

Women's History Month Recognizing Key Figures Throughout Generations

Caffeine Usage Balancing & Recognizing A Healthy Relationship

Social Media & Life Knowing When To Take A Much-Needed Step Back

Student Loan Debt Examining The Steps To Eliminate Financial Hardship

March 2023



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Our Mission

Your Bliss Magazine explores the power of overall wellness. We look to push past the boundaries of physical health and explore the aspects of mental health, financial health, and health of the spirit. Our goal is to bring you information that you can use to live a happy, healthy, and spirited life. We find tips for the short term as well as more expansive information for the long term.

With the ever-expanding technology, knowledge, and evolution of the health field, there is a growing supply of data to take from. With Your Bliss, we find the information for you and put it all in one place. Every month we bring you new articles on a wide range of topics so you can live a more fulfilled and whole life.

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Color Theory 101 By: Roberta Schlehr

Color influences the way we think, the way we feel and even the way we dress "

We learn about color at an early age, the basic primary colors, red, yellow, blue. We learn how to color a picture with crayons of many different colors. Some children color traditional, what we would expect to see - blue sky, green grass, brown dog. Some children have more of a creative side and maybe their dog is purple with an orange sky and pink grass. Either way, color influences the way we think, the way we feel and even the way we dress.

As a graphic designer and an instructor for graphic communications, I see color based on the purpose - is the end product going to be for print or is it going to be used digitally. What is the message we are trying to convey? Does the color palette work - is it for pediatrics office or a high-end restaurant? Let's come back to this question and first address the final use of the product being created. There are two main color modes that we refer to in our industry - CMYK and RGB. Cyan, Magenta, Yellow and Black - four process color is used for traditional printing and Red, Green, and Blue is used for monitors and televisions. Although, technology has a way of changing and the new presses and digital presses have more colors than I have indicated.

Let's get back to the type of project you may be working on - the pediatric doctor's office. There is a clue in the first sentence referring to the primary colors! Yes, the primary colors are a great place to start as we associate these colors with children. It is important to know the type of business, who are the customers and the message to express. The restaurant may use a color palette of what is considered sophisticated – gold, silver with a splash of maroon. Take a look around - what message do you see in the colors? What are the color trends influencing our wardrobes, homes and even hair color? Colors may affect your mood, restaurants use color schemes to create different atmospheres and colors can relate on a spiritual level, too!

Color	Feelings	Restaurant	Chakras
Red	Energy	Hungry	Root
Orange	Норе	Нарру	Sacral
Yellow	Joy	Content	Solar Plexus
Green	Growth	Healthy	Heart
Blue	Wisdom	Usually Avoid	Throat
Indigo	Perception	Usually Avoid	Third Eye
Violet	Noble	Usually Avoid	Crown

Explore the colors all around you! Color is associated with many topics, just a few are mentioned here in the graph above. Go to a bookstore and find books about the psychology of color, color in art and color in fashion. It is a fascinating topic.

What do the colors say about you?

Recognizing Women in the World By: Sara Loft

Since nearly the beginning of time, women have been in the shadows of society. Within most religions and social structures, women have been oppressed due to ancient laws and the ideology of patriarchy which led women to no or little freedoms even of their bodies. However, without women, this country alone wouldn't have been gloriously standing as it does today!

For centuries, women have been graciously courageous and daring to standup for their individuality as well as equal rights. During the mid-19th and early 20th centuries, the first wave of feminism (or known as: bourgeois feminism) arose in the nation. Pioneers like Elizabeth Cady Stanton, Susan B. Anthony, and Lucretia Mott established a convention at Seneca Falls, New York. These three powerful women discussed several topics like equal rights and the right to vote. Without their voices and efforts, the 19th Amendment to The U.S. Constitution wouldn't have been formed for women to have the right to vote. This was merely the start of another revolution for women to have equality and freedoms!

As time passes by, women have still been objectified in ancient traditions. American historian Laurel Thatcher Ulrich once famously phrased "Well-behaved women seldom make history!" I believe Laurel's main point was an outcry for society to acknowledge that women actually have contributed to society. In 1980, former U.S. President Jimmy Carter declared National Women's History Week for the week of March 8th. It is a week to honor the amazing contributions from women who shaped our nation's history. In 1987, after



many states had already adopted March as National Women's Month the U.S. Congress passed a resolution in perpetuity to authenticate the month of March to be forever known to be National Women's History Month.

