

# QRTM

QUEEN RISING THE MOVEMENT

ISSUE 04

**RISE &  
REIGN**

THE  
INTERRUPTION  
OF EVERYTHING

**MINDFIELD**

COMPLEX CULTIVATION

**Dr. Kim Staci Harris**

**OBGYN**

ROYALTY  
BOX

**Thais Mills**

Royalty Box  
Unleashed

KINGDOM  
BUILDERS

CHRONICLES  
OF A  
**QUEEN**  
RISING

**QUEEN**

RISE TO  
EMPOWER  
EDUCATE &  
ENHANCE  
YOUR  
KINGDOM



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AUGUST 2019

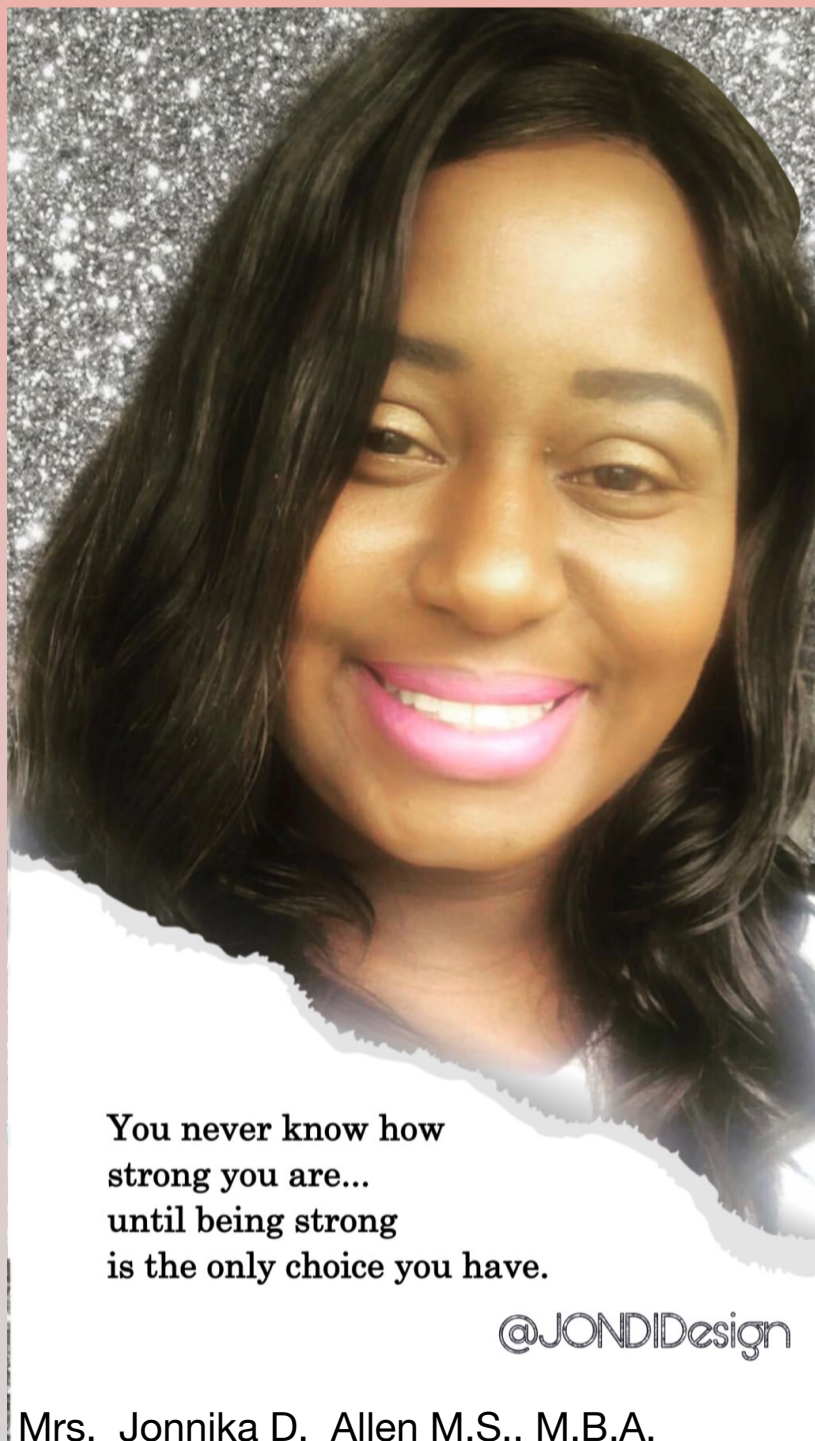
# EDITORS LETTER

October 1st 2019 QRTM DIGITAL MAGAZINE'S October 2019 ISSUE 05 WILL BE RELEASED.

Two months ago, I received a word from God Almighty, that would change my mindset totally.

As I was listening to the teachings of Bishop Samuel L. Blakes Jr. via Facebook Livestream, he started his message with these words,

"Prayer is not for what you won't do; Prayer is for what you cannot do."



You never know how strong you are... until being strong is the only choice you have.

@JONDIDesign

Mrs. Jonnika D. Allen M.S., M.B.A.

In that moment, I basically realized, that we are designed and given access to all the resources we need.

Genesis 1:26 "And God said, Let us make man in our image, after our likeness: and let them have dominion over the fish of the sea, and over the fowl of the air, and over the cattle, and over all the earth, and over every creeping thing that creepeth upon the earth. However, if we do not seek, we will not find."

Matthew 7:7 "Ask, and it shall be given you; seek, and ye shall find; knock, and it shall be opened unto you."

In regards to the bible, and the scriptures within. I noticed that every moment of faith described, or miracle, or 'blessing' only occur in the form of an "Action-Verb".

Nothing happens until you put forth the effort to move.

2 Corinthians 5:7 (For we walk by faith, not by sight)

James 2:20 "But wilt thou know, O vain man, that faith without works is dead?"

this months theme is Rising in Resources & Kingdom Building. In my own experience, and spiritual journey we must rise to who God has called us to be, from that point we will gain knowledge, wisdom, and understanding to know that we have to use all the resources we need to our advantage to get started on whatever assignment or passion God has called us to do. Finally, the action in Building Our Kingdoms rely solely upon us using our gifts and talents, according to God's almighty plan. I encourage all of our readers to never stop learning, never stop seeking solutions. I pray that QRTM Digital Magazine, and this Issue 04 will bring to you, valuable resources that will add to the foundation of your wonderful kingdom.

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WE ARE COMMITTED TO EDUCATION  
EMPOWERMENT & LEADERSHIP  
REMINING EVERY WOMAN AND  
YOUNG QUEENS RISING THAT SHE  
IS ALWAYS A QUEEN.  
WHEN CHALLENGES ARISE. SHE  
SHALL RISE



QUEEN  
RISING  
THE  
MOVEMENT



# QR

LUKE 12:32

EMPOWER EDUCATE  
& ENHANCE

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# TMM

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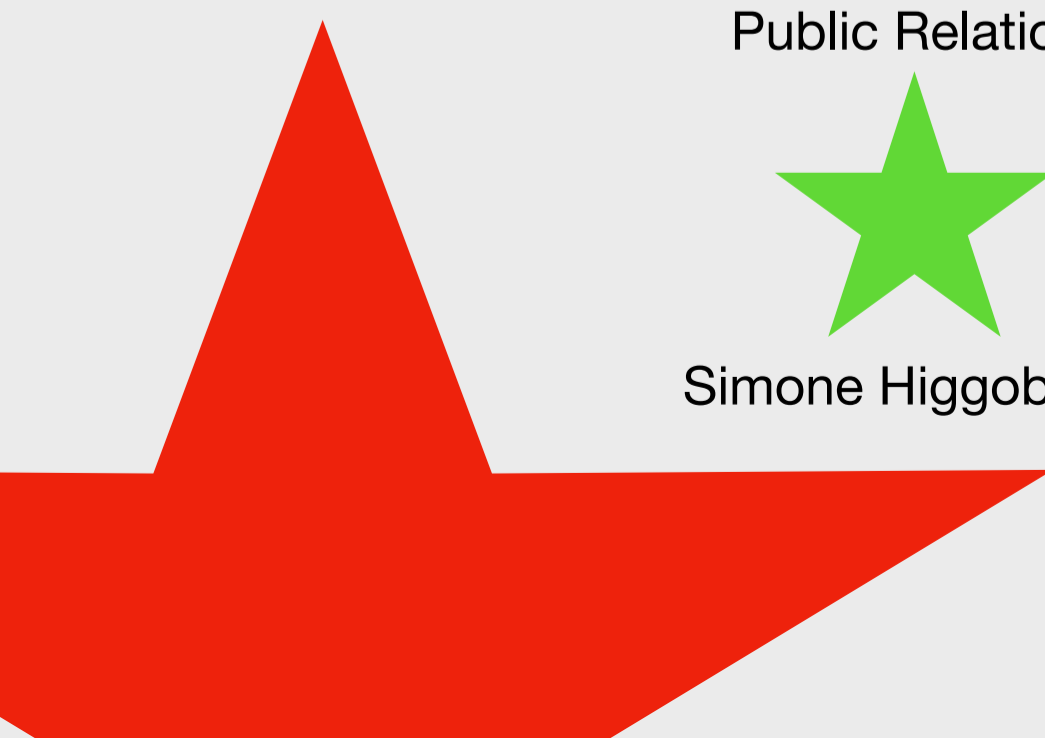


