

AS FOR ME AND MY  
HOUSE

4 Pillars for  
Having a  
Harmonious  
Home

Make Your  
Mess Your  
Message

How Precious  
Is Your  
Vision?

Money and  
Your Heart

You're Dilated  
at 3.5

Do You Have a  
Healthy  
Community of  
People around  
You?



FEATURED COACH

DAPHNE V. SMITH

JULY 2020 ISSUE NO. 1



3

## EDITOR'S NOTES

Hello everyone, I'm Niccie, Chief Legacy Leader Officer and founder of *Fulfill Your Legacy*. I have a passion for seeing ALL my brothers and sisters *home*. I love to raise up Christian leaders who do the same.

Most everything I do concerns the LEGACY Jesus left for us. It is our job to go make believers. We all do it differently. Some quietly and perfectly, others loudly and in big ways. It all means the same to God . . . just as long as we do it.

Go LIVE | LOVE | LEARN | LEAD according to the call!



4

## HOUSE

Daphne V Smith loves doing life by design.

Author of *What's YOUR Scarlet Letter?* shares hope and encouragement so others can break free of chains and stop living life by default.

With years of experience, Daphne coaches and speaks at retreats and conferences across the country and has been behind more than one pulpit.

Her most precious accomplishments include celebrating a healthy and healed marriage of over 30 years and enjoying her now grown children.



9

## MARRIAGE

Joe and Karen Vander Laan coach off Niccie's first book *Awakening the Living Legacy*. God blessed these two outside of their strained marriage and then called them to share what they've learned with others.

Now they have taken that gift and in turn used it to glorify Him, and to go make believers of other men and woman.

They live in Spirit Lake, Iowa, and have two children, a loving son and daughter, who are their biggest fans. They hold Living Legacy Workshops and help others in all areas of life.



15

## HEALTH

Dr. Brenda Montecalvo is a wife, mom, and international motivational speaker on how to use vision to improve all aspects of a person's performance on the job, playing field, and at school.

She is the author of *Visual Secrets for School Success*, and holds retreats, seminars, and workshops at her farm in Cedarville, Ohio. She helps people of all ages see more for **Better Vision** so they can be and do more for a **Better Life**, which allows them to give more, thus creating a **Better World**.



23

## FINANCES

Jan Henryson is an author, speaker, and certified master financial coach and life coach. She and her husband live in Sioux Center, Iowa. They are the parents of four children and have six grandchildren.

Jan's new book, *Finding Value in a Cracked Pot*, will be coming out in September, 2020. She enjoys speaking to various groups on finances, faith, hope, and forgiveness.



30

## PARENTING

Tracy May is a wife of 24 years and parent to two awesome, once preemie sons, now 18 and 16 years old.

Tracy is an inspirational speaker and the author and CEO of *Miracle Moments Matter*, a preemie journal and company offering community and support to preemie moms and families. She enjoyed 13 years on the Board of Directors for the March of Dimes, and personally loves early morning quiet time with coffee, knitting, reading, scrapbooking, traveling, and girls' weekends.



36

## COMMUNITY

Sally Betters, a compelling author, speaker and life-transforming coach, helps people clarify their purpose, identify their passion, and understand where their power comes from so they can live fully alive . . . reaching personal freedom and thriving within their area of influence.

With over 20 years' experience in training, teaching and leadership, Sally inspires others to achieve beyond their own limits and unearth the difficult conversations long avoided within the faith community.

# WORDS FROM THE EDITOR

NICCIE KIEGL, FULFILL YOUR LEGACY

The last three years of this God-partnered journey I've been on has provided some unpredictable twists and turns. Like a never-ending amusement park ride, I've learned to enjoy the view from high above the busy world, brace myself for the inevitable dips and valleys, and most importantly, to never look too far ahead.

Oh, don't get me wrong, I'm a dreamer and I know those dreams are God-breathed but I've learned to acknowledge them only enough to get busy *stepping in* and stay engaged in today.

If I'm new to you, then **Welcome, I'm so glad to see you here with us.** The writers of this magazine are your sisters and brothers. They are **Legacy Leaders**, individuals who have a **Heart of Habitude** . . . those who are in the habit of turning to God, Jesus, and the Holy Spirit.

The Legacy Leaders have all been coached by me. They are moms, dads, husbands, wives, bosses, empty nesters, entrepreneurs, individuals working through life's changes and challenges, and others simply desiring to step further into their faith and call.

The Legacy Leaders have a motto; **We LIVE | LOVE | LEARN | LEAD according to the call God has on our life.** AND IT'S LIFE TRANSFORMING.

This magazine, **As for Me and My House**, is based off my second book in the Legacy Series called *Embracing the Loving Legacy*, which takes an individual's God-partnered life (found in book 1, *Awaking the Living Legacy*) to a new level and **into their home.**

The magazine is divided into the same six parts of the book: house, marriage, health, finances, parenting, and community. I've praised God for the transformation he's done in the lives of my coaching clients since I began this practice. But now, to see my clients' homes get God-partnered . . . it's humbling and AMAZING! Glory be to God.

This magazine fulfills two purposes. First, I've gotten so busy but my desire to keep giving and sharing God's teaching is important to me. This provides a fun way to inspire God-partnered lives and homes for the readers and I love that the magazine will follow the book's format. No matter who you are or what you are going through, there should be something that will grab at your heart, mind, or soul. Second, I have watched the contributors of this magazine rise up, and I am thrilled to give them a platform to share in the way God is inspiring them.