In the present day, women in the good ol' USA have been free to pursue the grand American dream: to pursue life, liberty, and the pursuit of happiness. However, we still have the determination to fight for what we believe in! Listed below are notable women who have shaped the nation somehow as well as locally in our western region of New York State.

1. Betsy Ross - A seamstress from Philadelphia who was commissioned to execute what is known now as the first official U.S. Flag.

2. Victoria Woodhull - A stockbroker and a newspaper publisher who is known to be the first woman who sought the highest seat serving as President of the United States. Her social reform brought light which helped women gain confidence and power in the U.S. Government.

3. Eleanor Roosevelt - The longest serving First Lady of the United States. She was very influential in civil rights activism for all women. She was the first U.S. Representative to the U.N. Commission on Human Rights.

4. Hillary Rodham Clinton - Former First Lady of the United States (to the 42nd President Bill Clinton) and U.S. Senator for New York State became the first female presidential candidate of a major political party. She won the popular vote but lost the electoral college vote to Donald Trump in the 2016 election.

5. Louise Blanchard Bethune - She was the first professional female architect to practice on American soil. She began her own firm in 1881 and designed the Hotel Lafayette in Buffalo, NY in 1905. The hotel is still in use today.

6. Shirley Chisholm - She was the first African-American woman elected to the U.S. House of Representatives. She became the first African American to run for U.S. president.

7. Marian DeForest - One of the first female newspaper reporters in Buffalo, NY. She was a major force in the progressive women's movement and founded Zonta International in 1919, a women-professionals service organization that still exists today.

8. Maria Love - Born in Clarence, NY - this local philanthropist and social services pioneer gained national recognition in the year of 1881. She established the Fitch Crèche (located at 159 Swan Street) as it was the first day care center in the U.S., providing care for the children of the working poor.

Repaying Student Loan Debt By: Tahir Jaffri. ChFC, CPFA, LUTF, Financial Advisor



For most college students, graduation is a time of new beginnings. For those who have taken out student loans to help pay for higher education, it's also time to begin repaying those loans. For the nation as a whole, there's a lot of money to repay; according to federal statistics, at the end of the third quarter 2021, outstanding student loan debt stood at \$1.58 trillion. On an individual level, the numbers are also significant. According to research by the College Board, in the 2019-2020 academic year, the average, cumulative debt load of those who had student loans and who received a Bachelor's Degree was \$28,400.

And repaying that debt as soon as practicable is important. For a recent graduate, typically beginning a lifetime career, the burden of student debt can have long-term consequences. Further education, job prospects, and saving for common goals such as retirement and buying a home are all affected by student debt.

So, what are some of the ways to repay this debt?

The vast majority of student debt in the U.S. is provided through programs run by the federal government, via the U.S. Department of Education. Recognizing that new graduates may have difficulty getting started in a career, the federal government has a number of ways this federal student loan debt may be repaid.

Standard repayment – Payments are a fixed amount that ensures that the loans are paid off within ten years.

Graduated repayment - Payments are lower at first and

then increase, usually every two years, in an amount that will ensure the loans are paid off within ten years. Extended repayment – Payments may be fixed or graduated and will ensure that the loans are paid off within twenty-five years.

Other options include revised pay as you earn, income based repayment, income contingent repayment, income-sensitive repayment, and federal student loan consolidation.

Other student loans come from a number of sources such as home-equity loans, credit card loans, loans from parents, signature loans, or loans from the college or university itself. Repayment of these loans is subject to the terms agreed when the loan was made.

In certain situations, it may make sense to combine all federal student loans into one, consolidated private loan. However, doing this will eliminate any possibility of the federal debt being forgiven for public service employment.

> The ultimate goal is to pay off all accumulated student debt as quickly as possible. Not only does this save money (less interest is paid), but paying off the debt allows the borrower to quickly move on with his or her life. Steps to achieve this include organization, making payments while still in school, budgeting carefully, making more than the minimum payment or making payments every two weeks.

