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FROM THE EDITOR

By ANGEL CHAVEZ

3 HOURS OF DARKNESS UPON THE EARTH

Easter is not just a time to remember
and venerate. But it is an invitation
to come up higher, because of the
resurrection.

By knowing what happened during
these three hours of darkness, it will
elevate us to live and walk in the spirit
by the power of the Holy Spirit.

Did you know that every human
being participated in these 3 hours
of darkness? If we meditate with an
open heart about it and understand
it, then we will be able to walk in the
resurrection realm or walk in the spirit
as The Bible commands.

"Now when the sixth hour had
come (12PM), there was darkness over
the whole land until the ninth hour
(3PM)". *Mark 15:33*

And every person that ever live,
from Adam and Eve till the last person
to be born on planet earth were there.
You may be thinking I did not exist at
that time, but God says that He knew
us from before the foundation of the
world.

However, it is not about what we
personally have done, but it is all
about what a sovereign God who,
in His Infinity wisdom, mercy and
compassion has done for us.
Everyone in its own date of birth
entered the natural realm only to do the
following:

"All we like sheep have gone astray;
We have turned, every one, to his own
way..." *Isaiah 53:6*

SO, WHY WE WERE ALL AT THE
CROSS? AND DOING WHAT?

IT WAS REQUIRED THAT ALL
THE SIN OF THE WORLD BE
TAKEN AWAY AND WE HUMANS
ARE THE CONTAINERS OF SIN.
SO, WE WERE PICKED UP AND
POURED ON JESUS AT THE
CROSS.

"Behold! The Lamb of God who
takes away the sin of the world!"
John 1:29

And the Lord has laid on Him the
iniquity of us all." *Isaiah 53*

"...and He Himself is the
propitiation for our sins; and not for
ours only, but also for those of the
whole world." *Hebrews 2:17*

AND, WHEN THE LAST MAN
TO BE BORN ON EARTH, WAS
PLACED ON JESUS, ABOUT THE
NINE HOUR, JESUS SAID IT IS
FINISH.

"Jesus cried out with a loud voice,
saying, "Eli, Eli, lama sabachthani?"
that is, "My God, My God, why have
You forsaken Me?" *Matthew 27:46*

JESUS BY TAKEN OUR PLACE
BECAME SIN FOR US [NOT A
SINNER]; AND WE BECAME
RIGHTEOUS IN JESUS. OUR SIN
FOR HIS RIGHTEOUSNESS! THAT
IS GOD'S MERCY ON US.

"For He made Him who knew no sin
to be sin for us, that we might become
the righteousness of God in Him."
2Cor 5:20-21

FATHER AND SON WERE IN
AGONY BECAUSE OF US AND
DIVINE JUSTICE TOOK PLACE
FOR ALL ETERNITY.

YES, WE WERE THERE,
CRUCIFIED, DEAD AND BURIED
WITH JESUS (I assume we were
under divine anesthesia-Thanks to
God):

"For if we have been united together
in the likeness of His death, certainly
we also shall be in the likeness of His
resurrection, knowing this, that our old
man was crucified with Him, that the
body of sin might be done away with,
..." *Romans 6:5-6*

OUR OLD SELVES FULL OF
SIN IS STILL BURIED AFTER
HANGING ON THE CROSS WITH
JESUS. BECAUSE GOD THE
FATHER, WHEN HE RESURRECTED
JESUS BY THE POWER OF THE
HOLY SPIRIT, DID NOT RESURECT
THE OLD SELF, BUT GAVE US
A NEW SELF IN CHRIST JESUS.

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COVER STORY

DAKOTA MARCHIANO
OWNER OF TIN FISH



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Why Your Kid Needs a Roth IRA

Roth IRAs for kids are a great retirement tool, in part because they're flexible. You can withdraw contributions at any time. But the child must have earned income.

A Roth IRA isn't typically considered a savings vehicle for kids, but it should be.

Roth IRAs are ideal for kids, because children have decades for their contributions to grow tax-free. And these accounts offer flexibility, too: Contributions to a Roth IRA can be withdrawn tax- and penalty-free at any time.

Quick facts about Roth IRAs for kids

There are no age restrictions. Kids of any age can contribute to a Roth IRA, as long as they have earned income.

A parent or other adult will need to open the custodial Roth IRA for the child. Not all online brokerage firms or banks offer custodial IRAs, but Fidelity and Charles Schwab both do.

A Roth IRA is more flexible than other retirement accounts because contributions can be withdrawn at any time.

The rules of Roth IRAs for kids

There's no age limit. Even the Gerber baby can contribute to a Roth IRA: The hurdle to opening this account is about income, not age.

The child must have earned income. If a kid has earned income, he or she can contribute to a Roth IRA. Earned income is defined by the IRS as taxable income and wages - money earned from a W-2 job, or from self-employment gigs like baby-sitting or dog walking. (If you want to contribute to your child's Roth IRA or match your child's contributions, that's fine as long as she has at least as much earned income as the total contribution amount.)

There are contribution limits. The Roth IRA contribution limit is \$6,000 a year in 2020 and 2021, or the total of earned income for the year, whichever is less. If a child earns \$2,000 baby-sitting in 2020, he or she can contribute up to \$2,000 to a Roth IRA.

Here's how to open a Roth IRA for your kids

Your child's income is what makes him eligible for the Roth IRA, but a parent or other adult will have to help open the account. Roth IRA providers typically require an adult to open and manage a custodial Roth IRA on behalf of a minor.

The process is simple and should only take about 15 minutes - you'll need to provide Social Security numbers for you and your child, birthdates and other personal information.

Why a Roth IRA can be right for kids

Now that you know whether your kids can have a Roth IRA, you might be wondering if they should. Aside from the momentum of investing early, there are several reasons why a Roth IRA in particular can be a good choice for children:

1. CONTRIBUTIONS CAN BE WITHDRAWN AT ANY TIME

Retirement accounts are known sticklers about distributions; many charge a 10% penalty on money taken out before age 59½. That's tough on kids, who aren't exactly known for their ability to delay gratification.

But a Roth IRA is different. The money contributed to the account can be withdrawn at any time and used for anything from a Matchbox car to a first real car.

That flexibility is balanced by stricter rules for the Roth IRA account's earnings, or the return on contributions that are invested. Distributions of investment earnings may be taxed as income, penalized with a 10% early distribution tax or both.

Those two rules make the Roth IRA a nice middle ground between kids who want easy access to their cash and parents who want to make sure some of that cash is saved for the future.

2. MORE TIME MEANS MORE GROWTH

There's a fun phenomenon called compound interest that works like this: Given time, invested money earns more money. Most of us have 30 or 40 years until retirement once we start investing; a kid who starts earlier has the benefit of much more. If your kids leave their money in the Roth IRA until retirement, they could be looking at 50 or more years of investment growth, completely tax-free.

Is waiting that long a hard sell? Maybe mention that a one-time contribution of \$6,000 in a Roth IRA — with no additional contributions at all — would grow to about \$200,000 in 60 years (assuming a 6% investment return and monthly compounding).

3. INVESTING TRUMPS SAVING

That type of growth wouldn't happen in a plain savings account, which is the more traditional choice for kids because it's flexible and doesn't require earned income. Unlike in a Roth IRA, birthday money is welcome.

But a Roth IRA allows your kids to pick and choose investments, which, over the long term, can lead to the kind of

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From the Sheriff

by NOEL E. STEPHEN
Okeechobee County
okeesherriff.org

National Child Abuse Prevention Month

National Child Abuse Prevention Month recognizes the importance of communities working together to help families thrive and prevent child maltreatment. During the month of April and throughout the year, communities are encouraged to increase awareness about child and family well-being, and work together to implement effective strategies that support families and prevent child abuse and neglect.

The most important thing we can do to help children thrive is to support families before they reach a crisis. Learn more about how to prevent child abuse and neglect.

Spread the Word About Child Abuse Prevention. Our voices are more powerful together. Plan now to help educate others and raise awareness about child abuse prevention in April.

Use the Child Abuse Prevention Month Outreach Toolkit to align your local campaign with the national initiative.

