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These Are A Few Of My Favorite Things...

Inspired by Oprah's annual list of her favorite things that her loyal fans await with gleeful anticipation, I wanted to share a few "finds" of my own! This summer, I joined a thriving dynamic community of entrepreneurs at Hayvn Co-Working as a social member. I have had the good fortune to meet and collaborate with so many interesting, successful women and men, and to attend a wide variety of annual and community events that celebrate the entrepreneurial lifestyle. It is a warm, nurturing community that I am grateful to be a part of and where I have made several new friends.

In April 2023, my colleague, Trista Stern Wright, a holistic health, and high-performance lifestyle coach, and I will be hosting a unique half-day "Financial Wellth & Wellness" retreat there. Stay tuned for additional details in my January newsletter! <https://hayvn.com>.



Hayvn Co-Working Entrance: 320 Post Road, Darien, Connecticut. The Pear Tree Living Room at Hayvn Co-Working.

Less than 10-minutes south of Havyn is one of my new favorite destination restaurants, thanks to a recommendation from Julie Vincent (IG: [@hearthwellness](#)), a fellow Hayvn member, is Arden's Rowayton, located in the heart of this charming seaside town. Arden's is a community cafe offering simple, beautiful, and delicious foods made from fresh ingredients from the best of local purveyors, and a health-

forward approach. It's a comfortable and welcoming home away from home that I know you will love as much as I do! <https://ardensrowayton.com>



Me and my friend and colleague, Trista Stern Wright, Holistic Health and High-Performance Coach. One of Arden's Rowayton signature lunch dishes, divinely delicious lox, capers, whipped cream cheese, and fresh leaf lettuce.

Every year at this time, my dear family friend, Liz, and I take a drive to the Connecticut shoreline some 30-minutes North on I-95 to Taken for Granite, a unique retail store chock full of gorgeous one-of-a-kind gifts and home goods. I was first introduced to this gem, nestled into the stunningly beautiful shoreline town of Stony Creek, Branford, Connecticut, about two decades ago. I feel like a kid in a candy store every time I visit, and you will, too!

Special shout out to Owner and Designer, Michele Ward, and Store Manager, Sue Fiskio, who transform the store during the holidays into a Winter Wonderland! Take a road trip with a friend this Holiday & Christmas season. You'll be so happy you did! Visit <https://www.facebook.com/TFG06405/> 409 Leetes Island Road, Branford, Connecticut.





Whimsical décor for the holidays and an annual holiday display!



Taken for Granite Owner & Designer, Michele Ward, and Store Manager, Sue Fiskio (not pictured).

Planning Your Next Getaway? Consider An Airbnb Property!

As travel has always been part of our family tradition – whether it is a planned two-week family vacation, a business trip, or a long weekend getaway – we have always sought a unique experience.

One year, my sister, Wendy, suggested that we rent a cottage in the upper Ojai Valley, California, where she lives, through a company called Vacation Rental by Owner or VRBO. We so enjoyed our experience that we booked several future getaways on VRBO. Several years later, we decided to become proprietors, listing our Southern Vermont home nestled into the Green Mountains, 10-minutes from Stratton Mountain

Resort.

In 2018, we learned about a new vacation rental company called Airbnb featuring unique one-of-a-kind properties around the world, which had incredible appeal. We decided to switch it up, leave VRBO, and become Airbnb proprietors. In one year, we earned the coveted Airbnb “Superhost” status – equating to ten 5-star guest ratings. We met some of the most wonderful travelers through Airbnb, who gratefully continued to rent our home during peak ski season President’s Week and other holiday weekends annually for years!

We are so enamored with Airbnb’s business model, that our daughter, Audrey, lived in an Airbnb cottage in Santa Monica for her Sophomore year during the pandemic. In fact, she is currently living in an Airbnb cottage in West Los Angeles for her Senior year at Loyola Marymount University!



This past August, my husband, Lans, and I rented a lovely cottage in Ojai, California from the proprietors – two savvy businesswomen – who own several Airbnb properties: in Ojai, California, Scottsdale, Arizona, and in Cork, Ireland, and manage them as a full-time Airbnb business!

I invite you to tune into my Literacy to Legacy Mentors “Financial Freedom Education” bi-weekly YouTube show (taped and live) where I will be interviewing two Airbnb

proprietors on “How to Make Full-Time Passive Income As An Airbnb Superhost.”



Our Stratton Mountain townhouse dining and living room. Our balcony view from our second floor living room.

The Importance Of Starting A “Christmas Club”

Growing up, our Mom, Charlotte, taught us the importance of starting a “Christmas Club” at our local bank – a tradition handed down from our grandmother, Violet, along with her holiday recipe for Scottish Shortbread. On January 2nd, we would drive downtown to Matinecock Bank in our hometown, Locust Valley, New York, to open my Christmas Club. I remember thinking to myself, what an interesting idea. Our Mom was a financial pioneer, who attended Brown’s Business School in New York in the late 1940s, while her peers were getting married, having children, and homemaking. In addition to teaching me about investing in the stock market at the tender age of seven, she taught me the importance of saving money. In fact, at the end of almost all our phone conversations while I was in college, she’d say, “Remember, Save Your Money!” A Christmas Club is a wonderful opportunity to save throughout the year so that when the time came to purchase Christmas and holiday gifts for friends and family, the money was there. I’m a big fan of creating tradition and legacy.





Author, Barbara Hinske



“Deborah is a personal finance educator and mentor like no other! From the moment we met, she has brought such transformative and positive energy to how I understand and interpret my finances. She has provided me with the financial knowledge, insights, and tools to be successful, and the confidence to know that I can tackle any financial challenge that comes my way. Deborah is simply THE BEST.”

– C.D., Social Media & Marketing Executive



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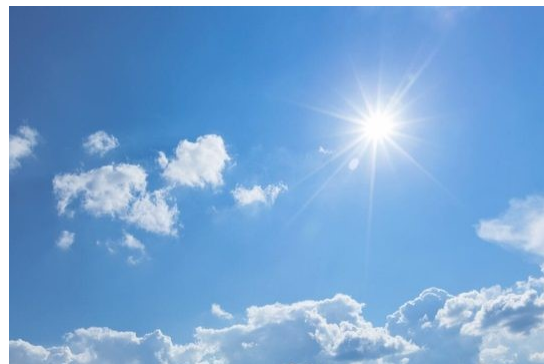
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