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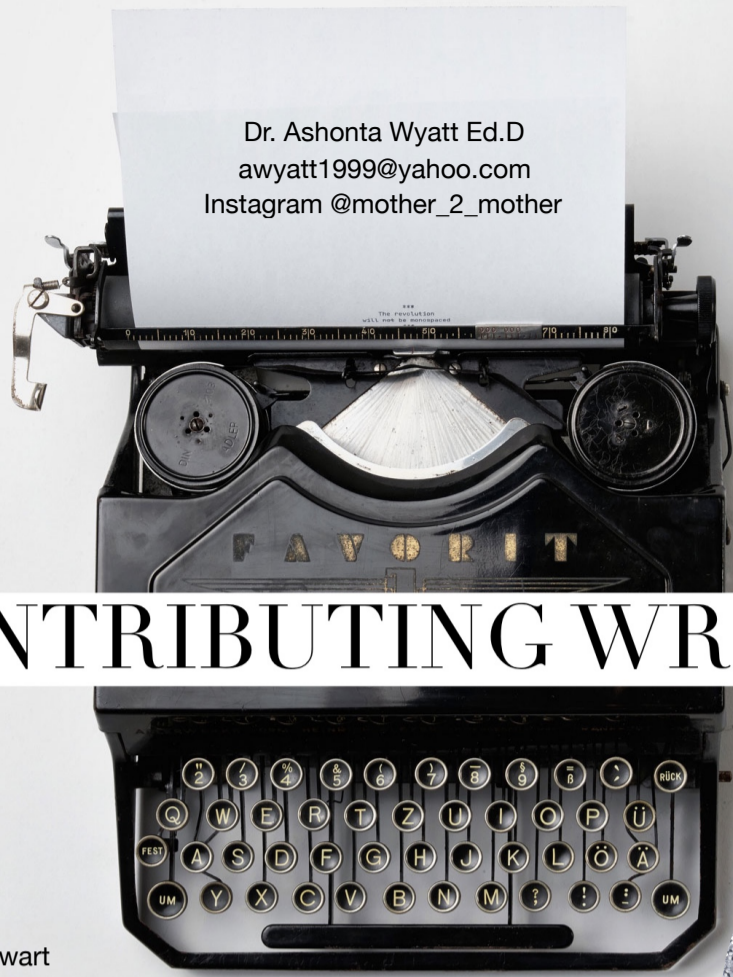


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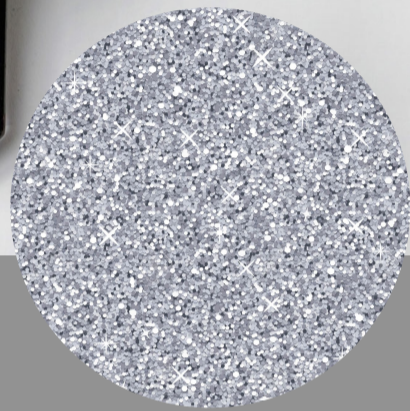
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EMPOWER EDUCATE  
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LUKE 12:32



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# TQM

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HOSTED BY CHRISTY LOVE  
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# THE interruption of EVERYTHING



"The Interruption of Everything"  
Vlog Series



Christy Love ❤️

# The PROS of Consuming Garlic

Garlic is also used to prevent:

- Colon cancer
- Rectal cancer
- Stomach cancer
- Breast cancer
- Prostate cancer
- Multiple myeloma
- Lung cancer
- Prostate cancer
- Bladder cancer



Garlic is an herb that is grown around the world. It's in the onion, leeks, and chives family. Garlic, a native to Siberia is over 5000 years old. My two favorite benefits of garlic is that it is an natural antibiotic and it is also a mosquito repellent. Eating a clove a day will rid your body of harmful bugs.

Other uses include treatment for:



Other uses are for:

- Earaches
- Chronic fatigue syndrome
- Menstrual disorders
- Abnormal cholesterol levels cause by HIV drugs
- Hepatitis
- Shortness of breath
- Stomach ulcers

Garlic is used for many conditions related to the heart and blood system.

Such as:

- High blood pressure
- Low blood pressure
- High cholesterol
- Coronary heart disease
- Heart attack
- Reduced blood flow due to narrowed arteries

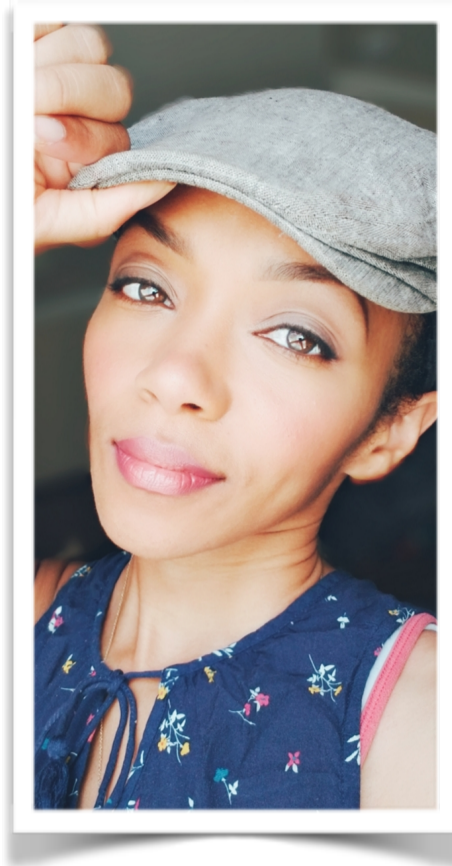


# Rise & Reign

It's easy to talk about taking care of yourself. People are always telling women to find time for themselves. This is very important. I'm guilty of it myself. Every issue, I try to give you motivation to make yourself a priority. It's really nice to think about me-time in and self-care in theory but how do you make it real? How do you apply this thought to everyday life and put it into an action? I mean, you can talk about something all day but if you never do it, what good does it do you in the grand scheme of things?...NOTHING!

Today's article is here to help you find out how to start your me-time/self-care regimen. Think of this list as a way to put some ideas on your calendar and start to build personal time into your daily life. Take a look at the list and start small. Plan for personal time once a month. Pick one thing from this list and put it on one day in a month. Once you make that a habit, switch it out with something else on the list. Once you get used to that, switch that out with another thing on the list. Before you know it, you will have a routine in place and ideally a more fulfilled self purpose.

Here are some examples of self care resources.



Corinne Johnson  
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## Activities

Groupon [www.groupon.com](http://www.groupon.com)

Groupon is an awesome resource to find practically every activity you would ever want to try. All you need to do is put a topic in the search bar and pick the area you want to focus on. Groupon will then come up with a list of deals; how much time you have to take advantage of the deal and descriptions. Here are a few activities you should start to search for:

- Massages
- Facials
- Pedicures
- Foot Massages
- Art Class
- New Restaurants

These activities can be done alone or with friends. I prefer to invite at least one friend along. That way I can catch up with them, relax, and help them learn how to give themselves quality time also. Your friends won't mind tagging along either. I guarantee they don't give themselves enough me-time either.



# Beauty

Ulta Beauty [www.ulta.com](http://www.ulta.com)

Ulta Beauty is easily one of my favorite one-stop-shop beauty stores. The reason I adore them is because of the selection they offer and....THE POINTS!! The points from each purchase is the best thing about Ulta Beauty. Customers can also try a product from one of the many beauty sales they've offered throughout the year at great prices.

The best times to rack up on products is during the 21 Days of Beauty in the Spring and Fall. The products are at least fifty percent off during those sales. So, not only do you get name brand products at exceptional prices; you accumulate points with each purchase. These points translate to DOLLARS!! That means that after you buy so much, you end up getting money credit that you can use on any other product. I adore this aspect especially around holidays and birthdays. Here are a few things to try at Ulta Beauty:

- Too Faced Cosmetics (Highlighters, Eye Shadows, and Foundations)
- Morphe Single Brushes
- First Aid Beauty Skincare (good for sensitive skin)
- Ulta Beauty Face Primer
- NYX Brow Pencil
- Anything in travel size by the register

**When you look good you feel good:** I don't know about you but I feel even better when my pockets feel better too! Go rack up some points and get that beauty bag to help you live your best life!

# Sounds

Relax

One of the most important aspects of me-time is relaxing. This is especially important when you need to take a breather or when you about to sleep. Setting a calm tone is essential. Personally, my mind is always racing so having a way to calm my thoughts does wonders for my productivity. I'd like to share a few ways to set a calm mood.

- Relax Melody (Apps) • Ambient Noise Sleep Sound Machine (Alarm clock) • YouTube (Sleep Sounds) • Pandora (Classical Sounds) • Alexa (Play Smooth Jazz)

This of course is a non-exhaustive list. Try to always be in the habit of adding and subtracting things as they work or don't work for you. Eventually you will have cultivated a lit of go-to things to help you feel refreshed and re-grouped. Taking care of yourself is not necessarily difficult, it's just a matter of having a plan and referring to it when needed. Self-care is fun and necessary! Make it the priority! You deserve it!



# ROYALTY

# BOX

# QUEEN RISING

# ESSENTIALS

# SELF CARE AND SELF

# LOVE

# PASSION TO PURPOSE

"I HAVE NEVER SHIED AWAY FROM THIS AND I HAVE ALWAYS TOLD PEOPLE, YOU KNOW, YOU HAVE TO PRAY AND YOU HAVE TO KEEP GOD FIRST AND EVERYTHING THAT YOU DO AND YOU ALLOW HIM TO ORDER YOUR STEPS AND YOU ALLOW HIM TO, BRING YOU DOWN THE JOURNEY, YOU'RE GOING TO GO."

-DR. KIM STACI HARRIS, M.D., OBGYN.

By Jondi, Editorial Director



Dr. Kim Harris was raised in New Orleans, Louisiana. She attended Xavier University of Louisiana for her undergraduate degree, Tulane University for her graduate degree, and Indiana University for her medical degree. She completed residency at St. Vincent Hospital in Indianapolis. While in residency, Dr. Harris received the Residency Excellence Student Teaching Award and also the Caring Angel Award. Dr. Harris also served as Chief Resident of Medical Student Education. Dr. Harris enjoys practicing the full spectrum of obstetrics and gynecology, caring for patients of all ages. Her special interests include low- and high-risk obstetrics, minimally-invasive surgery (including daVinci surgery), and office OB/GYN medicine. Dr. Harris' husband, Dr. Luis Nunez, also practices at Community North as a hospitalist. Together, they have three children, Luis Jr. Selina, and Gabriel. In her free time, Dr. Harris enjoys spending time with her family, traveling, cooking and cheering on the New Orleans Saints Football team.