Help when you need it is always available. Tax breaks are a possibility, under current federal law, up to \$2,500 in higher-education loan interest can be deducted from your taxable income. Certain limits apply. Borrowers also have access to the Coronavirus Aid, Relief, and Economic Security Act, also known as the CARES Act. The CARES Act provided relief for student loan borrowers whose debt is owned by the U.S. Department of Education. Under the Act, for the period from March 13, 2020 to September 30, 2020, these loans were placed in "administrative forbearance," with a 0% rate of interest, allowing borrowers to stop making payments. This relief has since been extended and is still a work in progress.

Navigating the maze of student loan debt repayment options and strategies can be confusing. There's no shame in asking for help when it's needed. The advice and guidance of qualified student loan advisers or other qualified financial professionals is highly recommended.

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The ultimate

goal is to pay off

all accumulated

student debt

as quickly as

possible.

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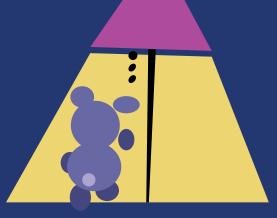
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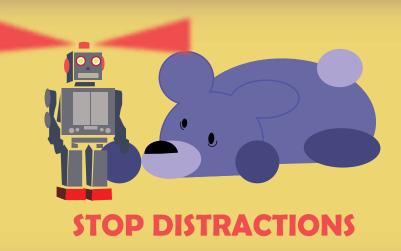
Turn off the Lights



Don't go to bed hungry



Avoid caffeine



Maintaining a Healthy Relationship with Caffeine By: Brody Walsh



Over 9 in ten Americans report consumption of caffeine. 75% of caffeine consumers report consuming it at least once per day, and 25% of those consumers report consuming it three or more times a day. Caffeine is everywhere and a tremendous amount of people use it daily. How much do you know about your caffeine consumption and how it affects your body? Well, March is caffeine awareness month so there's no better time to learn about caffeine and how to maintain a healthy relationship with it.

So how does caffeine actually work? Most people know at some level that caffeine helps wake you up or give you energy. At the same time, many of those people don't know how caffeine works. Caffeine is an adenosine antagonist. Adenosine is the chemical produced in your brain that makes you sleepy, and caffeine basically makes it so your brain can't receive that chemical. Now that we understand caffeine you can use this knowledge to better consume caffeine. Have you ever had your morning coffee, and found yourself crashing halfway through the day? This is because of how adenosine works, when you drink caffeine, adenosine will still build up in your brain. This means that when the caffeine wears off all that adenosine floods the system, and you experience that crash. One way you can solve this problem is to wait about 90 minutes every morning between waking up and consuming caffeine. This will let your brain process the adenosine and then you can still receive the benefits of caffeine in the morning all without having to go through that crash.

Generally speaking, anything above 600mg of caffeine a day will likely end up being too much.

Knowing how to consume caffeine while avoiding things like crashing or dependency is important because caffeine has a number of really beneficial effects on our health. Caffeine is known to boost mood and focus by increasing the signaling from adrenaline and dopamine. Too much caffeine, however, can downregulate these signals, which means you could become dependent on caffeine just to perform at a normal level. How can we avoid this? Moderation. Paying attention to the daily intake of caffeine is crucial to maintaining a healthy relationship with it. Generally speaking, anything above 600mg of caffeine a day will likely end up being too much. To avoid this, be sure to pay attention to the sources of caffeine day-to-day and keep it under that 600mg limit. Keep in mind that an 8 ounce cup of coffee has 95mg of caffeine. For example, a large Tim Hortons' coffee has 24 ounces!

If you're already thinking you might be dependent, there are ways to improve your relationship with caffeine. Often times quitting caffeine cold turkey will be an unpleasant and difficult experience, so the best way to fix things is to gradually wean yourself off of caffeine. Some ways you might find helpful to reduce caffeine consumption is to gradually move to decaf coffee, or other, lower dosage options. For example, you could still have your morning coffee, but then maybe what would have been a second cup can be replaced with decaf or herbal tea. Many teas still have some caffeine but with much smaller dosages per serving. This can help reduce your overall consumption while avoiding the unpleasant withdrawal symptoms you

Caffeine is everywhere, and the vast majority of people consume it one way or another. It's very important with all things that we understand what impact it has on us, and practice moderation to maintain a healthy relationship with what we put in our bodies. Ultimately, caffeine can be a great tool to boost mood and focus, but overusing can ultimately lead to dependency on the chemical that can make life harder. Staying educated and tracking our interactions with caffeine can only help us to live happier and healthier.

might have if you just quit cold turkey.



