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Ask Coach Yvonne

Should I Find A New Church?

ASK COACH YVONNE EZINE

Yvonne Chase, "The Single Woman's Cheerleader"

<http://www.Availableandhappy.com>

Your guide to, "Living the life you love, Attracting the Love of your Life and Keeping the Love you find!"

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1. WELCOME

Hello readers,

How has life been treating you lately?

Life for me has been very interesting; filled with ups and downs but the one constant has been an amazing feeling of happiness and peace. Someone asked me, "How can you be so happy?" I thought about that for a second and replied, "My happiness isn't dependent on any one thing. I don't need x, y or z to make me happy. I choose to be happy whether x, y or z is present." There are things in my life that don't make me happy; there are things in my life that I want to change but I've made a decision to not let anyone or anything steal my joy. I watched a late night Oprah last week and there was a dancer on talking about the importance of everyone having their oxygen; that thing that keeps you going, that thing that inspires you, excites you, that thing that motivates you to go on in spite of how things look. Her oxygen is dancing and one of my oxygen is Conversations w-Coach Yvonne. I can't begin to tell you the amounts of joy I get from putting that show together every week and the amazing people I have met and continue to meet because of it. Every day I open my inbox to emails like this: **"You are heaven sent! Your words of wisdom have given me courage and have helped to increase my self-esteem. Up to this time in my life, I have yet to experience married life, and I used to think that something was wrong with me because I was always the bridesmaid and never the bride. I know now and realize thanks to you, that it is not ME! God knows my heart and will send my King to me in His own timing. God Bless you!"** Emails like this make my heart sing and contribute to my happiness and then when you add a relationship with God to the mix, my real oxygen, happiness is a no-brainer.

On another note, I volunteered recently at Project Angel Food; an organization that delivers meals to people living with HIV/AIDS. What an amazing experience! I met wonderful people and got a chance to serve and give of myself. When you forget about you and your world and your problems and you think about someone else and



how you can impact and enhance their life; that in and of itself brings happiness. While working in the kitchen cutting up broccoli, chopping ground beef, shoveling mashed potatoes and slicing zucchini, I said to myself, this is a great place for a single woman to find herself if she does not know how to cook or know her way around the kitchen. If you don't know how to use a crinkler or the difference between zucchini and cucumber, Project Angel Food is a great place to learn while cultivating a servant's heart and helping someone else live. Give Holly a call at **323-845-1800** if you live in Los Angeles and have a few extra hours to spare. She could definitely use your help. EXPECT to feel extremely blessed at the end of the day.

Well, that's all for now. Have a safe and fun Memorial Day weekend and remember this; one of the most exciting things happening in time and space right now is your life. Whooooohooo! That ought to make you happy.

Happy reading!

Coach Yvonne
The Single Woman's Cheerleader

2. **ASK COACH YVONNE**

Q: My boyfriend and I recently broke up and I am at my wits end. I put my heart and soul into this relationship only to realize that it will never work. Here's the kicker, we attend the same church and are involved in many of the same ministries. How do I get over this relationship if I have to see him so often? He's not my favorite person at the moment.

A: I think it's time to visit [Luke 6:27-35](#) and take your cues from these verses on how to treat your ex. I've been in your shoes and applying these verses worked for me. If your church offers a variety of services, maybe you can attend a different service until some of the animosity dies down between you and him but do not let this man run you away from your church home. Continue to go and walk in God's love. I wish you well!

3. **FEATURE ARTICLE: THE GIRL NEXT DOOR**

Back in the day, women got married and bought homes with their husbands however, because people aren't getting married today, women can't find husbands and men are not finding wives, single women have given up waiting on Mr. Right and are buying homes solo.

According to the National Association of Realtors, single women now make up 21 percent of all home buyer households compared to 9 percent of single men. Unmarried female buyers purchased more than \$550 billion of real estate between 2000 and 2003.

If you are single, female and ready to buy, there are three important steps to take on the road to home ownership;

1. **Know your credit history/credit score.** Financial guru Suze Orman says, "A low FICO score impacts every factor of your life. She advises that you pay down your credit card debt to help your debt-to-credit ratio stay down and your credit score go up. You can get a free copy of your credit report from

annual credit report and you can get your credit score at Myfico. Myfico shows you the corresponding mortgage rate and monthly payment. According to Suze, 60% of all credit reports have incorrect information and 20% of all credit reports have information that can lead to you being denied a loan. Other ways to improve your credit include: always paying bills on time and paying more than the minimum due AND paying off old unpaid credit card balances. If you need credit management consulting, mortgage banker Kenny Pugh, owner of Integrity Consulting Inc. and frequent guest on Conversations can assist you.

