuation routes.

Stay At Home . . .

or YOU may have a NEW ONE.

LIE 1: COVID-19 is not affecting African Americans.

Truth: COVID-19 is killing black people and low-income people at an alarming rate.

LIE 2: Young people are safe.

Truth: Young people, even those without any health problems HAVE CONTRACTED THIS DISEASE! Teens and young kids are at risk of becoming carriers or contracting COVID-19. Your parents, grandparents, toddlers and friends who may have diabetes, heart problems or other health issues are vulnerable to the Coronavirus.

LIE 3: It won't happen to me.

Truth: You are human. You are not immune! You have one life to live. **Why chance ending up 6' under?**

Your Family Needs You . . . Your Community Needs You . . . Please, Please, Please Listen!

Black, Married, and Debt-Free

A Couple's Journey to Financial Freedom and How You Can Do the Same

By: Shyra Murrey



In 2013, financial freedom seemed a distant dream when my husband and I found ourselves unable to make ends meet. I'd recently left the workforce to care for our newborn son and we borrowed a loan against my husband's 401(k). With increased health-care costs, we found our household income reduced to a meager \$325.00 a week. Forced to seek government assistance, we were at rock bottom and knew we needed to make a change.



Unsure of where to start, we began to analyze each line of our bank statement. While taking note of each expense and transaction, we noticed a twenty-dollar withdrawal that made all the difference. We remembered we'd been contributing to an outside savings account each month for years. As newlyweds in 2007, a relative approached us about life insurance and setting up a savings account. Reluctantly, we enrolled. We thought it'd be a favor to them, but it turned out to be a lifeline for us. This was our "ram in the bush," so to speak. Immediately, we realized the importance of an emergency fund. The account had grown to roughly \$2,000 and for months we used it to cover our monthly deficit. Soon after, my husband, a musician, began playing the keyboard at a local church for a small stipend. We were grateful to have our heads above water, but lingering in the distance was the reality of the \$110,000 debt we had accumulated over the course of our marriage.

When our son was nine months old, we discovered we were expecting our daughter. She was one of life's surprises! It was during this second pregnancy that I considered reentering the workforce. I was five months pregnant when I came across a job on Craigslist that I thought would be perfect. I applied and received a call for an interview the next day. Being self-conscious about my pregnancy, I decided to wear a "size-too-big" blazer. I interviewed and got the job! After receiving the offer, I popped, and nothing could conceal the fact I was pregnant. My first day of work I got a few stares, but thankfully my employer was more than accommodating.

My husband and I were overjoyed at the prospect of more income. In fact, we began to think of ways to spend the money before we'd even received a check. Then reality set in. We

remembered the stress of not knowing how we'd pay our bills. We remembered the shame of having to redeem vouchers just to be able to afford milk, cheese, and baby food - despite having a college degree. We remembered the sinking feeling of worry, and my growing belly was a constant reminder that we would soon have two children under the age of two. It was time to go beyond talking about change. Now was our time to act. This is when we decided to do the unconventional: live on one income and pay off our debts in totality.

We knew how to get by with little means so, though our income increased, we didn't adjust our lifestyle. Additionally, my husband found employment with higher pay and a schedule that allowed for him to watch the kids during the day. This saved us over \$1,000 in monthly childcare costs. He also found a way to tap into his talents, which created a profitable, on-line business that generated consistent income for our household. This new revenue stream allowed us to put even more towards our debt.

We began to attack each individual debt, starting with the smallest and eventually making our way to the largest, our home mortgage. We were fortunate to purchase a condo in 2009 for \$87,000 after the real estate market crash. When we started the process of paying it off, the remaining balance was \$79,000. As we did with our other debts, we began to chip away at it month after month, paying above and beyond the minimum payment. Many times we thought about getting something bigger and better, but we reminded ourselves of our goal to become completely debt free. We stayed the course by denying ourselves life's luxuries, knowing the delayed gratification would one day be worth it all.