Whether it's a message in your email newsletter, a feature on your website or blog, or a social media post, every action helps to make the well-being of children and families a priority.

Find social media posts and a sample proclamation, as well as free graphics to show your support for National Child Abuse Prevention Month in the Child Abuse Prevention Month Outreach.

VISIT

www.childwelfare.gov/topics/preventing/preventionmonth
for more information

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U.S. CONSTITUTION

by DR. BRENDA MACMENAMIN, DCE
High School American History
American GOV & Economy online
TeachingHisStory.com

Could it be that our Constitution has Supernatural Elements which makes our Nation Great?

Our Declaration of Independence says, we hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain inalienable rights...

"Inalienable" simply means that our rights come from God, not government. If government gives us our rights, then government can take them away from us, like it is trying to do right now. But since our rights come from God, if we know our rights, then we will stand up to people who are trying to tax us too much and control us in every aspect of our lives.

The Reformation that gave us the wisdom to declare our independence from a tyrannical king in the 1700's began back in the early 1500's when William Tyndale began to translate the Bible into the common man's hands. He said that he wanted a boy who drove the plow to know more of the Bible than the pope. Can you imagine really being able to understand God as much as rich, important, powerful people?

If the Bible says to parents in Deuteronomy 6:7 "Talk about them [His commands] when you are at home and when you are on the road, when you are going to bed and when you are getting up," He must be willing to teach us how to do this. In fact, the more that we read His Word, the more we realize that God is our Poppa, our Daddy, our Heavenly Father who loves us and wants to help us be the best parents for our children that we can be. This is the gospel of the Kingdom of God. We do not have to be orphans anymore because Jesus made a Way for us to know our Heavenly Father.

As Historian Rosalie Slater said, that Israel is God's chosen people, but America is the nation who chose God. We can do this again, right here, right now.

Heavenly Father, we ask You to teach us our true His Story as Americans. We love that You are our Creator and that You have created us all equal and that You have given us rights. We ask You to teach us about these rights right here in this monthly iCareCommunity Magazine during the next year. Help us to have our Hope in You and Faith to obey Your Word, the Bible. Thank You for hearing our prayer and for answering us. We rededicate our lives and our nation to You, in Jesus Mighty Name, Amen. ♦

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How COVID-19 is Speeding up Change Process in the Digital Workplace

By DAVID SANCHEZ

It is generally assumed that the coronavirus and COVID-19 have, and will continue to drastically change the digital workplace. However, this change was already under way, so what is COVID's real impact and how much of it will persist once we're beyond the pandemic?



The Future Of Work

To answer that, Dee Anthony, director at Stamford, Conn.-based Information Services Group (ISG), argues that the first thing that needs to be done is to define what a digital workplace is. In ISG's viewpoint, he said, the digital workplace encompasses the services and technology that the employee uses in their day-to-day life of work.

During the early stages of the pandemic, organizations had to modify many aspects of the digital workplace very quickly. Changes included automation of manual processes, implementation of new cybersecurity solutions, creation of new worker types from a location and work-time perspective, to safe client side (virtual and physical) support.

These changes dictated by how organizations have implemented new or modified existing digital workplace setups (the tools and technology) to meet immediate need. The long used term of anywhere, any platform, anytime is no longer a future goal, but rather, a must have.

However, the old school concept of just having a strong digital workplace to meet employee and business demand only addresses one third of the future of work. Other workplaces such as the

physical workplace obviously have changed dramatically since the beginning of the pandemic and continue to change. These changes to the physical workplace have driven innovation and rapid assimilation of technology in lieu of physical places and personal contact. Changes in the third workplace, the human workplace, demanded automation of long standing manual processes, understanding of employee burnout and productivity, and an increased need to understand the human side of digital for all organizations whether they are the provider or the consumer of services.

"Hence, the future workplace must address all three workplaces: Digital, physical, and human, with each workplace addressing a portion of any employee based business process from Order Management, Sales, IT Service Desk, Customer Experience through Employee Engagement, and most any other value chain where human interaction or intervention is required," Anthony said.

Digital Transformation Goes to Warp Speed

While it's true many companies operated successfully before COVID-19, the outbreak caused even more organizations to quickly accelerate digital adoption and implement best practices that until now were "nice to haves." Simply put, COVID-19 ended the digital deferral period, serving as the lighter fuel for digital transformation. Those that were not ready were forced to condense more than five years of digital adoption into a six month period, said Tom Puthiyamadham, New York City-based PwC's global digital leader. "The most successful companies we've seen during the last year are those who adopted a BXT (Business-Experience-Technology) way of working," he said. While BXT combines business strategy, experiential design and technology, it makes collaboration a real thing vs. lip service. The COVID-accelerated digital workplace created a mindshift change for legacy thinkers to help cut through slow corporate machines and, most importantly, move them faster."

Dave Padmos, is Ernst & Young's Americas industry leader for technology. He argues that while the concept of remote work was already successful prior to the COVID-19 pandemic, many employers were not readily offering this option to their employees. However, as companies are nearing the one-year mark of working from home, their outlook around the digital workplace and new ways of working is shifting. According to a recent survey by EY and the Urban Land Institute (ULI), remote work is expected to grow, as half of the respondents said that more than 60% of their employees will be working remotely post-COVID.

Now more than ever, companies must deploy the right technologies and processes to transform their employee experiences. As working remotely continues to extend, and in some cases become the new normal, many companies are now making key decisions about talent strategy focusing on reducing cost and lowering enterprise risk.

"We will see more companies evaluate opportunities to geo-shift work that will enable talent sourcing focused on finding the right skills regardless of location, reducing total cost by sourcing and placing employees in remote locations, and improving employee satisfaction by reducing limitations on work location," Padmos said.

continued next page



There is another element to consider too, he added. Although employee productivity numbers may be going up, many employee populations are struggling with job satisfaction. Moving forward, greater prioritization of experiences, culture, and empowerment as drivers of engagement will be central to improving performance, retention and employee satisfaction.

Human resources will increase its role as the center of delivery of people services around both experiences and outcomes — listening to the voice of the employee with increased focus on wellbeing, diversity and inclusion will be critical. As a result, the definition of a high-performance leader will change as well. Leaders across organizations will need to further personalize their approach and be more ‘hands-on’ to motivate and inspire their teams and colleagues.

Now, there is also greater focus on how companies to create a sustained, high performing and collaborative environment. The current immediate tactics and efforts, while currently effective, likely will need to evolve significantly to create a long-term high impact environment. “In just a few months, we’ll have had a significant percentage of employees hiring into high growth organizations who have never met anyone physically or been into a corporate office. That cultural equity was never built for these growing numbers of employees, so it will be even more critical to gauge employee satisfaction, productivity and career progression through improved tools and analytics,” Padmos added. “Technology will continue to move away from being a set of tools that support a function, especially human resources.”

Digital transformation, combined with new tools and technologies, will enable a suite of technical and people assets that work together to improve experience, automate tasks, simplify work and fuel collaboration.



The Role of Employee Experience

There are other aspects of employee experience that have changed too, Jeremy Bernard, CEO of North America, for New York City-based essensys, explained. The most profound change in office space from this year is the power shift from corporations dictating how office space is designed and managed to a model that recognizes that the individual needs of each worker must be at the center of the office experience.

This is the case for enterprises of all sizes- from startups to global entities. COVID accelerated underlying trends such as remote working capabilities and the move towards flexible real estate products. It has forever changed how, where, and when a global workforce collaborates and gets work done.

In 2021, even with a vaccine, many will not be returning to the office for the structured 5-day in office schedule for 8 hour shifts. The new normal in office space will include technology to de-densify workspaces to increase confidence for in-person working and provide landlords with the tools to de-risk spaces for increased yields. Additionally, landlords and employers will have to offer a myriad of options to accommodate the multigenerational workforce.