**QRTM:**

Well, yeah! I definitely had to get you interviewed for QRTM digital magazine because you are a five star Doctor at the Community Hospital North Indianapolis, Indiana and we want to congratulate you on your success in your career. So, congratulations for that and definitely wanted to talk to you because we know that you're a mom, a wife, you are a doctor: an Obstetrician-Gynecologist to be exact. You're also a daughter, you dance, you do so much and we just wanted to talk to you so that you can inspire, educate, enhance, and empower the Kingdom of other young ladies and women out there. So to get started, I'd just like for you to tell us pretty much your upbringing and how you came to become Dr. Kim

**QRTM:**

Good evening Doctor KIM Harris.

**DR. KIM HARRIS:**

Good evening. It is an honor and pleasure TO BE ON call. Thank you so much for thinking of me

**DR. KIM HARRIS:**

So I'm a wife. I'm a mother of three kids. They are ages six, soon to be four, and soon to be two. I have two boys and one girl.

**QRTM :**

Oh, you a have such a strong family Two boys and one girl. Are you planning on have any more kids Dr. Km Harris?

**DR. KIM HARRIS:**

No, I do not. We have been blessed God says be fruitful and multiply. That's what me and my husband have done and we have shut the factory down.

**QRTM :**

And how many babies Do you think you have brought to this world?

**DR. KIM HARRIS:**

Oh my goodness. I know the numbers are in the thousands just given, you know, four years of residency. And given the five years that I have been in private practice, its well into the thousands of thousands. Just given four years in residency and the five years I have in private practice. It is well into the thousands.

**QRTM :**

Well, I was raised well born and raised in New Orleans, LA . I attended Edna Karr magnet high school, and then I went on to Xavier, University in New Orleans for Undergrad and I got my masters in cellular and molecular biology from Tulane University, and then went on up to Indianapolis, Indiana and graduated from Indiana University School of Medicine From Med school. So, my upbringing was definitely an upbringing in New Orleans and at the age of I Would say, 3 or 4.

DR. KIM HARRIS:

I told my parents that I was gonna become a doctor.

Now, at that time I had no idea what a doctor entailed. Actually, I told them I was going to be a doctor and a lawyer. But, I ended up becoming a doctor. At the time, I didn't know what a doctor entailed but over the course of, you know, volunteering and going into graduate school and going to Xavier and going into medical school, you know, that that's really when I gained my passion for what I do now as an Obstetrician and Gynecologist.

QRTM :

Awesome. So, you say you received your bachelor's degree at Xavier and it was in, oh it was in Biology Pre Med with a minor in chemistry. Wow! And your masters degree was from Tulane in cellular and molecular biology? Then you went on to your residency at medical school and where did you attend?

DR. KIM HARRIS:

I did my med-school at Indiana University school of Medicine in Indianapolis, Indiana, and I did my residency training also in Indianapolis, Indiana at Saint Vincents Hospital.

QRTM :

Tell Us exactly what that was like? The challenges that you faced going through so much preparation and training and schooling in such a crucial field; knowing that lives will depend on you. Tell us about that and how you overcame those challenges going through school.

DR. KIM HARRIS:

The good thing for me is school is something that I always enjoyed, and in terms of school, for me it was a very enjoyable time of my life, especially as I went from high school and college and graduate school. Now as I entered into medical school. You know, it did become very challenging. I would say just due to all of the studying that we did, you know due to the rigors of rotations that I was on, you know, sometimes the lack of sleep, and you realize once you get to medical school, everyone is on the same playing field. So, you know, everyone's smart; everyone's accomplished. Everyone is there for a reason. You know, that was a very eye opening experience. Now as I transition from medical school into residency, that's really when things hit because in residency that's where you actually get your training in the fields of medicine that you are going into. And in residency that's when there were the sleepless nights and the rigors of training

DR. KIM HARRIS:



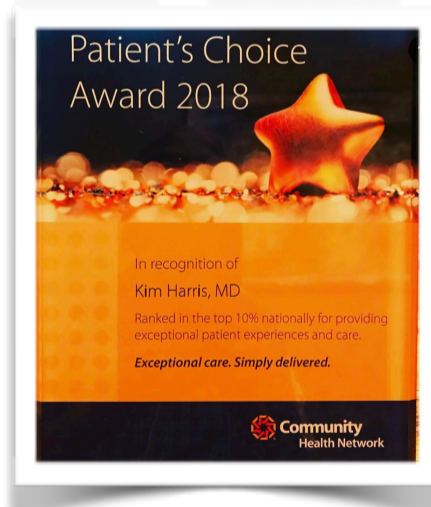
and that's where you know I'll never forget one of our residency physicians taught us in residency, obstetrics and gynecology about a four year residency training. I remember him saying somewhere around your 10,000th hour in training, (which is somewhere around the third year of residency because it's a four year residency) that is when you start to feel very comfortable and confident about patients and how you counsel them and how you manage them. He was actually, right. You know, it's just that when you hear 10,000 hours and you're just starting residency. It can be very intimidating. But, that was really when the rigors of, you know, of residency or of schooling really came in because this was where you learned it all. Not to say you don't learn every day when you're working with, this is where, you know, the, the rubber met the road. This is where the training really really became intense. But you look back on it and realize it was all worth it, you know, and you realize that you can get through it, and things can be very, very hard. But if that is somewhere where you need to be in, that's what God has placed in your heart. That's what you're going to do, and that's what I realized for myself, that this was who I was and who I am and

DR. KIM HARRIS:

there was nothing that was going to take me away from that?

QRTM :

So you are walking into your purpose. Were you, or when did you become a mother? How did that affect your working, towards your medical field, your medical degree?



DR. KIM HARRIS:

I became a mother and I always knew that I would get married and have kids, it was just a matter of time when it was going to happen. So, I met my husband, when we first started out with medical school, we met in Indianapolis, IN and, um had our first child, my third, the end of my third year going into, my fourth year of residency. And it was a game changer, you know, it was, you know, not only do we have to worry about one another, but now we have a little baby that has now entered into this world that we also have to take care of, you know, made sure we're doing an excellent job taking care of him. And, that was all new to us, And when you start thinking about the challenges that come with medicine? Especially, you know, when you start having kids and you're rearing them, and you know, the time that it takes and you want to make a home that's comfortable for the family and keeping time management alive, and not only that you also have to play a role in your social life, your marital Life, and you also have to play a role in the medical community. So it became very challenging. But, um, you, it's something that I still work on to this day.

QRTM :

So, you're still A Queen Rising in your own kingdom.

DR. KIM HARRIS:

Yep, I am a Queen Rising in my own Kingdom. Absolutely. Absolutely. You know, I have never shied away from this and I have always told people, you know, you have to pray and you have to keep God first and everything that you do and you allow him to order your steps and you allow him to, bring you down the journey, you're going to go. And due to my upbringing as a little girl, between my grandmother and my parents, they kept me in the church. They kept me in the church and all of the activities. And that really guided my journey. You know, it really humbled and that's how I'm on the path that I'm on currently.

**QRTM :** So, being a physician in the obstetricians and gynecology field? You deal with primarily, everything up until birth and postpartum. What challenges do you see that is prominently affecting our women, in, as underserved women? Underserved meaning not having access to certain things. How are, what do you, what have you seen within the most prominent illness or complication or disease? Tearing women away from our kingdoms and we refer our kingdom to our Lives,

**DR. KIM HARRIS:** I would say amongst African American women, we have significant rates of chronic hypertension in pregnancy, chronic hypertension, gestational hypertension that can then lead into preeclampsia. I feel like as or in the African American community, we have you know increasing rates of gestational diabetes or just diabetes alone. You know, there's risk factors for pregnancy losses that we see in a lot of these across the entire pregnancy. Community but we do see increases in, you know, hypertension amongst African American women. And one of the issues that we as African American women run into and you hit the nail on the head is challenges and access to health care. Whether, you know, there is not enough physicians in the community or not enough physicians that can get women in, in a timely, in a timely manner or women just not knowing where to go with that is definitely one of the big challenges. And then from a medical perspective, the other issue that we face is, is those that I previously discussed...

**QRTM :** Do you see anything, that, Well more so you mentioned the increased rate of gestational hypertension, leading to Preeclampsia. I myself had that issue with my last pregnancy, and I know for me it was a game changer to realizing, okay, there's some lifestyle changes they have to be made here; possibly beyond pregnancy because I definitely did want to have to be sick after in caring for the children that I have. So what do you recommend? Or what do you suggest? When it comes to women who are pregnant, African American women, women of color in decreasing the high numbers that we're seeing causing kind of hypertension, gestational hypertension and Preeclampsia?

**DR. KIM HARRIS:** Well, one thing that I can say is for chronic hypertension, one of the things that we as women have to do is we have to start DIETING and we have to start exercise. You know, we have to be very conscious of the things that we put into our body. We have to, you know, start making a conscious effort to eat better, to eat clean or to eat healthier. We have to start making a very conscious effort to start working out to at least TO get, you know, at least 30 minutes of some sort of cardio activity, at least four to five days a week that will improve outcomes and that will make us healthier.

**DR. KIM HARRIS:** I would say that if women started doing that, you know, a lot of things would, would get a lot better and health care. And then the other thing is just the access to healthcare to be able to talk to doctors, to be able to talk to a nutritionist, to be able to, you know, figure out what's right for them. But the biggest thing is to make those conscious decisions and to be aware. You know, one of the things about chronic hypertension is, you know, we always say, and I know my husband WOULD SAY THIS also, because my husband is an Internal Medicine, Physician, chronic hypertension, silent killer. And you know, so many of us walk around with chronic hypertension on a daily basis and don't know it. And that's scary. So, you know, we got to start getting their physical exams on yearly basis. We have to start making more conscious efforts of the things that we're doing in our lives. We have to start making more conscious efforts of the Dieting and the exercising and then things will start to improve.