We began to attack each individual debt starting with the smallest and eventually making our way to the largest, our home mortgage.

In June 2017, we made our last mortgage payment to become completely debt free after 2 1/2 years of working diligently towards this goal. In reflecting on our journey, there were a few things we did that were instrumental in our pursuit to financial freedom.

Here are five steps for success:

1 Decide and Define Your Goals. If you don't want your tomorrow to look like your today, you must decide to do something different. If financial freedom is what you desire, you must first decide. Next, create goals that align with your decision. Make your goals SMART- specific, measurable, attainable, realistic and time bound. After establishing your goals, write them down and keep the list as a constant reminder.

2 Take Personal and Financial Inventory. When taking personal inventory, don't dwell on past mistakes. Rather, examine limiting beliefs and behaviors that you're willing to overcome. When taking financial inventory, simply subtract your expenditures from your income. Identify expenses you can reduce or eliminate and use what's left to help you achieve your goal.

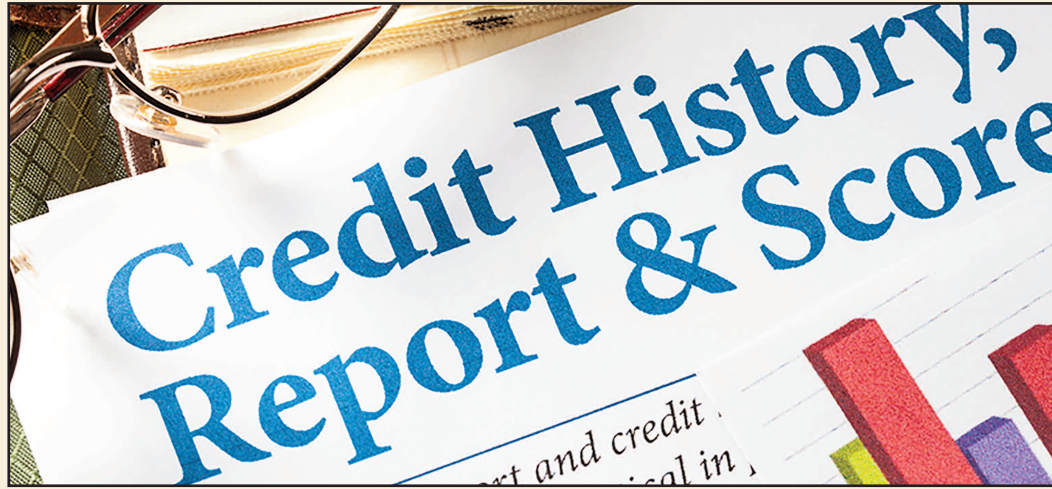
3 Determine Your Strategy. What are you willing to do to accomplish the goals you've set? What gifts and abilities do you have that might bring in additional income? Your strategy may be cutting back on eating out or picking up a part-time job. Implement several strategies for maximum progress towards your goal. After determining your strategies, write them down and keep the list as a constant reminder of your plan.

4 Dive into Action. The best way to enter a cold pool on a hot day is to dive in lest you reconsider. Diving in is uncomfortable at first, but soon the shock will pass as you acclimate to the new conditions. When striving to reach your goals, dive in. Commit to putting your strategies into action and celebrate each milestone. Periodically check in with your spouse or ask a friend to be an accountability partner to assist in monitoring your progress. Reevaluate your strategy if needed.

5 Make an Impact. Upon achieving your goal you'll have the ability to save, give, and invest in yourself, your family, your community and future.

Do You Know What's on Your Credit Report?