“The COVID crisis taught us that while technology has been a blessing to keep remote teams working and effective, it is not a long-term replacement for building workplace culture, professional development of staffers, or spontaneous creative collaboration,” he said. “Work is about far more than completing tasks; it is a social endeavor. A positive workplace culture is shaped by people not the hottest tech tools.” ♦



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NUTRIENT DEFICIENCY:

A Trigger For Mental Health Disorders

By GRACE JAUWENA

Looking for ways to improve your emotional and mental health? Food plays a bigger role than you may think! When I learned the strong connection between the mind and our digestive system, it inspired me to take charge of my health.

Wrong eating and drinking habits negatively impact our thoughts and actions. Unrestrained appetite and indulgence will cause poor reasoning, making it easier to give into debasing things. To make good blood, you need good, healthful food. When the digestive organs are taxed, it weakens your mental capacities. Practicing temperance in eating can help you become a more patient person. This is because self-control of the appetite is exercised, thus ruling out instant gratification.

Eating a balanced diet rich in vegetables and fruits helps with feelings of wellbeing, according to a study published in 2014. The opposite is also true. Poor nutrition also leads to physical health problems, which affect how we feel and think.

The mind sympathizes with the stomach. The pneumogastric nerve is what establishes this connection between the brain and the stomach. Overeating causes our minds to be clouded, forgetful, and irritable. Keeping our stomach in a healthy condition will keep the mind vigorous.

It's likely that we eat without a care in the world, not realizing how significant of a role nutrition plays in your mental health. Proper nutrition is essential for our nervous system to work efficiently.

The link between depression and nutrition

Few understand the strong link between nutrition and mental health disorders such as depression and anxiety. Depression and anxiety are often thought of as mysterious disorders shrouded in shame. Depression is commonly thought to be based on a chemical imbalance or unstable emotions. Although they may well play a role, it's often nutrition that surprisingly plays a significant role in the onset, duration, and intensity of depression.

Common symptoms of depression involve skipping meals, craving sweets, and having a poor appetite. In a word, the solution for depression lies within the depression itself. Prior to depression, these unhealthy habits lead to depression.

Common mental health disorders have been connected to nutritional deficiencies

Studies were conducted in many countries of Asia and America to show the link between nutritional deficiency and mental disorders. Common mental disorders are:

- Bipolar disorder
- Anxiety disorders
- Depression
- OCD – Obsessive-compulsive disorder
- Schizophrenia
- ADD/ADHD – Attention deficit disorder/attention deficit hyperactivity disorder

All of the above disorders were linked to severe deficiencies of the following:

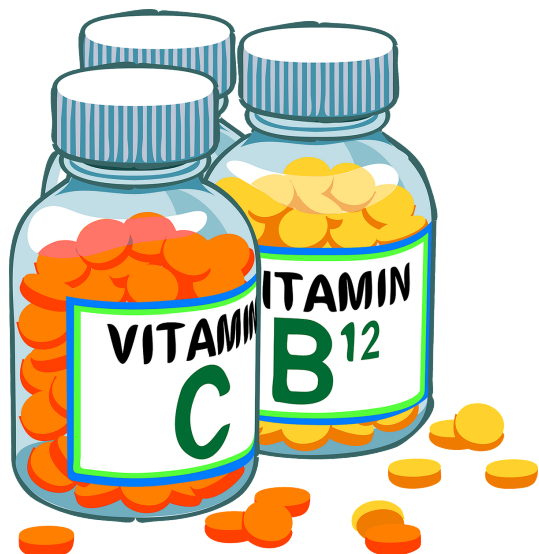
- Vitamins
- Minerals
- Omega-3 fatty acids

Could taking supplements help reduce the symptoms of the above disorders? Personally, I notice a negative change in my overall mood when I'm not regularly consuming fresh fruits and vegetables. A diet rich in vitamins and minerals direct from whole fruits and vegetables themselves is best. However, in the case of severe deficiency, both natural and supplement sources should be taken to help build up efficiency.



Since medications contain side effects, long period of usage causes patients to skip them altogether. This becomes an issue because it places them at higher risk for life-threatening cases such as overdose, suicidal tendencies, and drug toxicity. At this point, it seems as though there is no workaround to this. Fortunately, alternative forms of therapy are available. Nutritional supplements can reduce symptoms and help alleviate mental health issues. Taking these supplements daily has been found to reduce the symptoms so often attached to depression and other common mental health disorders.

Amino acids are converted to neurotransmitters, which help alleviate symptoms. Neurotransmitters are chemicals released



from a nerve cell to another nerve, muscle, tissue, or organ. It is essentially the messenger of information from one cell to another. There are six neurotransmitters, and they each play a role in muscle contractions, heart rate, digestion, memory, learning and mood regulation, regulation of sleeping, eating, and moderation of mood, movement pleasure, and pain. The lack of proper amino acids in the body negatively impacts these functions, thereby causing disorders. For example, a low level of serotonin, one of the six neurotransmitters, has been linked to suicide. Neurotransmitters are converted from amino acids and it is important to supply the body with it externally since the body cannot produce it on its own.

Major sources of serotonin is found in the following food sources:

- Butternut squash seeds
- Soy
- Spirulina
- Seaweed
- Cucumbers
- Potatoes
- Walnuts
- Leafy greens

What are the common signs of low serotonin levels?

- Anxiety
- Depression
- Insomnia or irregular sleep schedule

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Did Quarantine Derail Your Workout Routine?

These Tips Will Get You Back on Track

QUICK TIPS

1. Figure out why you stopped exercising the first time.

In the times of COVID-19 and quarantine, this is a pretty easy question to answer: your whole routine got turned upside down, life became absolutely bananas, and maybe you had been going to a gym which you then lost access to. But if you had maintained some sort of workout routine during beginning quarantine – only to stop it down the road – this is a worthy question to examine!

Were you too busy? Bored with your exercise routine? Recovering from an injury or illness? Understanding why you got off track is crucial to ensuring you don't fall into the same pattern. If you want to maintain your fitness going forward, you need to figure out what went wrong last time.

Maybe you need to find a workout buddy to keep you accountable, even if that's in the form of a virtual workout group, or you might need to change your mindset and find a type of exercise you truly enjoy. Once you figure out the obstacles you ran into before, you can make changes to set yourself up for success with a new plan of attack.

2. Start small

When you're getting back into working out, you can't just pick up where you left off. You need to build up your strength and stamina again, so it's best to start small, says Openfit fitness expert Cody Braun.

For example, if you used to run 25 miles a week at your peak fitness, try running just five to 10 miles a week to start. Or, if you lifted weights every Monday through Friday, ease back into it with just two to three days at the gym. Something is better than nothing, and starting small will also help you safely transition back into a full routine.

More overall daily movement goes a long way, too. In addition to re-introducing regular workouts into your routine, try things like trading your daily Netflix session for a walk, or using the stairs instead of the elevator. The Every Step program on Openfit offers tons of different walking classes that can help you get moving while having fun with games, trivia, and friendly challenges.

continued next page

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3. Set simple, realistic goals

When you're starting to work out again, setting short-term, realistic goals is key, Braun says. Instead of signing up to run your first marathon or vowing to hit the gym six days a week, stick to something simple - say, working out twice a week for 30 minutes. Then you can build up to more challenging goals as you progress, Braun says.

As you set your goals, think about a timeline and specific action steps, as well as what feels exciting for you to accomplish, Dale says.

"While everyone's goal will be different, I encourage clients to move away from body-based goals ("I need to lose weight so I can look better in a bikini") and toward performance-based goals ("I'd like to run 5K without stopping") to make sure they don't get wrapped up in the wrong motivation," she says. This way, you'll view fitness as a part of your lifestyle instead of just a quick fix to help you look better before vacation.

4. Focus on consistency

When you're rebooting your fitness routine, you need to "build structures that make it impossible to fail," Dale says. That might mean signing up for a weekly group workout class, pre-paying for a month of private sessions with a trainer, or creating a detailed training plan to follow.

Braun recommends scheduling your workouts each week and giving them a spot on your calendar. "If you have to adjust (your schedule) for any reason, you already have a dedicated block of time for yourself." Then, if you can't make your usual morning gym session, you'll think to switch it to the evening instead of just skipping it all together.