Spiritual Awakening and Wellbeing By: Lana Shapiro



What is Spiritual Awakening?

What is the first thing you think of when you hear the words spiritual awakening?

Since a very young age, I remember feeling like there was so much more to life than what we see on our physical world. I have clear memories of being a teenager away at summer camp, gazing up at the stars and getting completely lost in them, feeling this incredible pull and attraction to the cosmos that I could not explain or understand at the time. Born into a military family, I spent most of my childhood moving from one town to the next. I never felt a sense of home, a sense of belonging and stability. Initially I believed that was due to frequent moving, but as I got older and found a physical place of stability – I realized that this sense of longing for a home had nothing to do with an actual physical space here on Earth.

It was then that the concept of being a Starseed entered my life. The Universe has this funny way of placing things into your life to raise your awareness. Initially it started with learning this concept through books and articles, then meeting people who could relate and understand those same feelings of non-belonging. The more research I did, the more I identified with being a Starseed.

I never used to consider myself a spiritual person, partly because I didn't separate spirituality from religion. However, what I learned as I shifted my own perspective, is that spirituality has nothing to do with religion. A true spiritual awakening takes place when one is able to completely transform and shift their mental framework. It is the ability to raise consciousness to a higher vibration and deep mental awareness. Spiritual awakening usually happens during a significant life changing event, but can also happen naturally and gradually over time. Essentially we are all spiritual beings having a human experience, once we open our minds and our hearts, we are then called 'Home'.

This process looks and feels different for everyone, it may not be the most comfortable or comforting process as you are going through it. You may experience hyper-sensitivity and heightened awareness, deja-vu, lucid dreaming, synchronicities, feelings of extremes – both happy and painful, unexplainable physical symptoms.

You will notice changes in your relationships, you may find that you can no longer relate to certain people, which can initially lead to feelings of loneliness and isolation.

If you identify with this, then know that you are not alone! We are all Starseeds who incarnated on this planet for a specific purpose. This process of spiritual awakening is cyclical and ongoing for as long as you are in this lifetime.

Spiritual Wellbeing

Getting started on a spiritual journey can feel lonely initially and it's important to surround yourself with people who not only support your journey, but understand it as well.

Becoming involved in local spiritual communities and attending spiritual events can be a great way to meet and connect with like-minded people.

There are many online forums for spiritual connections as well.

Social Media & Life By: Sue Perbody

Social media has become a time-consuming aspect of our everyday lives, for both the good and the bad. We get to keep up with our friends and family, plus in addition getting a good laugh from that new meme circulating or a burst of motivation when an easy tutorial on how to prep pasta with zero calories in under 5 minutes pops up. With anything in life though where there are positives, there is are also negatives. I believe many people like me, have at some point hit a point where social media was negatively affecting their optimism towards their environment and selves, and decided to close out of the apps with an overall negative response. Which is understandable, between filters, editing and saturation, we are constantly seeing others at their best, which is not a day-today reality. Here are some tips that worked for me in changing my use of social media, and helped my resulting attitude to not be discouraged after a session of scrolling, liking, and commenting.

1. The Reality Check

This was the biggest adjustment I had to make, reminding yourself constantly when perusing social media that it is NOT reality. When it becomes difficult to decipher, close it out and do something else.

2. Moderation, moderation, moderation!

Like all good things, limiting social media use was also a huge help in not allowing social media to begin to feel like a replacement of my reality and instead a small extension of it.

3. Don't be afraid to take a break.

Out of sight, out of mind. Let go of that fear of missing out, and don't be afraid to give yourself a breather by pulling the plug on the apps. Take a day, a weekend or even a whole week with the apps removed from your phone. This can help break the habit of muscle memory opening up social media the second you unlock your phone. Your new found free time will allow you to partake in healthier things to spend your time doing.

4. Use it as a tool, not an outlet.

Social media when used with intention, can be a very positive thing in your life. Use it for finding cool new tutorials of your favorite hobby, recipes you will add to your weekly meals and more. I found that instead of scrolling through timeline's and exploring pages, and instead looking for specific subreddits, profiles or groups did wonders on how I felt after closing out the app.