By Cassandra Garnder — Credit Operations Manager



Many people have no idea what is on their credit report until they apply for credit and are denied. What is a credit report? A credit report is a detailed report of an individual's credit history prepared by a credit bureau and used by a lender, creditor or employer in determining an applicant's creditworthiness. Credit reports are more commonly used now than ever before. Credit reports are not only being used to determine credit worthiness for loan lending, but to issue insurance policies, checking accounts, utility services, and even as a pre-employment requirement. The condition of a credit report provides creditors a good indication of an applicant's likelihood of repaying loans and credit accounts and insight of an applicant's character.

Keeping your credit report in good standing is much simpler than you may think. Here are five tips to maintaining and improving your credit report:

1. Pay all your credit and loan accounts on time and in full (this includes utility accounts as well)
2. Avoid having a high debt-to-income ratio (having more debt than income)
3. Limit the number of revolving accounts that you obtain (e.g. credit cards, lines of credit, and other unsecured loans)
4. Limit credit inquiries to your credit report (avoid excessive credit applications)
5. Obtain and thoroughly review a copy of

Not maintaining a good credit profile can have detrimental effects to your financial well being.

your credit reports annually to ensure all your credit information is being reported correctly. Watch for fraudulent activity.

There are three major credit bureaus in which creditors report your credit history and payment performance. The three bureaus are: Experian, Equifax, and Trans Union. All consumers are entitled to receive a free copy of

their credit report annually from each of these credit bureaus. Consumers are also entitled to receive a free copy of their credit report if they are denied credit for any reason. A copy of your credit report can be obtained three different ways: writing to the credit bureaus and requesting a free copy, going online to the credit bureaus website, or by contacting the credit bureau's by phone and using their automated request system.

Today having a good credit profile is significant. Not maintaining a good credit profile can have detrimental effects on your financial well-being. Being a good steward over your credit and keeping in mind the five tips I provided above will help you maintain and improve your credit report.

To obtain your free annual credit reports from each of the three major credit bureaus go online to: www.annualcreditreport.com/cra/index.jsp

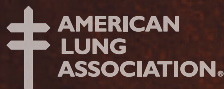
Please join me in *MotherWit Magazine's* next issue to explore more insightful financial tips



LUNG CANCER WON'T QUIT. EVEN IF YOU DID.

Thanks to a new scan, lung cancer can be
detected early when it's more curable.
If you smoked, get scanned.

Talk to your doctor or
visit SavedByTheScan.org



Inspiration from our Readers

(A.K.A. Letters to the Editor)

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"I believe *MotherWit Magazine* is a necessity for this time. We live in a society that has removed the value and divine nature of marriage and family. As the cornerstone of society, when the family fails, society will follow and I think that is evident all around us. Families across the country have held steadfast and strong amidst the familial opposition presented by a society focused on selfish, individualistic ideals. *MotherWit Magazine* is a platform for the restoration of these ideals; bringing to remembrance the story and experiences of our ancestors and taking back the black family narrative one inspiring story at a time.

— Lupemua Smith, Sacramento

"*MotherWit* is a great source of wisdom. Even for my age, it is also written with a professional, but down to earth feel to it."

— This reader is under 18)

In a time when there is a barrage of doom and gloom, *MotherWit Magazine* is sorely needed for our community and this nation. With a virus on the rise that disproportionally impacts the Black American communities, *MotherWit Magazine* is a great read and a great resource for encouragement.

— Diane Taylor, Elk Grove

MotherWit Magazine is so awesome! I wasn't expecting all that it's offering its readers. It is not just for mothers to help inspire their growth and their children's growth but it is also for fathers and son's something that our community needs and is long overdue. *MotherWit Magazine* not only does it inspire you to want to be better but 'BE' better and that alone can be passed on to each of us.

— Angel Broadway-Jennings,
Sacramento, CA/Houston, TX

MotherWit Magazine is relevant and necessary in keeping us connected to our heritage, our roots, our families our community. Family is everything, we have our natural family and our spiritual family and *MotherWit* brings us together in a positive way sharing inspirational stories that we can all learn and grow from than you Audrea!

— Felicia Powell, Sacramento, CA