"No matter what you're trying to achieve, working toward it on a consistent, no-excuses schedule is the only way to actually get there," Dale adds.

5. Don't compare your current self to your fittest self

Resist the urge to dwell on how fit you were before you took an exercise break. "Comparisons - to a former version of yourself, other people, or worse, other people's social media selves - are never helpful as long-term motivators toward real wellness," Dale says.

It may be tempting to review old workout sheets to see how fast you ran or how much weight you lifted when you were in top form, but this habit can damage your self-esteem and hinder your progress.

"The only numbers that matter are the current ones," Braun says. "Understand that getting back in shape is a process." Track your workouts from where you're starting now, then see how much you can improve from there.

6. Create an accountability system

The key to following through with workouts isn't just self-discipline, motivation, or willpower - accountability also plays a huge role in sticking to your routine. When you're just starting to

rebuild your fitness, the biggest factor in your success is whether or not you show up. To keep yourself on track, try joining a local fitness group, planning workouts with a friend, or investing in a personal trainer.

"Finding a community that will hold you accountable to your goals is huge, because on those days when you feel burnt out, they can help you keep that fire alive," Braun says.

7. Celebrate your progress

Acknowledging how far you've come is a great way to stay on track with your goals and maintain your motivation. Carve out time every week to reflect on your workouts and celebrate the little victories, like lifting two more pounds or showing up to all four of the pilates classes you signed up for.

Dale also suggests creating a specific reward system for meeting your goals. "For example, book yourself a massage when you hit



five workouts in one week, or indulge in a weekend away if you hit 20 workouts in a month," she says.

8. Evaluate your routine and adjust as needed

Getting back in shape can take considerable time, so it's a good idea to check in with yourself regularly to see whether or not your routine is working.

Braun recommends tracking your workouts and reviewing them every three to four weeks. If you notice a plateau, you may need to reassess your exercise routine and make some adjustments.

Before you change your workouts, though, take stock of your other daily habits first. Factors like diet, sleep, recovery time, and stress can all affect your fitness progress. You want to make sure you're hydrating often, nourishing yourself well, and getting adequate sleep, Braun says.

If all of that is on point and you're still seeing a lag in your results, then it's probably time to tweak your workouts. ♦

CHANGE YOUR HABITS

CHANGE YOUR LIFE

What does it take to make a goal or a dream come true?

You know the drill. You're vowing to change your behavior. Tomorrow I'll... start meditating. Start brushing my teeth. Finally get around to writing those essays you've been meaning to write. Make plans for the new book you're putting together. Learn to code.

You vow that you're going to do it. You know it. You have to do it.

But it didn't get done today. So you wake up tomorrow and do the same thing you've always done. Yet your behavior doesn't change.

When we make broad-sweeping declarations about our life, they don't work.

In fact vowing to do anything, no matter how strong the vow, usually wears off as your willpower drains throughout the day. So how do you make a change in your life that's actually effective? "Everyday people plan to do difficult things, but they don't do them. They think, 'I'll do it tomorrow,' and they swear to themselves that they'll follow through the next day," write Carol Dweck, researcher at Stanford and author of *Mindset*. "Research by Peter Gollwitzer and his colleagues show that vowing, even intense vowing, is often useless. The next day comes and the next day goes."

So how do you make a resolution that actually works? Here are a few of the best tips and tools we've read about, used, and know to work:

1. Make a concrete, vivid plan.

What works, writes Dweck, is making a vivid, concrete plan. Describe to yourself exactly what you're going to do, how you're going to do it, and what steps you need to take, down to the minute detail. "Think of something you need to do, something you want to learn, or a problem you have to confront. What is it? Now make a concrete plan. When will you follow through on your plan? Where will you do it? How will you do it? Think about it in vivid detail."

Increase your possibility of success by outlining when you're going to do something, by putting it in your mind as a behavior - and on your calendar as an action.

These concrete plans - plans you can visualize - about when, where, and how you are going to do something lead to really high levels of follow-through, which, of course, ups the chances of success.

If you're looking to write a book in the new year (which, full disclosure, I am), then break it down into its constituent parts. When will you write? What will it look like? What days a week will this happen?

Think about it exactly, not vaguely.

For me: I'm going to set an interim goal of writing on my book for at least ten days in January. More specifically, a writing session includes just opening the doc and working on a single page. I'm focused on making the habit of working on my book part of my regular routine.

2. To make change, visualize the change. Take time to imagine your behavior change in detail.

It turns out, detailed visualization is powerful enough to change behaviors even before you start. As I've written about before, the power of visualization is so important, it's proven to change behaviors:

"In a famous basketball study, players were divided into groups that visualized perfect free throws, a second group that practiced their shots, and a placebo group that did nothing. At the end of the study, the players that visualized their perfect throws improved almost as much as the group that practiced - without ever touching a basketball. It's important to note that the visualization involved the specific steps and actions it takes to perfect a free-throw shot."

If you want to change what you do, you can begin with your thoughts.

3. Start small.

Habit change happens when you start really small. Want to learn how to run? Your first month might focus just on the



continued page 18

Nutrition Deficiency cont.

- Nervousness
- Sweet cravings
- OCD
- Chronic pain increase
- Headaches
- Aggressiveness

What is the current state and outlook of mental health disorders? Pardon the pun, but these figures look quite...depressing, but I hope that through this article you've learned that you have the ability to prevent, manage, or reverse your mental disorder.

What's the future of depression?

Within their lifetime, more than 25% of individuals will develop at least one mental or behavioral disorder.

By 2020, depression will be the second leading cause of medical disability, according to the World Health Organization.

70% of primary care visits are related to psychological issues. There has been a 400% increase in antidepressant drugs usage since 1994.

1 in 10 Americans 12 and over use antidepressants.

Why has there been such a massive increase in mental health disorders?



The focus of treatment has been to correct chemical imbalances and emotional instability in the brain. The scientific evidence, however, clearly shows that these disorders are not entirely in our heads, but also in our bodies. What about the current food system? The growing amount of processed and chemical-laden foods are not supplying the nutrients necessary for us to function properly.

This phenomenal link between mental health and nutrition isn't a new concept. It is quite clear that these fundamentals have been lost in the sea of new medical research and interventions. This article suggests that although there is room for medical research, the fundamentals cannot be ignored.

The main ingredient discussed in this article has consistently been about nutrition. It is important to note that lifestyle medicine addresses the entire mechanism - the lifestyle of the individual and looks at the overall root cause of a disease or ailment. I like to refer to an easy acronym - NEWSTART. Newstart consists of eight "laws of health" that are the central key elements of attaining a vibrant life.

Extensive research has linked the connection that was missing between the rise of mental health disorders, and the surety that it can be improved. Cheers to the hope of happy and healthy individuals now and in the future! ♦

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Dakota

ICARE EXCLUSIVE

DAKOTA MARCHIANO

Owner of Tin Fish

Okeechobee, Florida



SEE OUR AD ON PAGE 30

Hi Dakota, please you give us a short introduction.

Originally, I am from South Jersey, which is where most my family is located. I have been the sole owner and operator of this restaurant since 2018. I would say that I'm a work-aholic, but it's what I love. I am a faithful member of Christ Fellowship, I do my absolute best to let my love for Christ radiate through myself and my business.

What brought you to Okeechobee and when did you move here?

For years, we would travel the US in our RV, only occasionally staying at our home in NJ. I home schooled my daughter for those years so we could freely travel wherever we wanted and she could experience everything with us. We would normally find ourselves in Key West quite a few months out of the year, every year. Obviously, we were enjoying the weather much more in Florida than up north!

Our friends asked us to join them helping a veteran in Okeechobee, once we got here, I fell in love with the small town, everyone was so friendly. When we decided it was time to settle in one place, we went back to NJ for a few months and just knew it was time to move. So, in 2007, my husband pulled out a map of Florida and said "pick wherever you want to go" and all I could think about was that little town we went to, I thought it would be a great place for our family, especially my daughter who was more than ready to go back to school.

Please tell us about your family.