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Media Corner: A Review of The Last of Us By: Alex Tilton

I had all my usual reservations about *The Last of* Us. Right off the bat there were three reasons to be concerned. It was massively hyped, it has a rabid fandom, and it's a video game adaptation. That last concern would usually be the biggest. But in this case even I knew better. *The Last of Us* had universal praise for its storytelling. And for once, it wasn't a 'player choice' type game. This game had a set story, and you played through it. Just like the old days.

Being produced by HBO eliminated any concerns about the hype. That just left the issue of the rabid fans, to whom HBO might pander to them rather than do what was right to make good television. But they didn't. Instead they produced one of the best shows you'll ever see.

You likely know both Pedro Pascall and Bella Ramsey from Game of Thrones. Putting them together in a show that is almost completely character driven was perfect casting. Either of them could hold up the series by themselves, together they make it impossible to complain about. In fact, the pairing is so good that it gets me past the fact that it is approximately the 300th zombie show on cable television.

The Last of Us does everything well, but its best feature is its story structure. The main characters Joel (Pascal) and Ellie (Ramsey) are the focus of the plot, but their travels allow the show to move from place to place, highlighting the pain, struggles and humanity of the people they meet along the way. There's an entire episode that they're barely in, and its amazing.

Joel is introduced to us as a blue-collar single father, who almost immediately loses everything when civilization collapses following a worldwide infection by a fungus called Cordyceps that hijacks the brain. All that's left to him after the world falls is his brother, and a woman he forms a relationship with in the ruins of Boston, now ruled by an openly fascist remnant of the former U.S. Federal Government.

After poaching the truck battery Joel had been hoping to use to attempt a rescue of his brother, a resistance group called Firefly recruits him to transport a girl named Ellie cross country to one of their facilities in exchange for all the supplies he needs. Why does Ellie matter? Because in spite of having been bitten by a cordyceps infected zombie, she hasn't turned. She's the first known case of immunity, and that means there's hope for the first time. So they set off heading west. They don't have a great deal of optimism. The journey is very long and extremely dangerous. On top of that, they don't even know if a vaccine or treatment can actually be created from Ellie. All they know is that there's nothing for it but to try.

I love this show. This might surprise you if you've been reading my reviews long enough to hear me trash talk The Walking Dead. But where TWD has no sense of hope ever, and they make a point of not explaining the zombies to show how philosophical they are, The Last of Us lays the fact out so you aren't left wondering, and it does have a spark of hope.

Not hope for humanity as a whole. The show gives us many, many reasons to think that the cordyceps infection isn't nearly as ugly as the human race it destroyed, but hope for Joel and Ellie. In her, Joel finds his first reason to care about anything in a very long time. In him, Ellie finds someone who treats her as more than just a means to an end. At no point does the show ever suggest that a cure or vaccine would undo the collapse of civilization. If anything you suspect it would be hoarded and weaponized by whomever got it first. No. We're not here to watch the world be saved. We're here to watch Joel and Ellie save each other from an empty, lonely hell.

When The Last of Us 2 came out, and people just wouldn't shut up about it, I finally broke down and read the plot summary for the first game. So I know what's coming, as do millions of other people who did actually play it. It takes nothing whatsoever away from it for me. The performances are so good, and the worldbuilding is so effective that I just can't find any room for complaints. They did this one right.

And so, *The Last of Us* gets added to the list of perfect shows alongside The Expanse, Rome, Deadwood, Carnival Row and Peaky Blinders. It's a clear case of the subscription being worthy of its price. Proceed without fear and enjoy a well-crafted ride.

Image Source: hbo.com

Spring Is Around The Corner

By: Faizan Haq, Editor-in-Chief & Publisher, Your Bliss

The good thing about weather is that it is always changing. True, there are places in the world where the weather doesn't change much. False, the duration of the weather doesn't fluctuate or the day time doesn't contract or expand. The ultimate reality of life remains "the change". In this context, change should be celebrated in business as well. The changes can be positive and negative, the factors that cause those changes could be local, national, or international. Those factors at times could be devastating for certain businesses, and at the same time a great advantage for the other businesses. Just as we experienced that in this winter season, the snow removal and plowing business did very well and other service related businesses may have suffered.