**QRTM :** OK cool, so you mentioned also definitely making a conscious effort of which, which entails actually like you, said getting information, having access to resources. To provide, the ways to eat better, the ways to eat healthier. Different things of that nature. And where I'm going with this now is the fact that our magazine is definitely designed to provide, solutions, and inspire, educate. And here you've given us the key thing we need to focus on. But the thing is, like I said, plays out is the fact that you said you have to make conscious decision vision.

**QRTM :** We appreciate that. Dr. Kim Staci, Harris medical doctor, obstetrician, gynecologist. We appreciate you for, I'm getting us this information. We appreciate you taking this time to let us know who you are and where you come from, what you are doing, and we appreciate all of the babies that you brought to the world and you're doing big things in Indianapolis and we just gonna conclude with just that. Telling you Thanks so much for the interview and we pray God blesses you and your business and that when someone gets up and they read your interview, they will be enlightened, they'll be in empowered, they will be educated, and they will have an enhancement in their life and we can tackle some of the issues that are affecting our women here, especially of women of color. So I appreciate you. Thanks for your night, you're evening, and your time. And kiss the family for us.

**DR. KIM HARRIS:** Well thank you so much. I really enjoyed this interview. I appreciate you.

**QRTM :** And that is a blessing, And that is why GOD HAS BLESSED YOU WITH YOUR BEAUTIFUL FAMILY. We appreciate YOU DR. KIM YOU have a good night. LOVE YOU.

**DR. KIM HARRIS:**

Normally, We make our decision based on information that we can have and the resources we have at our fingertips and then if we have been lucky enough, we actually have someone in the field like you said, that we could learn about fitness and nutrition. What website will recommend for our young lady? They're just beginning with the growing into being young women starting their Kingdoms. To be where you were. At one point in school, high school and college; still Trying to figure things out and balance.

**QRTM :**

Where is a good website or resource that you would recommend that those young ladies, even women could get some more information that will help the outcome you would suggest to reach a healthier lifestyle?

**DR. KIM HARRIS:**

Well one of the websites, I would encourage women to go to, including in my own teaching is a website called ACOG, Which is [acog.org](http://acog.org). It's the American College of obstetricians and gynecologists. It's on that website page it is actually a page for patients or a "patient page". And the good news about that patient page is it goes through different things like... You know, women's health, pregnancy, labor, delivery, postpartum care, women that have gynecologic issues, women that want to know all about contraception that exist; teenagers better going through their first, you know, visit with the gynecologist, teenagers that are, you know, wanting to learn about changes that are occurring in their body at a young age. They can go to that website and I not only does that websites have pamphlets and information in English, but it also has patient education pamphlets in Spanish. So that would be the most reputable website that, that I would direct my patients as well with all of the subscribers that are listening.



Royalty Box is a monthly subscription box filled with essential products for women. Via crate joy. The products are provided by women owned businesses . Our goal is to provide items that builds up self esteem and promotes self love. Royalty Box is a product of "QRTM" Queen Rising the Movement digital magazine . QRTM also donates supplies to homeless and domestic violence shelters for women and kids; and provides individual support to underserved women. 15% of Royalty Box proceeds go towards the Young Queen's Rising Leadership Team and 2020 Cotillion . The Young Rising Queens Cotillion event is the culmination of the 12-month Leadership Team Academy and the dedication of the participant graduates into the Global Business Society.





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***So in keeping with the theme of this month's issue, I wanted to discuss ways to be resourceful in acquiring metaphysical supplies.***

*Instagram@luelladville*



# BE BOLD BE BEAUTIFUL

Spiritual sciences are more popular than ever, and the renewed interests in things like crystals and sage means that companies exploit those interests for profit. Religion always seems to be big business and shamanism/spiritual paths are no exception, in fact for someone just starting out it can seem like a very expensive venture, which doesn't exactly encourage. Here are some ways to avoid breaking the bank while exploring your spiritual gifts.

## BE BOLD BE BEAUTIFUL

### BE RESOURCEFUL

#### **THRIFT STORES/GOOD WILL**

These are often great places to find candle plates/holders, jars, boxes and sometimes good for finding the occasional crystal or mineral set.

#### **FURNITURE CONSIGNMENT STORES**

A more upscale version of an antique thrift store, these places sometimes also carry crystals and other metaphysical items such as the ones you would come across in a thrift store.

#### **WALMART/GROCERY STORE**

Herbs can be found cheap in tea bags, also plenty of cheap incense and incense burners, cards, candles, oils, salts and plants can all be purchased for very little at the grocery store and used for a multitude of purposes in your spiritual work.

## NATURE

This may seem like a no-brainer, but items in nature such as sticks, rocks, flowers, and bones can all be used in spiritual and healing work, and are readily found outside. Taking a walk in nature is a grounding and peaceful experience, next time you are out bring a small bag to carry special items you may find along the way, Spirit will often place items in our path especially for us to find.

## THE INTERNET

Another no-brainer, the internet can be a great source of spiritual information, whether you are looking for recipes for a ritual bath or simply researching. There is little need to buy a book about making incense or candles when Google is right at your fingertips! Use it to learn about tarot, crystal and mineral identification, and craft projects.

## GROW YOUR OWN

Herbs and plants can be purchased from a nursery or online, and planted at home for easy access when working with them. This is especially a good idea if you are planning on using items that are over-produced such as sage.

## MINE YOUR OWN

Crystal mining is very popular and a great way to save in crystals and also guarantee that your crystals are ethically sourced!

What makes metaphysical and spiritual sciences so appealing to many of us is the connection with nature, and things that we create ourselves with our hands. It doesn't have to be a super expensive venture if we use the resources available to us, as our ancestors did. Allow the Universe to provide.





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# Quality? or Stability?

## Teach for America (TFA) and the Teacher Shortage:



Ashonta Wyatt, Algiers, LA

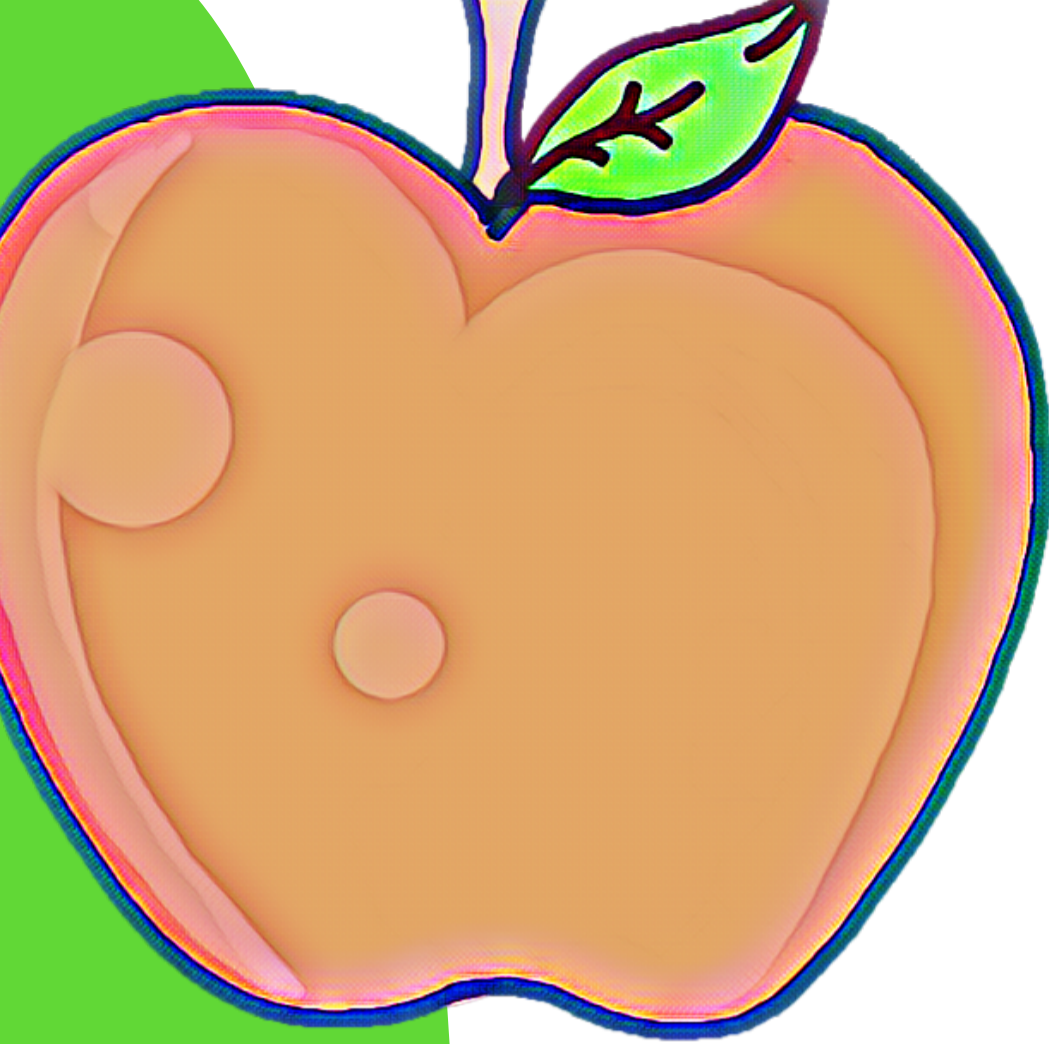
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Teacher shortage is a reality among school districts throughout the vast majority of the world. The prestige of the profession has long since passed, leaving many teachers over worked and under paid. As with every profession, pay is a driving factor; a force strong enough to entice the masses from various fields to infiltrate the field of education. For many years, teacher pay has been a thorn in the side of school administrators hindering their ability to hire and retain the best and the brightest. As a result, many veteran and novice teachers are overworked and under immense pressure to perform, often with minimal resources or proper training. More often than not, teachers are blindsided with an onslaught of new mandates, but given little or no support or training to make them work. In addition to low pay, there are a number of additional reasons teachers are leaving the profession at such an alarming rate. These reasons include, but are not limited to: lack of respect and support, high-stakes testing, the mass production of uncertified personnel and an increase in teacher accountability void of proper training. Each of these reasons can also be cited as a specific cause for the mass exodus of veteran educators leaving the profession. Aside from the decline in pay with an increase in accountability, Dwinal states that, “there is also an apparent link between teacher quality and student performance” (2015). As a direct result of the teacher shortage, many educational leaders have invested a significant number of resources to recruit high-quality educators. Unfortunately, each year school leaders are also faced with staffing struggles due to chronic teacher shortages, which have undercut their efforts to recruit and retain certified personnel. This grim reality paved the way for the mass production of entities such as Teach for America (TFA) and many other for-profit pop-ups to lay claim to the most underserved areas with the promise of alternative educational opportunities that rival the traditional public school structure.