Not too much of my family came here, just my husband Bob and my daughter Tori.

Bob helps me where he can, being so busy he helps with some errands, arranges pool leagues for the bar, and little odds and ends that he notices. Tori is such a tremendous help to me! She's my manager for the restaurant and bar, handling the "front of the house" staff, all the behind-the-scenes work, and anything I need, she's always available to help or jump in if need be.

When she started as an LDRP RN, she retired from bartending/serving to strictly manager. Not only does she have two full-time jobs that she rocks at the age of 24, but she's also an amazing single mother of two of my grandchildren, Arali, 6, and Noah, 4. Who doesn't want to brag on their child, but I just couldn't be prouder of and more thankful for her.

Once or twice a week, I take the night off and watch the kids for her since she works night shift, it's one of my favorite downtimes to just hang out with them, family time is essential with all the work I put in at the restaurant.

I have a 34 years old son that not many people have met, he lives in NJ with his wife and their twins 6-year-old boys, Zach and Zeph.

Before my mothers passing in 2017, we moved her here with us to take care of her, she is 100% my reason for making sure I put my all into everything I do.

How did you get into the restaurant business?

When I was 17, I started my first job in a kitchen where I started with just making sandwiches, then worked my way up to be a cook, which I ended up falling in love with and did it for a little over 7 years. I decided that I was ready for a change of pace, so I went to college to become a paralegal. After working

in the profession, I found it wasn't a fit for me. So, I got a job as a secretary for approximately 200 people, at a computer corporation. Design Airways is a company that created the routes for airlines. Once I got married to my husband, he made it possible for me to be a stay at home mom in 2000. In 2014 when my daughter was graduating high school, I wanted to get a job. The first place I stopped as was Tin Fish and I was hired on the spot Feb. 22nd, 2014. It was a struggle at first to get back in the groove of things, but I became kitchen manager shortly after. I was working 60 hours a week easily, I absolutely loved it. In 2015, the former owner Joseph said he was closing the restaurant, and as funny as it sounds, all I could think about was the two new cooks I just hired that left their jobs to work with us. I couldn't let us close, people would lose their jobs! So immediately, my mother loaned me the money used to buy the restaurant, 10/10 best decision I could have made.

What do you love about what you do?

The people in Okeechobee have always showed me a great deal of kindness and support for my business. I get to do what I love in the kitchen, working with my daughter by my side, and building a strong work family with my team of employees! I never act like I'm above anyone, I work just as hard as them on any given day. We always give everyone the benefit of the doubt, although I have been let down many times for that mind-set, I am determined to hold onto that. I love to teach people, it can be challenging, to say the least, especially with people that lack experience, but I know that it will pay off. Cooking is like a work of art, it makes me excited to share that. Even if people choose a different path, I know I was a part of their growth and they'll have a great tool and experience under their belt that'll spice up any resume. I take pride in my work, you have to take the good with the bad.

Please give a short story about how your business helps the community.

This week, I had one of my employees, mid-shift, have a last-minute family emergency. All the co-workers stepped in, without any fuss, to cover for her, not only that night but two other days on top of working their own shifts. We were absolutely understanding, family comes first! Of course, it was difficult because we were extremely busy and she is one of my strongest staff members, but we made it work. I'm so thankful for such a supportive team. She sent numerous texts of gratitude to my daughter and I, one of them being that she had never worked in a place where everyone cared so much.

I feel blessed to have a team by my side that responds this way when there is a need. Being Christian, I am working every day to be better, reminding myself I, nor anyone else, isn't perfect. The Lord continues to build my strength, stronger every day. Without that, I don't think I'd be as fortunate with the people who have crossed paths with me here.

Has anything changed after COVID-19 and what are your future plans?

Well, when the state shut down, I ended up laying off my employees. I stayed working doing only take-out services, I was taking orders, cooking, and preparing the items for the customer to take. I was a one-man band. When we reopened, I hired back

continued on page 30

Change your habits cont.

first five minutes of each run, until you've mastered that first step. This includes mastering the steps of putting your shoes on, walking outside, and only then maybe adding a few minutes to walk to the corner or around the block each day.

What's key is successive positive reinforcement, or rewarding the behavior you want more of. Too often we jump cold turkey into a brand-new routine only to find ourselves back in our old habits before we know it. Instead, focus on the smallest possible change that could build into a habit over time. For more on this, check out Stanford Professor B.J. Fogg's Tiny Habits program.

"We often think that if you start with something so small, it won't make a difference. But the truth is, because that momentum builds after you get going, you can often start with something really tiny, and it will blossom into something much bigger," says writer and author James Clear.

If you're stuck or overwhelmed with a new project, ask yourself: what's the smallest thing I could do next to make this happen? It doesn't matter how small it is - the trick is to make it small enough that you actually do something.

4. Prime yourself.

New behaviors need an introduction, of sorts. Whenever I start to learn something new, I try to expose myself to the new context before actually committing to a new behavior change. Often the weight of how much is going on can be intimidating - researching a new location, mapping it out on google maps, looking up schedules, figuring out payment options, sticking to the plan - that enough friction in any of these steps and you don't end up doing it.

Instead, make one of the first steps a walk through. Whenever I try out a new gym or studio, I go in for a tour. You can learn the routine, see the studio, and practice the behavior of going to the gym. This makes it easier for you to repeat this action down the line because you already know how to do it.

Want to start flossing your teeth in the morning? Go right now to your bathroom sink and practice the behavior. Get out the floss, put it on the countertop, and floss at least one tooth. Even if it's 2pm in the afternoon, even if it's just one tooth. This will prime you for repeating the behavior the next day.

5. Look to the process, not the outcome.

Too often we confuse the reward of the outcome with understanding what, exactly, it's going to take to get there. Sitting down to write every single day is a lot more boring than having a published book in your hand. So how do you create a schedule that rewards the small successes?

It's actually psychologically difficult to conceptualize change. We don't understand thresholds of small changes; instead, we're biased to see big wins. The biggest change happens over time, however, when you enact small, consistent behaviors. Sometimes mundane acts over time add up to something more exciting, after all.

"It's so easy to focus on this idea of one defining moment, or overnight success, or some massive transformation to flip a switch and become a new person - but it's not that way at all," explains

Clear. To make a behavior stick, look closely at the process and whether or not you're really willing to commit to the, at times, drudgery and slog that it'll take to get there.

And be ready to surprise yourself. Entrepreneur Corbett Barr reminds us that "Not a lot will change in one single day, but a lot can change in 30 days." It's rare that I'll have a breakthrough day to finish my book (and by definition, that will only be one day out of many), but if I keep showing up, that day will arrive.

6. Motivation doesn't last long, so plan ahead for when you're not motivated.

How do you stay motivated? Well, it's not about motivation - it's about habit. Stephen Pressfield describes Somerset Maugham's relationship to motivation and writing:

"Someone once asked Somerset Maugham if he wrote on a schedule or only when struck by inspiration. 'I write only when inspiration strikes,' he replied. 'Fortunately it strikes every morning at nine o'clock sharp.' Maugham reckoned another deeper truth: that by performing the mundane act of sitting down and starting to work, he set in motion a mysterious but infallible sequence of events that would produce inspiration, as surely as if the goddess

had synchronized her watch with his."

- Steven Pressfield from *The War of Art*

In other words, the difference between a professional and an amateur is that a professional doesn't wait for motivation. They get to it, even if they don't feel like it.

***TO CHANGE YOUR HABITS, YOU MUST
STEP INTO A NEW MINDSET AND
EMBRACE CHANGE, NOT RESIST IT.***

7. When you get stuck, reduce the scope, but stick to the schedule.

This idea comes from 37 Signals, and I heard about it from Eric Zimmer and James Clear on "The One You Feed," podcast. James writes every Monday and Thursday, and he explains that even when there's a dud of a day, he still shows up and sticks to the schedule.

It doesn't matter how you feel, it's about shipping something. Rather than skipping altogether when circumstances get dicey (skipping your workout because you only have 20 minutes, avoiding your writing session because you're tired), instead, find a way to do something, even if it's just for a moment. Do jumping jacks for 6 minutes, then 1 minute of pushups. Write 200 words, or three sentences.