2. **Analyze your expenses/create a budget.** After you've taken care of the basics; rent, car payment, insurance, utilities, food, etc. the question to ask yourself is, "How much disposable income do I have? It's important to know where every red cent of your money is going. A budget shows you how much money you have to spend and how you are spending it. Financial planner Mark J. Randall says, "A budget is the first and most important step towards maximizing the power of your money." He also says, "Though usually overlooked, setting up a good personal budget is the first step to any money management activity. Without it, you cannot control your finances and will always fall short of your goals."
3. **Interview real estate agents/mortgage professionals.** Develop relationships with real estate professionals that can assist you throughout the process. Real estate agents counsel you through the whole buying process, from deciding what type of home you want and finding it to recommending other third-party service providers (alarm companies, schools, cable companies, etc.). Mortgage professionals help you secure financing for your home purchase. They have access to different programs and can offer you a wide variety of options that fit your specific needs. When seeking a real estate agent or mortgage professional, ask friends and family for recommendations. You want to find a tried and true professional who will be honest and upfront with you throughout the process and cares more about you getting into the right home for you than the right commission for their bank account. Remember the words of Suze Orman, "Just because someone tells you that you can afford something, doesn't mean that you can. One hundred percent of foreclosures today are from people who qualified for a loan."

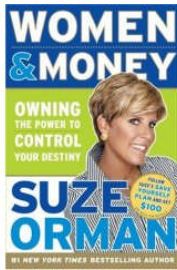
Happy House Hunting!

4. **THINK ABOUT IT!**

"We tend to forget that happiness doesn't come as a result of getting something we don't have, but rather of recognizing and appreciating what we do have." Frederick Koenig

"The reason people find it so hard to be happy is that they always see the past better than it was, the present worse than it is, and the future less resolved than it will be." Marcel Pagnol

5. **READING ROOM: WOMEN AND MONEY**



Financial guru Suze Orman is back with a new book that speaks to women and our relationship with money. She says, "We are good at managing virtually every aspect of our lives, jobs, families, personal goals but somehow we drop the ball when it comes to money. In Women & Money, Suze offers a "Save Yourself Plan" to turn around your relationship with money.

6. **ABOUT COACH YVONNE**

Dating Coach Yvonne Chase affectionately known as "The Single Woman's Cheerleader" is creator of the life changing course, Stop Looking, Start Attracting. If you liked this month's issue, you'll LOVE this step-by-step course, guaranteed to be the most complete and enjoyable guide to living the life you love and attracting the love of your life.

7. **WHAT IS MY MISSION?**

My **#1** mission is to create a movement of Available and Happy single women who celebrate living single. I want Christian single women all over the world to embrace living single, accept living single and take total advantage of this season in life. Our single years can provide unique opportunities that may not show up later in life. The time, energy, and material resources that we can devote to these opportunities - and the spontaneity and intensity with which we can do so - are typically much greater during our single years than they are after we marry and start families.

My **#2** mission is to bring the climbing divorce rate to a screeching halt by teaching single women dating and relationship skills via the STOP LOOKING - START ATTRACTING program. This program will help you become clear about who you are, what you want and how to get what you want in your life and relationship. The first step in making a love connection is being the best, happiest most fulfilled **YOU** that you can be. Remember, **1 Whole Person + 1 Whole Person = 1 Whole Union!**

8. **INVITE COACH YVONNE TO SPEAK**

Coach Yvonne is available to speak at your church, college campus, women's conference, singles group, human resources organization or other special event. She can speak on a variety of topics related to singles, couples, communication, dating, living single, improving work relations and so much more. Read what one organization had to say about Coach Yvonne:

"Yvonne is indeed a savvy single, high energy, polished professional and force to be reckoned with. She sets the atmosphere as an expert, taps into the need of the group and captivates her audience with her engaging presentation. To come in contact with Yvonne is to know and appreciate a strong Christian woman of faith who is living on purpose and utilizing her God given gifts, talents and abilities to impact and change the lives of single women all over the world. Yvonne has a powerful message that every single person needs to hear today!" Michelle Collins - Living Word Worship Center—Los Angeles, CA

"You did a great job on Wednesday. We loved your presentation. Your delivery made

everyone in the room feel as though they were listening to their best girlfriend. You were funny, inviting and straight to the point. We look forward to working with you again very soon. " La' Tanya Martin – W.I.M.E.N

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