TFA began in 1990 as an organization purportedly interested in working towards combating a national teacher shortage by placing its corps members in urban and rural schools. In the following years, specifically during and immediately following nationwide teacher layoffs prompted by the Great Recession of 2008, teaching shortages no longer existed in many of the districts, though TFA continued to place corps members. In response to growing criticism, TFA altered its public stance, suggesting that their “corps members” were better than traditionally trained teachers--including veteran teachers--and are hired only through equal hiring processes rather than being afforded preferential treatment. Despite TFA’s argument, a study conducted by Hammond, Darling, Gatlin and Heilig stated, “Certified teachers consistently produced significantly stronger student achievement gains than uncertified teachers, including Teach for America teachers” (2005). The study further argued that, uncertified TFA teachers had significant negative effects on student achievement; a finding that directly opposes most TFA generated data. Although the TFA teachers went to highly competitive colleges, most TFA teachers did not have substantial education-related training prior to entering the classroom. The negative effect of having an uncertified TFA teacher was greater than the negative effect of having another kind of uncertified teacher. The effect of TFA teacher training failed to compare to fully certified, traditionally trained teachers with similar experiences working in similar school settings. This effect directly stems from the notion that most TFA recruits are not expected to have education-related majors in college and therefore corps members have not received the same training that traditional teachers are expected to have prior to entering a classroom. On the bright side, TFA teachers’ effectiveness improved when they gained certification. TFA teachers who stayed long enough to obtain standard certification did about as well as other similarly-experienced certified teachers. Likewise, TFA teachers’ effectiveness generally improved as they became more prepared. By the 2nd year, when most were certified, the negative effects disappeared. However, few of them remained in the profession. On average, 69% of TFA teachers left by the end of their second year of teaching, and 88% left by the end of their third year as compared to about 50% of other non-traditional entrants and 37% of college prepared teachers. As a result of such vast attrition, New York Times writer Julian Vasquez Heilig referred to TFA as “nothing more than a glorified temp agency” (2005).



## According to the article, “Teacher Shortage and Attrition: Why Do They Leave?”

teachers with training in education are much more stable than their peers without teacher qualification, which starkly contradicts TFA’s argument that corps members are better than traditionally trained teachers in terms of quality and stability. Despite TFA’s new stance on the subject, Brewer et al., provides evidence that school districts are contractually obligated to preserve and protect positions exclusively for corps members. Contrast to TFA’s perspective on job equity, many positions held by corps members are not a result of equal and open competition. Thus, corps member positions are specifically not limited to “so-called shortage areas,” and TFA’s partnership with charter schools and alumni of the organization have skewed hiring practices in favor of TFA over non-TFA teachers. For an organization whose focus is to eliminate educational inequality by supplying low-income schools with academically talented teachers who contribute positively to the academic achievement of their students, TFA seems to “shuck and jive” to appear favorable to their financial supporters. In 2014, TFA bolstered revenue exceeding \$321 million dollars. Opponents of TFA would argue that TFA is funded by deep pockets that are only interested in earning financial gains on the backs of children from economically impoverished areas. Sadly, many organizations such as TFA have entered into the arena of public education targeting areas that are impoverished with a specific focus on communities that are underserved; under the guise of education reform. In theory, the initial purpose of the TFA program may have been implemented with well intent. However, in reality, a mass production of novice teachers who lack formal training in the field of education has the potential to further divide students from the longevity of quality instruction and stability of best educational practices. Likewise, mass producing teachers who are not invested beyond 2 or 3 years will continue to add to the issue of attrition while aiding in the mass exodus of veteran educators. Teach for America contributes to the teacher shortage because when attrition takes place, students not only lose teachers, they also lose the gains produced by that teacher during their tenure at that school. In addition to the loss, educational leaders are once again faced with the million-dollar question: Is it possible to have quality without stability? TFA has the potential to mass produce quality educators by revamping their applicant criteria with a focus on longevity and commitment to the most underserved students and communities. TFA has the potential to strengthen the purpose of their corps by partnering with neighboring school districts and using the veteran teachers has “in-house mentors” for their members. Also, there should be a threshold of a 3-5-year minimum commitment from corps members because evidence shows that it takes at least five years to be considered a “good” teacher. By the end of the fourth or fifth year of teaching, most novice teachers become competent and confident in their ability to understand the classroom structure in terms of management, taking risks and departing from the uniform practices of daily teaching. Thus, extending the two-year commitment will allow TFA to increase quality and stability by “weeding-out” those whose investment simply aligns with the opportunity to pay off student loan debt. Each of these suggestions will work to improve both quality and stability for the betterment of students, teachers and the community at large.

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# INTIMATE LOOK INTO THAIS MILL: *The Woman* BEHIND THE FLOWER

When you hear the name Thais, immediately images of beautiful, classy, stylish, chic hair ornaments come to mind. You know that you are making a statement when your hair is adorned with a Thais flower. Bright colors, unique designs, abstract swiggles and swirls cover the canvas, flowers, and walls as her imagination is brought to life. Thais possesses the creative ingenuity to transform a simple white canvas into an extraordinary, original piece of art to admire for eternity. Anything that Thais touches turns into a creative masterpiece as she allows her spirit, heart, and talents to flow from her hands. I have had the privilege of having a Thais Flower adorn my crown of glory. People have actually come up to me, complimented me and said I know that flower, that's a Thais flower. I just smile and say Yes it is. And of course, my hair ornament of choice when I step on the scene is the Madame Valentine.

**Here is my exclusive interview with Thais Mills as she shares pieces of her life, signature Thais flowers, upcoming projects and how she discovered her strength and passion to Bloom on Purpose. Allow her story of learning how to love herself, take back her power, and turn her trials into triumphs inspire and remind us that we are all beautiful flowers waiting to blossom and bloom.**

MOTHER

DAUGHTER

ARTIST

SURVIVOR

POET

ENTREPRENEUR

LITERACY ADVOCATE

## Featured Interview With



## Thais Mills

**QRTM:**  
Okay, let's get this started.

## Who is Thais Mills?

**Thais:**

Thais Mills is a mom and she's a survivor. Um she's a daughter and she's a hustler; I am. I'm born in New Orleans, raised in New Orleans. I did not live in New Orleans. I was one of the most published African American female columnists in New Orleans before Hurricane Katrina. And after Hurricane Katrina, I went from writing for various publications to starting a literacy magazine where I could, interview celebrities about the books that they read or just interview great people about the books that they have written. And aside from all of that, I love to paint and I would paint little items for home for people paint on canvas. It wasn't until about five years ago that I decided to go after, particular layer of fashion and wearable art that was close to my heart, which was, air flowers. I've always worn flowers in my hair, Being full figured it was just something that always fit and I liked it. And I wanted to create a couture hair flower. Normally most hair flowers are clamped on the back of cardboard and sold on Kiosk, which are great. I have some of those, but I just wanted a more, a couture, more classy, more polished presentation of a hair flower. Something that a woman could put on her vanity, something that she may want to wear out to the Zulu Ball or even out on a hot date. And that's where Thais flowers came in. And um, 's really been a driving force of mine. It feels really, really, really good because as a visual artist, t's always great when you can carve out your own lane of art.

**Thais:**

So before Hurricane Katrina I had an Open Mic called Lip Service Ink. It was at Sweet Lorraine's, it was romantic poetry only. I had an all girl band. It was like hella girl power sponsored by Hypnotic. It was great. So I already had the dot.com and after Hurricane Katrina, I already had the dot.com and ul just decided to keep that name because people knew Lip Service because of me, because of the open mic and just kind of geared it more towards authors and what celebrities were reading, so I kept the name. Um, but just kind of switched it up just a little bit. So that's where I lived. Lip Service Inc derives from an Open Mic that I had that, became a literacy magazine.



Bibby Gumbo, Baby Gumbo, baby book club. Say That three times Bibby Gumbo, baby book club. They baby book club was a labor of love. Just having the literacy magazine and then getting pregnant and becoming a mom and now being fascinated with children's books and children's authors and just the plethora of things that run through literacy for children was a new phenomenon for me. And I wanted to do something that has to do with kids. I mean, you know, once you have a child, you know, you're saturated in all things kids. So the Baby Gumbo Baby Book club is almost like the little sister or the child for lack of better word, of Lip Service Ink Literacy magazine. And it gives me an amazing outlet and vehicle to have fun-filled, fundamental meet ups with moms and babies to talk about new books. And you know, it's a great platform for authors and for children to tap into social skills and learn about different books. And, and I love it because when you become a mom, you know, you just have an instant connection with other moms. You know, because none of us, none of us really know what we doing half the time. So it was good to just talk other moms and see what they're doing. And, you know, see wait, is my child crazy? Is your child doing this? What is the child doing? So that's what I love, to create a community of moms because I'm a mom now. So I love the Baby Gumbo Book Club. We have a line of shirts, we sell kids books on the site. We've traveled to different cities to host baby book clubs and I love it. I love it. It's very rewarding.