8. Behavior change requires... change.

In order to get a different outcome, change the inputs.

This might seem exceptionally obvious, but it's worth pointing out: if you want a different result, you'll have to do something differently than you're currently doing. What you're doing right now (and for me, it's spending three weeks not writing, then a day stressing about writing) - isn't getting you the result that you want.

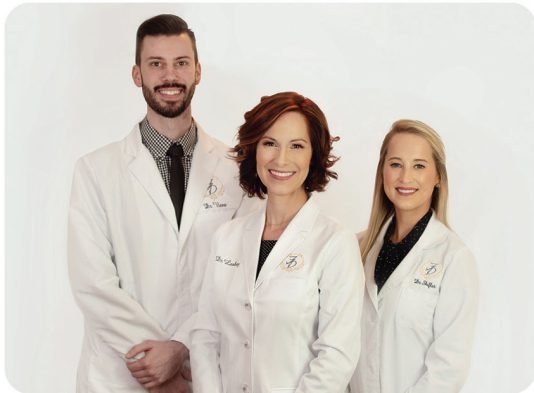
If you aren't getting what you want, then what you're doing isn't working. In order to get what you want, something about the process will have to change.

What are you willing to do differently to get what you want?

How can you change your habits to get more of what you want? ♦



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The 8 Best Cell Phones for Seniors in 2021

Most of us in our so-called “Golden Years” readily admit that we are not particularly tech-savvy, especially when compared with our grandkids! But we still want to communicate with our loved ones, so we need to find the best cell phones for seniors that are not too confusing to use and relatively easy to set up.

The good news is that there are quite a few phones that focus on the needs of older adults.

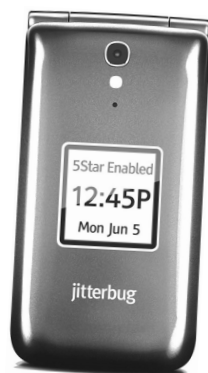
Here are eight that come highly recommended from several sources, and are all marketed for seniors with many valuable features. The first three models on the list are available with GreatCall, a health and safety service designed for older adults.



1. Jitterbug Smart 2

The Jitterbug Smart 2 functions as a smartphone and is designed with seniors in mind. An easy-to-see 5.5” screen, simple menus, and hearing aid compatibility are just some of the features it

provides at around \$115. Plus, it supports 5-Star urgent response through a pre-installed app. Some of the Jitterbug's smart features include texting with voice typing, internet access, a built-in camera, and a front-facing speaker to aid conversations.



2. Jitterbug Flip

Available for less than \$75, the Jitterbug Flip is the flip phone version of the Smart2 without the apps, internet connection, games, or other smartphone features. It is designed for phone calls only and provides a large keypad, large text, and a simple navigation menu to help seniors make and receive them using "yes" and "no" buttons. And just as with the Smart2, the Flip has a built-in 5-Star urgent response button.

3. Lively Flip

Like the two Jitterbug phones, the Lively Flip phone is compatible with GreatCall's senior-specific services. There is an emergency button that connects to the 5-Star emergency network, which employs GPS tracking. Big buttons and a magnifying screen are also some of the senior-friendly options. At about \$100, the Lively Flip has speakers that filter out background noise and Amazon's Alexa virtual assistant to help make calls, text, set a timer, or access music.



4. Blu Joy

Blu Joy's large keypad and simple navigation make it one of the best cell phones for seniors. And at under \$30, it's also one of the most affordable cell phones. The phone is lightweight (1.12 ounces), and it includes entertainment features such as built-in FM radio, MP3 and MP4 players, and a camera that records short video clips and photos. A built-in SOS button alerts emergency response, including the police, medical personnel, and firefighters, an excellent benefit for anyone who suffers from slow or limited hand mobility.

5. Snapfon ez4g

The Snapfon ez4g, at a reasonably-priced \$120, is designed for both safety and ease of use. Emergency features include automatic call or text alerts to a pre-established contact list and a single-button 911 call. For immediate help, a siren can sound. The phone's audio is compatible with hearing aids, offering protection against cell interference. A large keypad with textured buttons and a "speaking keypad" that recognizes English and Spanish add to the senior-specific benefits.

6. Consumer Cellular Doro 7050

With a purchase price of \$50, the Doro 7050 is a simple, affordable way for seniors to stay connected. The flip phone is among the best cell phones for seniors with its large buttons, high-contrast displays, and a basic camera. It comes with an emergency assistance button



and over two weeks of battery life. And it is compatible with hearing aid telecoils. Training videos and tutorials are included to simplify setup for even the most tech-averse older adults.

7. Verizon Kyocera DuraXV Extreme


At \$240, the Kyocera DuraXV Extreme is a relatively expensive flip phone. But since one out of every three adults over the age of 65 has hearing loss, it's essential to find a cell phone that's compatible with hearing aids while offering high-quality sound. The DuraXV's M4/T4 rating is the highest on the market, meaning those with hearing aids will experience a minimum of background noise and feedback. The phone also features Bluetooth technology for those with Bluetooth-enabled hearing aids.



8. Consumer Cellular Link

The upfront cost of just \$30 makes Consumer Cellular's Link flip phone one of the favorites of seniors on a fixed income. It provides the primary cell phone features – texts, calls, large keys, and a built-in camera – without advanced features or internet access. It's among the best cell phones for seniors looking to make calls and send texts to friends and family at a reasonable cost.

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Do You Still Need To Wear A Mask If You're Vaccinated?



From early on in the coronavirus pandemic, we realized that our personal decisions weren't simply for our own well-being. Instead, our actions affected other people, too. If you've received your full coronavirus vaccine, you may wonder, are there post-vaccination restrictions and guidelines that you should follow? Do you still need to wear a mask if you're vaccinated?

The good news is, you can set aside some of the tight restrictions we've lived under since the pandemic was declared in March 2020. Other restrictions, however, still apply. Here's the latest.

The Heart of the Matter

Two weeks after receiving your full vaccination, you are protected from catching the coronavirus. (Full vaccination means two weeks after the second dose, if you received the Pfizer or Moderna vaccines, or two weeks after a single-dose vaccine, like Johnson & Johnson's Janssen.)

What experts don't yet know, however, is if your body can still harbor the virus and pass it on to someone else. This means that you might be able to infect an unvaccinated person. And because experts are still learning how effective the vaccines are – especially against the new variants of the disease – we still need to take precautions. According to the CDC, people who have been vaccinated should follow these guidelines:

New freedoms, with caveats

Once you've passed the two-week post-vaccination point, you can hang out with other fully vaccinated people to your heart's content! In other words, it's party time! And unless you celebrate with a masquerade party, you lucky vaccinated people do not need to wear masks!

As far as gathering with unvaccinated people indoors, the CDC says, it's OK to gather without masks with one other household – such as your grown daughter and her family. The exception would be, do not get together with any unvaccinated person who has an increased risk of increased illness or death from COVID-19. In

that case, you do need to wear a mask if you're vaccinated.

Another new freedom you've gained is fear from learning that you've been around someone who has COVID-19. In the past year, if you were with a person who tested positive soon thereafter, you would need to stay away from others and get tested. No more! Unless you subsequently develop COVID-like symptoms, you won't need to quarantine or get tested. One more exception: if you live in a group setting, like an assisted living facility, you should stay away from others for 14 days and get tested, even if you don't display symptoms.

Post-vaccination restrictions and guidelines

Since you might still be able to spread the coronavirus, you should continue taking precautions in public places: wear a mask, stay six feet away from others, and avoid crowds, poorly ventilated spaces, medium and large gatherings, and travel. (If you do travel, follow CDC requirements and recommendations.)

If you get together with unvaccinated people from more than one other household, masking and social distancing are still recommended.

In addition, do not get together with an unvaccinated person who has an increased risk of increased illness or death from COVID-19 or who lives with someone else who does.