As Spring is around the corner new opportunities, new horizons, and new possibilities will resurrect. We must prepare ourselves to anticipate and assess the needs of the market and get ready to maximize the benefit of what is coming our way. The weather cycle already predicts what will be needed. If you have the entrepreneurial spirit in you and are not afraid to work hard, let me give you the news of good fortune. There are going to be so many business opportunities in cleaning, landscaping, trimming, painting, and repairing. We are fortunate that we live in a four-season region. Every season is predictable for its requirements. It's up to you how to change every season into an opportunity for you.

One of the greatest ways to understand what is needed, is to critically observe what people need to live better or to make their lives more convenient or easier. You can simply ask yourself, what will make your life easier if you were in their shoes. The more critically you think, the more comprehensive list of needs you will be able to make. The beautiful thing about life is that it is a continuum of change. Change must be embraced with commitment of renewing ourselves for every season.





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success and growth of small businesses. We provide a wide array of services along with a strong platform to support and expand your business and your potential.

Irish Beef Stew

recipe source: simplyrecipes.com

1. Brown the Beef:

Sprinkle about a teaspoon of salt over the beef pieces. Heat the olive oil in a large (6 to 8 quart), thick-bottomed pot over medium-high heat.

Pat dry the beef with paper towels and working in batches, add the beef (do not crowd the pan, or the meat will steam and not brown) and cook, without stirring, until well browned on one side, then use tongs to turn the pieces over and brown on another side.

2. Add garlic and sauté, then add stock, water, Guinness, wine, tomato paste, sugar, thyme Worcestershire, bay leaves, simmer:

Add garlic to the pot with the beef and sauté 30 seconds or until fragrant. Add the beef stock, water, Guinness, red wine, tomato paste, sugar, thyme, Worcestershire sauce, and bay leaves. Stir to combine.

Bring mixture to a simmer. Reduce heat to the lowest setting, then cover and cook at a bare simmer for 1 hour, stirring occasionally.

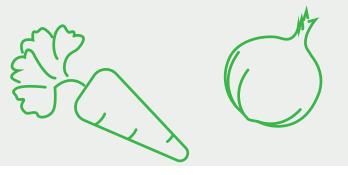
3. Sauté onions, carrots in separate pan:

While the pot of meat and stock is simmering, melt the butter in another pot over medium heat. Add the onions and carrots. Sauté the onions and carrots until the onions are golden, about 15 minutes. Set aside until the beef stew in step 2 has simmered for one hour.

4. Add onions, carrots, potatoes to beef stew, simmer:

Add the onions, carrots, and the potatoes to the beef stew. Add black pepper and two teaspoons of salt. Simmer uncovered until vegetables and beef are very tender, about 40 minutes. Discard the bay leaves. Tilt pan and spoon off any excess fat.

Transfer stew to serving bowls. Add more salt and pepper to taste. Sprinkle with parsley and serve.





INGREDIENTS

- 11/4 pounds well-marbled chuck beef stew meat, cut into 11/2-inch chunks
- 3 teaspoons salt, or more to taste
- 1/4 cup extra virgin olive oil
- 6 garlic cloves, minced
- 4 cups beef stock
- 2 cups water
- 1 cup Guinness extra stout
- 1 cup hearty red wine
- 2 tablespoons tomato paste
- 1 tablespoon sugar
- 1 tablespoon dried thyme
- 1 tablespoon Worcestershire sauce
- 2 bay leaves
- 2 tablespoons butter
- 3 pounds russet potatoes, peeled, cut into 1/2-inch pieces (about 7 cups)
- 1 large onion, chopped (11/2 to 2 cups)
- 3 to 4 carrots or parsnips, cut into 1/2-inch pieces (2 cups)
- 1/2 teaspoon freshly ground black pepper
- 2 tablespoons chopped fresh parsley





St. Patrick's Day Events March 2023



Day Castria

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Luck of the Vendor & Craft Show

St. Leo the Great Church 885 Sweet Home Rd, Amherst, NY Saturday, March 11th 10:00 AM - 3:30 PM

Shopping - Bake Sale - Basket Raffle Visit **allevents.in** for more information.

Buffalo St. Paddy's Shamrock Stroll Pub Crawl

Starting Points at Days Park Tavern, Anchor Bar, and 33 Speakeasy Saturday, March 18th 1:00 PM - 8:00 PM

Tickets starting at **\$12.99** plus fees Visit **pubcrawls.com** for more information.

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