**QRTM:**

That's wonderful. We know you're from New Orleans, you were here before Katrina, so we know you said one word, when I asked you, who is Thais? Word but not all shoe. Who is Thais Mills as a survivor? That was the word that you said. And we are all survivors of something. So as a survivor, I would like to know what challenges or struggles did you face with getting a business off the ground? Because the flower concept didn't come until after Katrina. Correct?

**Thais:**

Absolutely, way after Katrina, I started my first Dot.Com when I was 18 and I'm 39. So initially when I was at Sweet Lorraine, my stage name was Enticing and so I had a dot com called Enticing Objects. I still have it. It ranks number one on Google. Actually if you look it , it'll bring you right to Thais flowers. So before Thais flowers, a lot of people don't even know me with flowers. They know me with selling canvas and little candle holders and oh girl piggy banks. And it's, I just think when you're an artist, you know, it's peaks and valleys, it's waves and tides, you know, you go, you go high, you go low, and you're constantly expanding your range of artistry. You know, so when you say survivor and when you ask what did I accomplish or what did I overcome? Is that your distinct question?

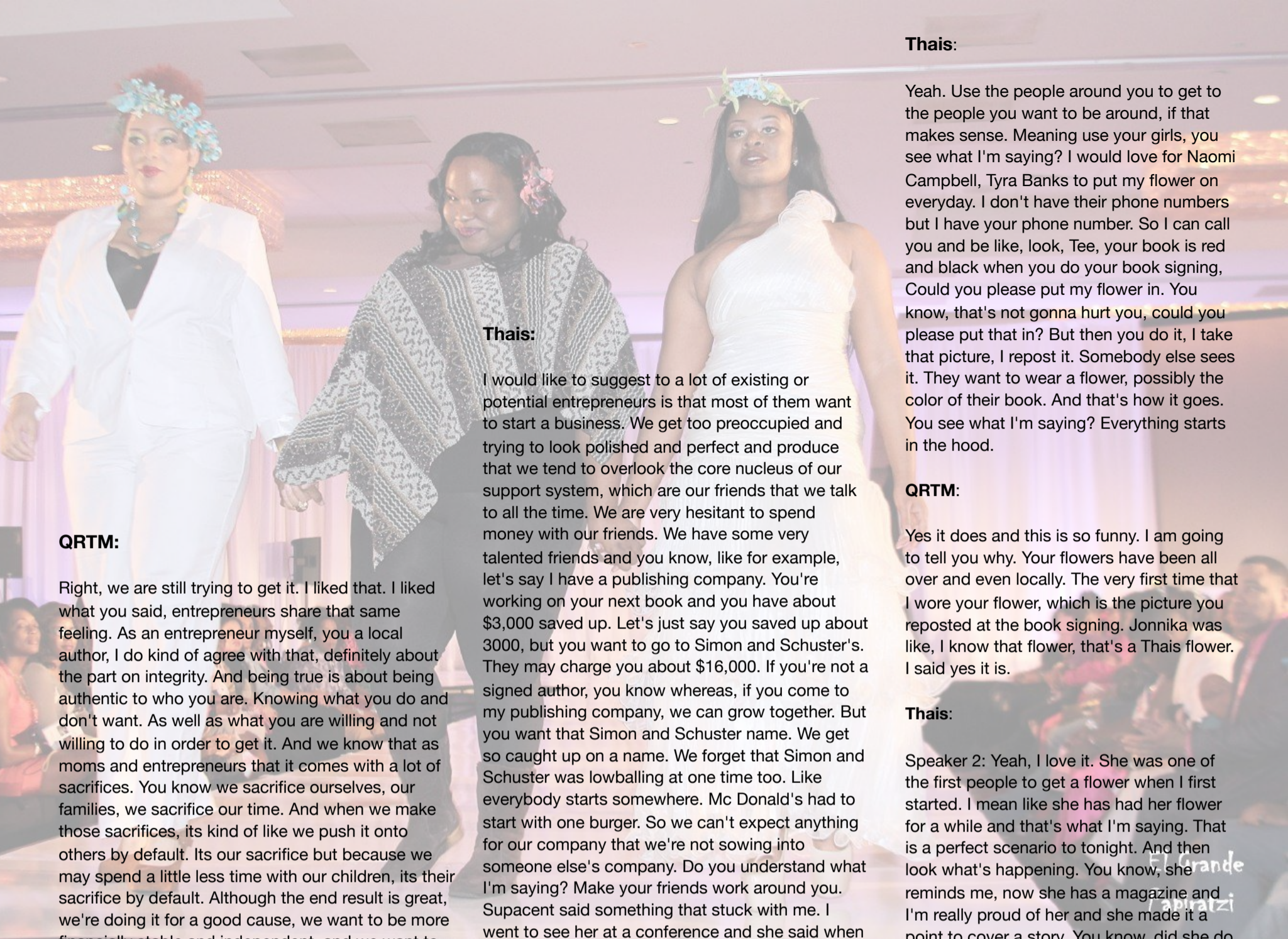
**QRTM:**

Well, yes, it was more so, what challenges or struggles did you face with getting your business off the ground? Like after you mentioned the canvases, the candles. So before you navigate into the flowers, but even then, did you have any struggles or challenges with the business or people supporting it. Was it something popular? Because it seems like it was different.

**Thais:**

Yeah, of course I had challenges, which is why a lot of people are hesitant to be entrepreneurs. Financially they were challenges, financially, there are still challenges. Integrity wise there's challenges because as a female we can get whatever we want, but what are we going to give to get that? So you have to kind of keep your integrity in check because we are, whether we like to discuss it publicly or not, but as women we are always put in positions that I can make sure you get this, but what are you gonna make sure it's right. That's true. So you have to kind of keep your character kind of wrangled in. And you have to just always know and always believe that class and sophistication will always persevere and no different than what Michelle Obama says. No. When they go, you know, when they go low, you go high and you'll have your good days where you get up and you just feel like all of your calls will be answered. No one's going to tell you no. And then you have your days where you're like, what am I doing? I'm making a fool of myself. I have a child. I need to just get a job, a better job or another job. You know, you go through it and so what I think connects all entrepreneurs is that it doesn't matter your social class. It doesn't matter your tax bracket or how much money you've made. You always feel like that. When you're in control of how much is in your bank account. You ultimately feel guilty. You feel guilty when there's not enough in there. You feel guilty when there is some in there because you know, I always say the most stressful people are the people who already have the money because they're more stressed out on how they're going to keep it.





**QRTM:**

Right, we are still trying to get it. I liked that. I liked what you said, entrepreneurs share that same feeling. As an entrepreneur myself, you a local author, I do kind of agree with that, definitely about the part on integrity. And being true is about being authentic to who you are. Knowing what you do and don't want. As well as what you are willing and not willing to do in order to get it. And we know that as moms and entrepreneurs that it comes with a lot of sacrifices. You know we sacrifice ourselves, our families, we sacrifice our time. And when we make those sacrifices, its kind of like we push it onto others by default. Its our sacrifice but because we may spend a little less time with our children, its their sacrifice by default. Although the end result is great, we're doing it for a good cause, we want to be more financially stable and independent, and we want to make a better life for them. In the end, its really about them. The legacy we are trying to leave for them. So I do agree with that part and I like the way that she worded that part.

**QRTM:**

So, what types of resources would you recommend for our readers? In terms of business resources, in terms of resources for art, because you are an artist. So I guess in general about also in specific What are some business and personal resources that you may have used or are aware of, that can help other young entrepreneurs or artists? Or people just coming up trying to figure out this thing?

**Thais:**

I would like to suggest to a lot of existing or potential entrepreneurs is that most of them want to start a business. We get too preoccupied and trying to look polished and perfect and produce that we tend to overlook the core nucleus of our support system, which are our friends that we talk to all the time. We are very hesitant to spend money with our friends. We have some very talented friends and you know, like for example, let's say I have a publishing company. You're working on your next book and you have about \$3,000 saved up. Let's just say you saved up about 3000, but you want to go to Simon and Schuster's. They may charge you about \$16,000. If you're not a signed author, you know whereas, if you come to my publishing company, we can grow together. But you want that Simon and Schuster name. We get so caught up on a name. We forget that Simon and Schuster was lowballing at one time too. Like everybody starts somewhere. Mc Donald's had to start with one burger. So we can't expect anything for our company that we're not sowing into someone else's company. Do you understand what I'm saying? Make your friends work around you. Supacent said something that stuck with me. I went to see her at a conference and she said when she wanted to start her makeup line, she called her friends and told them to quit their jobs. Now granted they couldn't quit their jobs right then, but she was already planting the seeds to let people know, I am creating a hub for you here. You know, we're gonna grow this from the inside out. And now her company is worth at 81 million dollars plus and her sister has a very nice plush corporate job. She has hired some of her friends. That's a really good story. That's what I would tell people. Use the people around you to get to the people that you want to come around you. If that makes any sense. Don't ignore your local businesses and make them work. If this is what they want to do, ask how they can help your business and then you guys can grow together.

**QRTM:**

That's great, I love this. So you say, use the people around you to get to the people that you want.

**QRTM:** Yes. That's great. That's exactly how it usually happens, you know. What you give out is what you're going to get, you know, if its good, then it'll be multiplied. If its not so good, that may be multiplied too. But the fact that she recognized the flower, the first time that I wore it. Prior to us meeting, I wasn't familiar with your flowers and I'm like Ooh, its a flower nice and red. And for her, to have recognized it the first time she saw me wear it. I'm like alright this girl is official with it. I had on my red outfit because you know, those are my colors. But I was happy to wear it and support a fellow sister/entrepreneur. And for the next book cover that I do, I will make sure I'm wearing a flower on my book cover ma'am.

**THAIS:** Oh my God!! I did not know you were going to do that. That's insane. Thank you. And that's what I'm saying. That's the beauty of it. I didn't know that you knew Jay. That's why it's just good to just be good. Just be good, just be good to people's dreams. You know, even if you can't give money, there's always something you can give. I've been doing this since I was like 15 years old. Someone gives me a business card. I tell them all the time, can I have a few more? Because I don't want to give out the last one, I want them to know I will give it out. It's something as simple as that makes a difference.