If there are still restrictions, why bother getting vaccinated? Even though you still need to wear a mask if you're vaccinated, getting that vaccine is so important in helping to get the world back to normal. The CDC reminds us that COVID-19 vaccines are effective at preventing the disease, especially severe illness and death.

Americans share one common goal: to return to life without coronavirus restrictions and COVID-related illness and death, to a life where people can gather freely and businesses can operate fully. To get there, we need what's called "herd immunity." When we reach this stage, most of the population will be immune to the infectious disease, thus stifling its transmission. Every vaccination gets us one step closer to this golden goal! ♦

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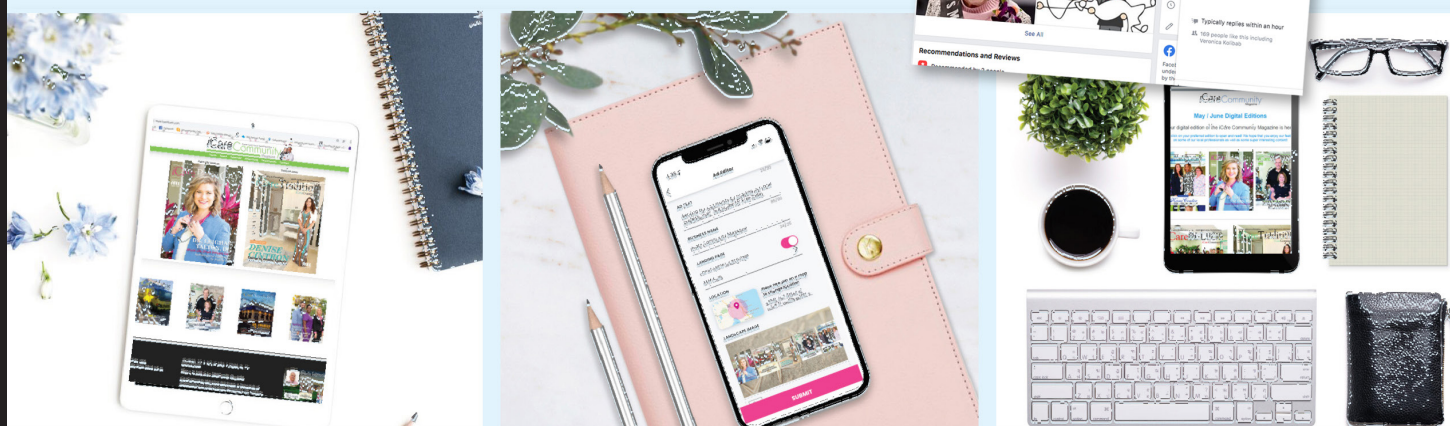
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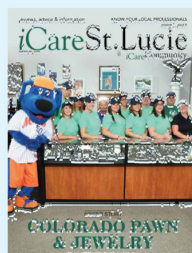
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Spring Home Improvement Projects to Get Ready for Summer

Springtime means it's time to watch baseball, plant flowers and enjoy the outdoors. For homeowners, it also means it's time to start making a home maintenance checklist in preparation for the warm, wet months ahead. But before you start making checkmarks, let's compare notes. Here's a list of essential spring home improvement projects to help you prepare for the summer months:



1. Gutter Replacement

Before April showers bring May flowers, make sure to take a look at your gutters. A correctly installed gutter system is vital for not only water transfer and drainage, but for the structure of the house. Installing

gutters is a simple process, however, the technique depends on the gutter type. There are two basic types. These include k-style and half-round. So, if you're replacing your gutters, be sure to arrange the new system the same way as the old one.



2. Deck Upgrades

Next up on the home maintenance checklist is to see if your deck needs an upgrade. Sometimes it's hard to maintain a deck because it is constantly exposed to outside elements. It can take a beating during the snowy and rainy months. So, if you want to enjoy your deck in the summer, make sure you do the proper maintenance. Begin by checking the structure and frame.

Things to look for include cracks or rotten decking boards and loose nails. As you are cleaning up you deck, take a look underneath it. If you see deterioration, it's a good idea to replace those parts sooner rather than later.



3. Air Conditioning Inspection

Keeping up with your air conditioning unit will not only save you energy, but also extend its lifespan, thus saving you money in the long run. It's smart to have a contractor do pre-season check-ups, and the best time to schedule a check-up is early spring.

continued page 26

SILVER BUYING

I HAVE NEVER SEEN HIGH DEMAND ON SILVER LIKE THIS IN LAST 25 YEARS! The Coronavirus pandemic has put our business economy in a frenzy. Uncertainty & government bailouts is causing us to question the future. Gold & silver coins are hot! Customers are buying them up. The US coins that we have for sale are going quick. US coins- dimes, quarters, half-dollars, and one dollars that are 1964 or earlier are 90% silver! We are currently selling our US silver coins, below \$1 denomination, at 15% above "spot". (Current Market Silver Price). Our \$1 denominations like Silver Eagles, Morgans, & Peace Dollars are priced differently. Morgans are getting rare & fetching higher prices. Silver content is .77 oz in Morgans & Peace dollars. Depending on condition, we get \$30 - \$39 on ungraded ones. Some graded Morgans have fetched up over \$1,000! Our Silver Eagles we are currently selling at \$38 each. Online these are fetching \$40-\$45 each!!

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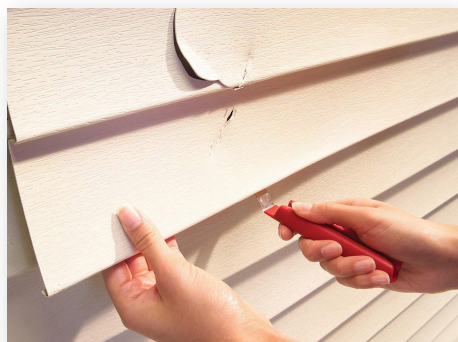
- Checking the thermostat settings
- Lubricating all moving parts
- Checking and inspecting the condensate drain
- Checking the controls of the system



4. Repair Your Roof

Taking a look at your roof is crucial for your spring home maintenance checklist. A roof may be considered the most important element of your house. It keeps you dry along with

everything else in your home. Common repairs include swapping shingles, fixing curled corners, and repairing cracked shingles. If you see a problem, no matter how small it may seem, it's best not to ignore it because it could potentially turn into a bigger one.



5. Replace Your Siding

Siding is a vital building material for your home. It not only protects your house from harsh elements, but it also gives your house character and value. Replacing your siding can be

a major upgrade in your home's appearance, but sometimes it's not an easy decision to make. There are many siding options to choose from, all of which have their own benefits. Three basic types include metal, fiber-cement and wood. No matter which siding material you use, be sure to consider the reliability, cost, ongoing maintenance, and environmental responsibility.

As you are completing your spring home improvement checklist, consider renting a roofing dumpster for shingles, siding or anything else that needs to come off your house. A roll off dumpster is a cheap and convenient way to remove materials and keep your yard spotless.

These are just a few spring home improvement projects, but together they are a great springboard for summer. We hope our home maintenance checklist will help you get ready for the summer months. ♦

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OUR OLD SELF WAS LIKE AN OLD CAR FUNTIONING WITH GASOLINE, BUT OUR NEW SELF IN CHRIST JESUS IS LIKE A CAR FUNTIONING WITH HEAVENLY ELECTRICITY. OR THE OLD SELF WAS FUNTIONING BY THE LAW OF SIN AND DEAD AND OUR NEW SELF THRIVING IN THE LAW OF THE SPIRIT OF LIFE!

"There is therefore now no condemnation to those who are in Christ Jesus, who do not walk according to the flesh, but according to the Spirit. For the law of the Spirit of life in Christ Jesus has made me free from the law of sin and death. *Romans 8:1-2*"

"But if the Spirit of Him who raised Jesus from the dead dwells in you, He who raised Christ from the dead will also give life to your mortal bodies through His Spirit who dwells in you". *Romans 8:*

If we are not able to see our old self dead in the cross, then we find ourselves striving to produce fruits of righteousness, only to find out ourselves frustrated or with fruits of self-righteousness through the flesh and not in Jesus. We become religious mannered instead of living and walking in the spirit as we are commanded to.

