

# Biography

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Welcome to this Web Page / PDF (My **BIO**)! Many thanks for visiting!

We've ALL witnessed the many "CRISES" recently [([COVID](#)) - [UKRAINE](#) - [ISRAEL](#) - [POLITICS](#) - [INFLATION](#) - [ECONOMY](#) - [GLOBAL WARMING](#) + + +].



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**BACKGROUND** - A Business & Financial Consultant, and a Natural Health & Wellness Advocate. Please feel free to visit my Consulting << (**Click**) << ----- Site, by clicking on the icon over on the left.

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**Three (3) PASSIONS** - My (3) most critical "niches" have centered around - **HEALTH Freedom + TIME Freedom + FINANCIAL Freedom**. BUT, sadly, there seems to be a "mass misunderstanding" - about all 3. So, over the years, within my own professional practice, and in my own deep research, and testing - I've developed what "I" believe to be solid information, and sound principles, on each. IF you wish to explore 2 of these:

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<< (**Click**) Here's what I see as the very "Best FIXES" for this:

And here's a BLOG I created, that deals with this one: (**Click**) >>



**OWN Your Life** - Finally, I "expand" the FREEDOM search - to << (**Click**) include all (3) ... **HEALTH + FINANCIAL + TIME** Freedom ... for how you can truly >>> OWN Your **Freedom** – and >>> OWN Your **Life**.

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**BUSINESS** - I am a Business & Financial Consultant [as mentioned above] - a Certified Financial Coach - and a Natural Health & Wellness Advocate. My practice specialty has been with Health Practitioners / Professionals / Entrepreneurs ... many [most] of whom are **HURTING financially** - or **STRESSED** (especially **WOMEN**) - assisting them - to exit the rat race - to improve their health - and to better secure their financial futures (with say, an 'appropriate', Home-Based, Part Time, Side-Hustle [which 'could' turn to long term, Multiple Streams of Passive Income]) ... and in 'other' ways too ... that, sadly, the vast majority of CPAs, Financial Planners, Attorneys, and Tax Experts today - they simply do not teach their clients (especially women) about, or educate them on, eLearning, etc.

**PERSONAL** - Mary Ann (my wife, who sadly, died in 2022 ) - she and I were blessed with 2 great sons, 2 sweet daughters-in-law, and 4 adorable little granddaughters >> [HERE](#). One of our 2 sons (Stephen, in PEI) built Canada's first **Round, ROTATING Home** + the country's first **SOLAR Boat** + its first **SOLAR Pedal-Busses**. See it all >>>>>>> [HERE](#).

[Bottom Line - I have many friends in this industry - who I respect - and whose friendship I treasure - but frankly, I see **MLM** as a [largely] **BROKEN** Business Model ... with highly over-priced products, etc. Not that all **MLMs** are BAD - no (there ARE “good” ones). But - there are also many “other” Side-Hustles / Home-Based eBiz Models too. All I am saying is, tread carefully, when it comes to **MLM** => [Click HERE.](#)]

**LIKES** - include: good books, pizza [veggie], wine [red], chocolate [dark], coffee [black], potatoes, music [[Jerry Vale](#) + [IL.Divo](#)], movies [007's / Denzel Washington / Sandra Bullock / Liam Neeson / Halle Berry], TV [CNN / MSNBC], sports [basketball / volleyball / ringette].

**LIFE'S GOAL** - I truly believe that one of the great missions of life is to => NOT judge each day by the harvest we reap - but by the seeds that we plant ... i.e. - when something seems difficult, we dare to do it anyway. When life beats us down - we dare to fight back! Great things do take time - they do not come easily ... we just BELIEVE in OURSELVES. I'VE LEARNED "much"! 😊 We 'NEVER' GIVE UP! We are talking about "right" **MINDSET** here - being fully **EMPOWERED**.



**TRUSTED** FACT - “earning money Online” is NOT easy ... but, if you WANT more Financial Security, and Less Stress - there IS one **PROVEN** eBiz Model - that is **TRUSTED** ... one that has endured ... one that has “passed the test of time” for countless Entrepreneurs & Pros (beginners + experienced). And, this is not ... **MLM / Network Marketing / DropShipping / Crypto-NFTs / Facebook Ads / PPC / eCommerce / D2C / Amazon FBA / eBook, or eCourse Sales / Local Lead Generation / Cold Calling / Coaching / Agencies.** More importantly - this can be “especially” attractive - as a potential (home based) Side-Hustle - for many **WOMEN.**



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**Rx4Freedom.com >>>>>>>>>>> HERE // HealthVault.ca >>>>>>>>>>> HERE**