**Thais:**

Yeah. Use the people around you to get to the people you want to be around, if that makes sense. Meaning use your girls, you see what I'm saying? I would love for Naomi Campbell, Tyra Banks to put my flower on everyday. I don't have their phone numbers but I have your phone number. So I can call you and be like, look, Tee, your book is red and black when you do your book signing, Could you please put my flower in. You know, that's not gonna hurt you, could you please put that in? But then you do it, I take that picture, I repost it. Somebody else sees it. They want to wear a flower, possibly the color of their book. And that's how it goes. You see what I'm saying? Everything starts in the hood.

**QRTM:**

Yes it does and this is so funny. I am going to tell you why. Your flowers have been all over and even locally. The very first time that I wore your flower, which is the picture you reposted at the book signing. Jonnika was like, I know that flower, that's a Thais flower. I said yes it is.

**Thais:**

Speaker 2: Yeah, I love it. She was one of the first people to get a flower when I first started. I mean like she has had her flower for a while and that's what I'm saying. That is a perfect scenario to tonight. And then look what's happening. You know, she reminds me, now she has a magazine and I'm really proud of her and she made it a point to cover a story. You know, did she do it because I sent the flower? She probably would have wanted to do it anyway. She's such an amazing person, but, I, I think she saw what anybody's gonna see. When you have that genuine energy is when you pour into someone else's dream that the universe will do nothing but enable that person to pour into your dreams as well.

“LOOK AT THE BIRDS OF THE AIR; THEY  
NEITHER SOW [SEED]  
NOR REAP [THE HARVEST] NOR GATHER  
[THE CROPS] INTO BARNES,  
AND YET YOUR  
HEAVENLY FATHER KEEPS  
FEEDING THEM. ARE YOU NOT WORTH  
MUCH MORE THAN THEY?”  
MATTHEW 6:26 AMP







**QRTM:**

So I had another question, but you kind of gave me (part of that). My next question was going to be. What type of advice or inspiration would you give to young entrepreneurs? But you kind of gave me a little bit of that, with the grow from inside out, just be good to people, assist and support. Now what is next for Thais flowers? Are you working on any new projects? Look, what's next for you? What can we expect from you in the near future?

**Thais:**

***Well, what's next for me is and many people don't know this, but I've had weight loss surgery.***

I had the sleeve done and I've lost about 70 pounds. I've been approached by a consultant firm to actually begin speaking on everything that I went through to have the surgery. I went out of the country. I went to Tijuana, Mexico to get it done, where I paid cash. I left my daughter behind here at my house. I was scared. I went out there by myself. Yeah I got it done. But my mother passed about two years ago and I got severe. I was clinically depressed and I didn't tell anyone. No one knew. My close friends didn't know. I went through a divorce. I moved out of Texas to Fayetteville, just me and my daughter when she was three years old. I was just, I had never been so down before. You know, I lost my husband with a divorce, and I lost my mom within all of six months. I had a major move and I gained so much weight. I'd always been a big girl, but it was, it was unhealthy big. And it was very eye opening for me because I didn't have my mom there to say, Alright now, you know that you better get it together. So it was my first time I had to pull myself up by my own bootstraps emotionally because he wasn't there and my mother wasn't there. My, and of course, you know, we can't be too weak around our kids, you know. And so it was very, very hard and my closest friends, and I mean closest friends, some of them may not even know until they hear this interview. They didn't know how sad I was. Because I had always been the person that people come to when they need a connection or when they need to feel better or you know, I'm the house that people come and lay up at after they have had an argument with a boyfriend, or lost their job. And so when you're put in that position of strength in your friend's life, you almost don't know how to be weak. Very humbling for me. I kind of just, I kinda just took a break. I just took a break from everything for about a year and a half, two years. And my mother passed of ovarian cancer and it took her in about six months. So yes, about the last two years I've just been unplugged from everything. I haven't went to events, I haven't done interviews, but of course I've kept, you know, my fields going with my flowers, my stores, but as to doing anything major, I haven't, and it's never been like that. I've been nonstop since I was 18 years old. And I started my first Dotcom and I had an open mic at Sweet Lorraine. So it's been different.

**Thais:**

It's been humbling because when you're in the entertainment industry, and I'm more than sure you can relate to this. If you can't, I know that Jonnika can. It's an industry that will leave you behind. You know, if you just say tomorrow you're not going to do another book signing, you're not going to try to sell your book. People are not going to stop writing books. You see what I'm saying? Right. So it's not like one of those industries where you have a manager to call you and be like, okay, all right now Teriece, I didn't see you at Barnes and Nobles for that book signing. So what's going on? You have to be your own manager. You have to be your own pep rally, you have to be your own assistant and agents all in between. You have to basically bitch slap yourself and get it together and get back out there. And I'm, I'm finally doing that. I'm finally giving myself a good old bitch slap, a little baby pop. So that's basically the circumference of it, I went from being a writer, writing for different amazing publications and, still painting to now taking an issue that I've always had, which is my weight. And now I'm sitting on the platform for that. And telling people that they can love themselves at any size and whether you want to lose weight with surgery because there's a huge misconception and a huge controversy behind weight loss surgery. People be like, Oh, you had weight loss surgery, you know, you took the easy way out. And it's not easy at all. As a matter of fact, weight loss surgery is harder than actually losing weight because me, you can go on a diet today and then, you know, if you, if you wake up and you sold 20,000 books overnight, you'd be like, Thais, I'm coming to get you and we're going to Houston's to celebrate. Right? And then we can get back to our diets the next day. Right, right. There is no getting back with weight loss surgery. Like I'd never be able to eat the same again. You know, my taste buds are forever changed. You take a huge risk whenever you go under into the knife, you take on a huge risk. So I would like to combat that misconception like kind of like what Star Jones went through, how she refused to tell people about her surgery because she wanted people to still take her seriously with her weight loss. You know? So I'm excited now to begin speaking and giving my testimony on my weight loss journey and how it all ties in because that new campaign is called Bloom On Purpose. So it still ties into the flowers.

**QRTM:**

Oh yes, I love it. Now are you okay with that being mentioned in the article? I mean, you know, you can set up exactly what the bloom all purpose, the body acceptance You're okay with that, right?

**Thais:**

No, no. I think, I think "Jon" deserves an exclusive, I think its great. And I understood the disclosure when I heard it initially, so I don't have a problem.

**QRTM:** And how are you feeling now? How are you doing now? I know you said it still is not, you know, you can't go back for that, but obviously you're doing something. So what is it besides I want to say maybe eating habits that changed, more exercise.

**Thais:**

Oh yeah, definitely. I have more energy now to work out. Yeah, I haven't had any complications from the surgery so I am extremely blessed and that's it just taking, taking my body back. Cause whether it was drug abuse, you know, food abuse, romantic relationship abuse. When you decide that you're worth more and you take your body back, all good things, nothing bad can come from that.

**QRTM:**

***Take your body back. Yeah I love it. and I think that they're going to be a lot of women that will be inspired by your story and appreciate it and know that you know, they too can bloom.***

**Thais:**

Ultimately I do believe that if women were to extend themselves just out of their own headspace for a minute and find healthy, encouraging ways to inspire and expand each other's dream, I really do believe that our potential success is implement. I really do. I think as women we need to stop the cattiness. I think as women, especially African American women, if we just stop and just tell a girl all the time, like, know what I like your hair, you know, or tell me more about what you're doing or where do you work. Do you have a business side and just kind of go above and beyond and kind of bridge that gap. I really do believe that there's no telling where we can go. Just as a unit because we are the strongest race and we are the strongest sex. So together, that's my girl power all over it is so that you go.

**QRTM:**

Well thank you ma'am for this exclusive interview with QRTM, Queens Rising The Movement. As queens, we rise together and we thank you for your time.

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Love:

## **AUTHOR TERIECE CHERELL**

*"Relationships are beautiful flowers that must be cultivated and watered by time, love, attention and even transformation; yet one of my greatest fears of being in a relationship is that I never want to lose myself, my identity." Excerpt from the Book.*

To book for speaking engagements or to purchase the book, contact the author:

[www.teriececherell.com](http://www.teriececherell.com)

Facebook: Teriece Cherell

Instagram: @iamteriececherell

# Co-Editor Corner



Flower Accessory by Thais Flowers (shown in photo)

The theme of this month's issue is Being Resourceful, and Team QRTM has shared some great resources for education, finances, spirituality and much more. Hosea 4:6 states, "My people are destroyed for lack of knowledge: because thou hast rejected knowledge, I will also reject thee, that thou shalt be no priest to me: seeing thou hast forgotten the law of thy God, I will also forget thy children." QRTM is genuinely committed to providing content that will educate, enhance and empower both young girls and women!!

There is a saying that goes, if you know better then you should do better. While I agree wholeheartedly with that statement, sometimes it is a little difficult for us to do better, especially if we do not have the proper tools or resources to do better. Likewise, for those of us who do know better, we should help our fellow sisters and brothers make better, more well-informed decisions in all aspects of their lives. And another saying goes, knowledge is power, which I also agree. However, the caveat to that saying, is that applied knowledge is power. If you have the knowledge but do not apply it correctly or at all, then it does not really make much sense to have that knowledge. We are all about connecting you to the resources that you need.

As summer is coming to an end, and we are approaching the start of another school year. It is no coincidence that our issue is being released on August 1. In biblical numerology, the number 8 represents New Beginnings, which is symbolic of a new chapter in life, a new season, new opportunities to embrace life and all that it has to offer. In this season as well as this issue, we are committed to providing the resources necessary to be successful, productive, and healthy individuals. We are here to assist you in the things that are most important to you, areas that you require some assistance with, and how to get the things that you need.

The amazing women featured in this month's issue have deep dug within their souls and offered us a glimpse into their lives. They have willingly shared their time, talents and resources as we seek to help each other arrive at the next level in our lives.

We are Queens Rising The Movement!! Welcome Aboard Queens, the journey to your queendom has begun!!!