It all starts here, by doing this Prayer:

Lord, I do believe that Jesus of Nazareth took my place in the Cross. Lord, I am sorry for all my sins against you and against my own life, please forgive me. I believe Jesus was raised on the third day for my justification. Jesus, I receive you as my Lord and Savior. Your Holy blood cleanses me right now and God gives me a new heart and eternal life. Now my name is written in the book of life, guaranteed by the following written law: "That if you confess with your mouth that Jesus is Lord and believe in your heart that God has raised Him from the dead, you will be saved. For with the heart, one believes unto righteousness, and with the mouth confession is made unto salvation" *Romans 10:9-10*

If you made this prayer, email me at: icarepublications@gmail.com. I would love to share your joy and send you material for balanced growth in the grace of the Lord. Also, send this letter to anyone you know as a testimony of your faith. ♦

growth described above. Savings accounts instead pay a relatively flat interest rate that currently hovers around 0.09%. That's a far cry - and many thousands of dollars - from the 6% or more you can expect to earn annually from a long-term investment. Even at a 1% interest rate - paid by many online savings accounts today - a one-time deposit of \$6,000 won't even double after 60 years.

There are trade-offs, of course: Most notably, your kids could lose the money they invest in a Roth IRA, though history tells us that's unlikely to happen if they stick to a diversified portfolio over a long period of time.

4. THE TAX ADVANTAGES ARE PRIME FOR KIDS

The Roth IRA works like this: Because there's no tax break for putting money into the account, qualified distributions in retirement are not taxed. All that growth we keep talking about is earned completely tax-free if your kid follows the rules for distributions.

The Roth's tax treatment is especially valuable when your time horizon is long and your current tax rate is low, and both of those are true for children. In fact, the earnings of most kids are so low that they pay little to no income taxes, meaning they avoid taxes on contributions, too.

5. THE MONEY CAN BE USED FOR MORE THAN RETIREMENT

Yes, a Roth IRA is a retirement account. The ideal goal is to sit on the account and allow it to accumulate a nice pot of cash over time. But it's worth pointing out that a Roth IRA isn't just a retirement account.

Again, contributions can be pulled out any time, for any reason. But there are also a couple of loopholes that can get your kid access to the investment earnings before age 59½.

After the Roth IRA has been funded for five years, your child can take out up to \$10,000 in earnings to buy a first home, tax- and penalty-free.

Roth IRA earnings can be used for qualified education expenses, like college tuition. Earnings distributed will be taxed as income, but there will be no penalty. ♦



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The Easiest Budget is a Simple Bucket Budget

By Using Three Basic Accounts You Can Create a Simple Budget That Works

Most people aren't dedicated enough to their finances to create a massive and detailed budget plan that requires dozens of hours of work and months and months of modifications. So if you're excited about getting a budget together but don't want to put in the work, don't worry, there is a rather simple budget solution that you can use to meet your standards. For many, being honest with themselves reveals that this may be the only budget that they have the time and patience to create. The good news is that you can create a simple budget, also known as a "bucket budget", in just a few easy steps.

Start By Opening Three Separate Accounts

Start your simple budget by creating three separate bank accounts. The first account should be a savings account. This can be a savings account at a bank or an investment account at a broker. The second two accounts should be checking accounts. The checking accounts will be used for spending and the savings account will be used for, well, saving. Now, it's time to proceed to the next step.

Setup Your Wages to Go Directly Into Each of the Three Budget "Buckets"

Now it's time to match the three accounts with your monthly income. Contact your employer and have your wages deposited into each of the three accounts. If you are self employed or your employer still pays you with a check, you can do this manually each paycheck or set up your main bank account to make automatic transfers to your other two accounts. Here's how to use each account.

Savings Account

Use this account to allocate how much money you need to save each month. Aim for at least ten percent of your income but if you can save more that's even better. The deposits to this account can be saved here until you have enough money to cover your emergency expenses (3 to 6 months of expenses) and then you can start investing the saved money after that. To make this work, you need to thoroughly analyze your simple budget and make sure that you are setting aside a reasonable amount. At all costs, try to protect the money you deposit into this account. Only withdraw money from here for emergencies. This account will someday be your retirement savings.

Checking Account for All Fixed and Nondiscretionary Expenses

The second account is a checking account that is used to make all of your fixed monthly and annual payments. You'll need to estimate how much money you need each paycheck to pay all of your living expenses such as mortgage, rent, car payments, utilities, cell phones and any other monthly expenses. Also, there



should be some extra money built into this account to cover annual expenses like real estate taxes, insurance payments, and auto and home maintenance costs. When you first set the amount that gets deposited into this account there will likely be some errors. Most people underestimate their monthly costs because they don't realize how much they spend on such things as food and other costs. If you need to, modify the percent of your income that goes into this part of your budget as needed. Or, a better approach would be to try to lower your monthly costs in this category so that you don't run out of money to pay bills. This brings us to the third account.

Checking Account With All Remaining Money

The third bucket account is a checking account where all of the remaining money is deposited. This money should be used each month to pay for such non-essential expenses as entertainment, dining out, electronics, clothing and other expenses that are non-essential. This account is basically the stop gap account whereby you can monitor it to see if you can continue to spend each month. For example, your deposits are made the first of each month and you only have a few hundred dollars left in this account on the last week of the month, then you will have to be very careful about how you spend your money. The best thing you can do is to try to bank extra money from this account each month so that it builds up this account so that you don't run out of money. You'll want to use this account to cover many unexpected expenses that of course seem to come up way more often than you plan. By using this account as a type of "allowance", you can more easily control your own spending so that you are able to stick to your simple budget. What an easy budget right? Let's cover an example of how one might set this type of simple budget up.

continued next page

Bucket Budget Example

Let's say you make \$3,000 per month after taxes and that you'd like to be able to save ten percent of that each month. Also, let's say that your rent and other monthly expenses are around \$2,000. To set up this budget you would open up your three accounts and set up automatic deposits of \$300 to your savings account ($\$3,000 \times 10\%$) and \$2,000 to your bill paying checking account. That would leave you with \$700 ($\$3,000 - \$300 - \$2,000$) to deposit into your discretionary account.

That means that you only have \$700 per month to spend on discretionary items like entertainment, travel, vacation, hobbies, dining out, etc. It would be best to divide the \$700 into a weekly figure and try to portion it over the month. In this case, it would be nice if you could budget for \$150 per week of discretionary spending. That would total about \$600 per month and would leave you with a small cushion that you could hopefully carry forward into the following months. It will encourage you to lower your spending and should help stop you from overspending or from building up credit card debt. It will take some discipline to stay on budget, but by saving a little extra in this account each month you won't have to say no to those great opportunities that may come up (like last minute ski trips or a weekend getaway that presents itself).

By being practical and using this simple budget technique, you can truly make one of the easiest budgets available. And by sticking to it, you can keep the discipline that will allow you to start saving money each month in the hopes of building some serious long term wealth. ♦



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Dr. Pat Brennan has been serving our community and surrounding area for many decades and he has passed that passion of serving to his daughter. Dr. Christine Bishop is president of the Treasure Coast Optometric Society for the past 7 years, and which provides indigent eye care to our area. She was also appointed Secretary of the Health Council of South East Florida by our county commissioners to represent Okeechobee County. Dr. Bishop is also the Membership Chair for the Okeechobee Chamber of Commerce, and a Board Member of Okeechobee Education Foundation. Her favorite activities are spending time with her husband and three beautiful daughters, along with serving at More 2 Life Church in Okeechobee. ♦

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Tin Fish cont.

any former employees I had to lay off due to COVID, then rebuilt our team. After a while, we had created a great work family, the best ones I've had yet. We do require our staff interacting with customers to wear a mask, in hopes it'll make everyone more comfortable. We have hand sanitizer all over the restaurant and a station for customers to use as well! We try to space out customers if we're not too busy, we stagger our guests. Tin Fish has picked back up and grown so much in such a short period, now we are getting ready to open our “OYSTER BAR” hopefully by April.

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