Teriece Cherell

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# ROOT OUT



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LET'S FIND A PLACE WHERE  
*Happiness Begins*

# Queens Inspire Kings





If you are anything like I was, credit and credit bureaus was a foreign language to me. I had no clue what a credit report was, what the credit bureaus were, or how my credit score was calculated. Well guess what, I am NOW fully aware and it is my pleasure to share this information to each of you. Let's start with the credit bureaus.

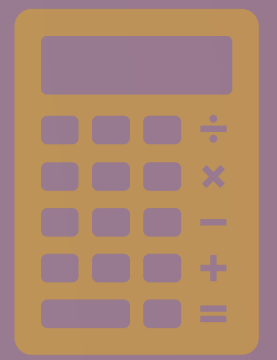


Mrs Shakita Stewart

Instagram @sjs\_comprehensive\_llc



# Credit Resources



## What's also important to know about the bureaus

is they are not obligated to communicate with one another. This is why we all have 3 credit scores. Creditors are not bonded by law to report to each of them and if they are reporting to the bureaus, the bureaus are not obligated to add this information to your report. But please note, the bureaus are paid to report so this is why it is important for us as U.S. citizens to obtain a copy of our report and thoroughly take a look at what is actually being reported. There is the Fair Credit Reporting Act that has been put in place to allow us to investigate and dispute any item on your credit report. Leverage your rights!

# Ins & Out Of Your Credit



## Now let's break down how your score is calculated:

35% of your credit score is your payment history and this information weighs heavily on the last two years. So what this means is any late payment or on time payment made within the last two years makes up 35% of your current score.

This is significant to know because one late payment can lower your score from 20- 55 points!!

To avoid this from happening, communicate with your creditors. They are more likely to work with you if you communicate with them versus avoiding their calls. This does not relate to items in collections.

**DO NOT COMMUNICATE with any collection agency without consulting with me first!!!**

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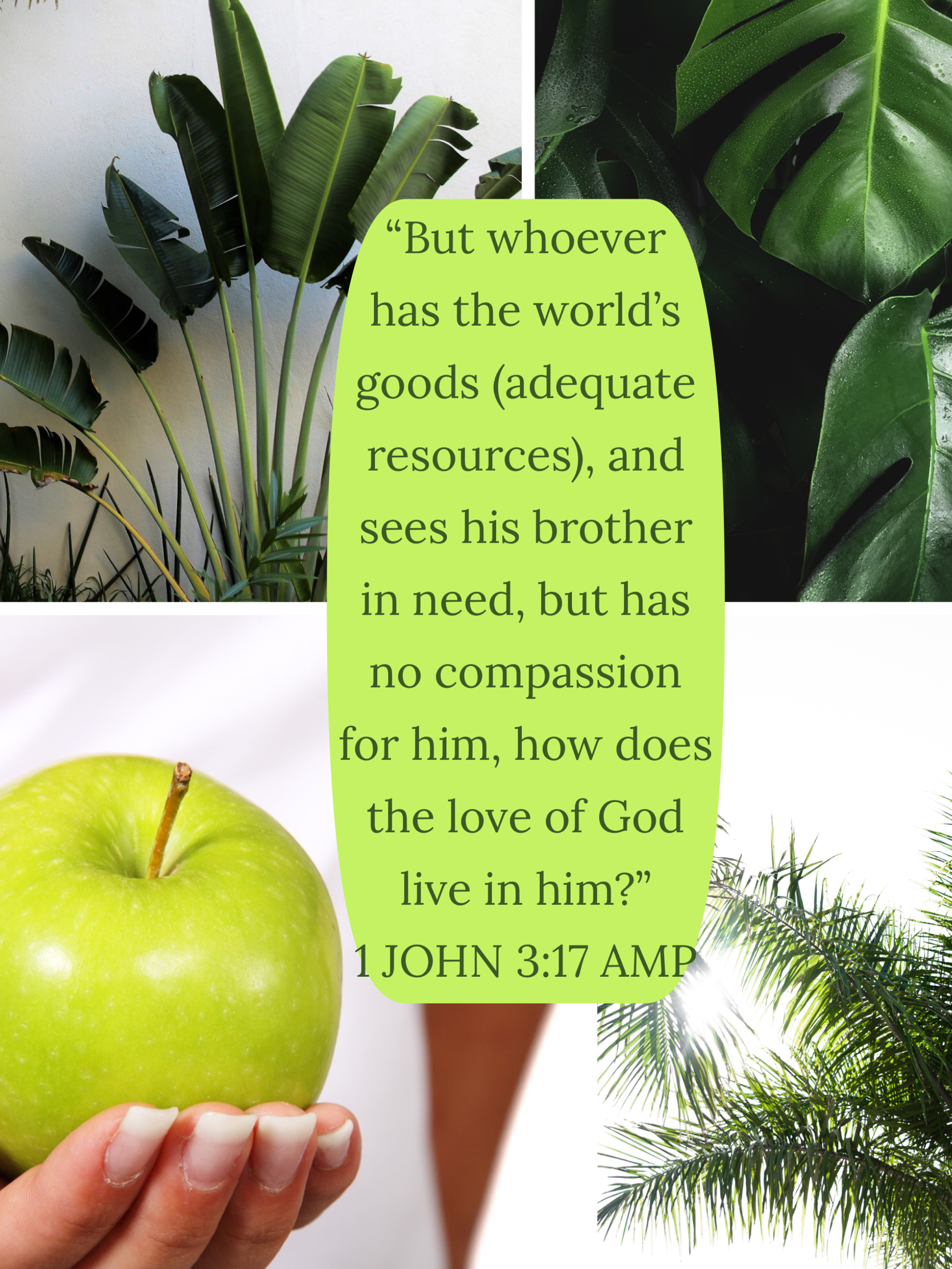
**30%**, the second largest impact on your score, is made up of your credit utilization. In simple terms, this is the amount you own on any line of credit compared to the credit limit received. Some people have been taught that credit cards are the devil, but they really aren't. If credit cards are used how they are intended, they can be a beautiful thing. Here is an example: if you have a credit card with a limit of \$1000, the correct way to use that card and build your credit is to use less than \$330 of the available limits. Then when your bill is sent, you make your payments on time, which now you are building on both payment history and utilization at once!! Credit cards are not intended for us to max out. Maxing out a credit card negatively impacts your score big time. Many of us can raise our score up to 100 points just by paying down our credit card balances and getting the balance to that 30% or below limit.

**15%** of your credit score is your credit history. Here is what I mean. When I check my credit report, my oldest line of credit is 15 years old. Because of this, my rating in this area is 100%. **DO NOT CLOSE OLD ACCOUNTS!!** Even if you have paid off your credit card and you decide you don't want to use it, simply put it away or cut it up but do not call the company and close that account. When you do, not only are you adding a negative item to your report but you are losing 15% of your score.



0123 4567 8901 2345





“But whoever has the world’s goods (adequate resources), and sees his brother in need, but has no compassion for him, how does the love of God live in him?”

1 JOHN 3:17 AMP





10% of your score is based on inquiries. Inquiries are added to your score when you begin to shop around for credit. A good example of this is when you are shopping for a car. If you do not have a pre approval from your bank prior to looking for a car, the dealership is going to run your credit and search for a bank that will approve you or who has the best rates.

Once you have had more than 3 inquiries on your credit in a year, it begins to impact your score. Now this would not be so bad if you didn't go into the mall during holidays and allowed multiple stores to run your credit to see if you are eligible for a credit card lol. The goal is to only apply for credit when needed. The good news about it is inquiries can be removed.

Lastly, the final 10% of your score is based on the types of credit use. This simply means if you have a variety of credit lines like a car loan (installment loan) versus a credit card (revolving loan) open at any given time.

For the average person, to have a good credit score, make all payments on time, meaning paying your bills within the 30 day timeframe, have an active credit card with a low balance (30% or less), allow your credit history to grow and don't apply for credit unless you absolutely need it (i.e. purchasing a car, home, or getting your first credit card).

I hope this information has given you a better understanding on credit and the bureaus. If you would like to learn more on how to start building or rebuilding your credit, be sure to schedule a free consultation with me at <https://sjscomprehensiveservicesllc.info>.

# The , Queen's Selection

## Artwork



**I remember how protective the mama bird was. I couldn't get to close to snap the photos.**

**But it was such a relatable moment.**

**And a reminder that what we do is not just for us, we have little ones to protect and provide for as well. This platform represents providing resources that will benefit our generations to come.**

**~JondiPhotographu**



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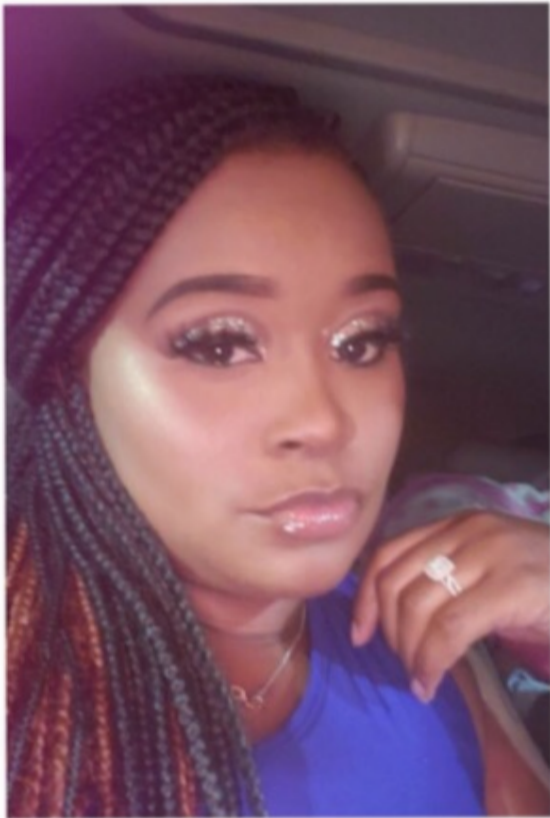


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