Enjoy this monthly God-partnered magazine and meeting my fellow Legacy Leaders.

*Niccie Kiegl*



# DAPHNE V. SMITH

CEO AT [DAPHNEVSMITH.COM](http://DAPHNEVSMITH.COM)  
AUTHOR, COACH, AND SPEAKER

## 4 Pillars For Having A Harmonious Home

*"The rain came down, the streams rose, and the winds blew and beat against that house; yet it did not fall, because it had its foundation on the rock."*

*Matthew 7:25*

It was one of my favorite Vacation Bible School tunes. "The wise man built his house upon the rock. The wise man built his house upon the rock. The wise man built his house upon the rock and the rains came tumbling down."

I especially enjoyed the hand motions of this memorable song, which at the time, is all I thought it was: a fun catchy song to memorize. Little did I know it had a deeper meaning and would be a shelter, if you will, in the storms of my life.

Abuse. Addiction. Adultery.

These are more than sensational story lines for blockbuster movies and best selling fiction. Sadly, these are the stories in many homes today. Especially in light of the stressful times we are living. Dysfunction has escalated to an all-time high. Even "good Christian" homes are not immune.

Growing up, mine wasn't.

Im the daughter of a cop and Sunday school teacher. Im also the first born of a first born who had a dedicated career in the dental field and could host like Martha Stewart before anyone ever heard of the entertainment icon.

**“Christ is the Head of this house,  
the unseen guest at every meal,  
the silent listener to every  
conversation.”**



Our family had its share of stress and trials. My parents argued and fought over finances and family issues. Yet, the one anchor in the storm was our faith. Even if we forced on a happy face to attend worship, by golly, we were there every week, and recited our meal and bedtime prayers regularly. I even attended a private school which mandated chapel every day of the school week.

A sign hung in our home that read, “Christ is the Head of this house, the unseen guest at every meal, the silent listener to every conversation.”

You might then assume that I grew up in a place of refuge and sanctuary.

On the contrary. The tension between my parents increased to the point of divorce. I clearly remember sneaking out of bed one night to see my dad set my mother’s luggage out on the front porch then engaging the chain bolt lock. I knew then my world was about to change.

Fast forward two decades, to the time when I was the one becoming a parent, welcoming a precious baby girl into a new home, a very new home. My husband and I had no idea how quickly we would become pregnant so we celebrated our one year anniversary with a two-month-old!

As much as I desired a home like those I saw on the pages of a magazine, we had one glaring issue that Photoshop and staging couldn’t correct. My husband and I were two sinners who came to a holy union with baggage, wounds, unhealthy examples and expectations.

The one saving grace - and I honestly confess, without it we would not be celebrating over 30 years of marriage - is we were always grounded in our personal relationship with Christ and had committed our marriage and home to Him.

"So this is what the Sovereign LORD says: 'See, I lay a stone in Zion, a tested stone, a precious cornerstone for a sure foundation; the one who relies on it will never be stricken with panic.'"

- Isaiah 28:16, NIV



That sign that hung in my childhood home took up residence in ours. It served and still does as a visual reminder of our commitment to God, one another, and our family.

Was our home perfect?  
No. Is anyone's?

My husband and I offered our children the best we could at the time. And then, we offered to pay for therapy once they were old enough.

So how can anyone offer their family shelter in the storm when we are living in the midst of a fallen world with growing and glaring challenges and issues?

## Let's visit that song I mentioned earlier. Let's build our house upon rock. In fact, The Rock.

(AND I'M NOT TALKING ABOUT DWAYNE JOHNSON.)

**We start with a solid foundation made up of four cornerstones.**

1. What do you want your family to represent and stand for? Companies have mission statements and goals. What if our families did the same?
2. What will you not accept or allow in your home? Boundaries are for safety and represent love, not punishment. Some things are simply unacceptable based on your family's determined standards.
3. When an "oops" happens, because we all (yes even parents) will make mistakes, how can amends be made? "I apologize. Will you forgive me?" goes a long way in healing hurts. Talking about it instead of shrugging it off or ignoring it allows healing to happen and bridges to be built.
4. How can everyone have a voice? If you want buy-in, you want your children to weigh in. This doesn't mean they get everything they ask for. However, if they at least feel heard they will be more accepting and cooperative. Plus they may surprise with their ideas.





# Where do we start?

CEO AT DAPHNEVSMITH.COM  
AUTHOR, COACH, AND SPEAKER

When I work with families on establishing what I call a Harmonious Home<sup>®</sup>, I start with understanding what the parent(s) want first. Without clear direction and understanding of what you desire, confusion and stress will simply escalate.

It begins with the head. Whether you are living with your spouse, especially if you're not, or if you are a single home leader, take the time right now to set a date on your calendar for mission creation.

Make it a time of dreaming and exploring. What do you want your home to look like from a moral and ethical standpoint? Throw pillows and paint colors come and go. God's Truth is always in style and provides a timeless, classic foundation to build on.

It may take more than one session to design your house rules and guidelines. Anything worth doing for the long term will take time to develop. Start by first inviting God into your process. He might just surprise you with clear and quick direction.

"BUT SEEK FIRST HIS KINGDOM AND HIS RIGHTEOUSNESS,  
AND ALL THESE THINGS WILL BE GIVEN TO YOU AS WELL."





**“And I will do whatever you ask in my name, so that the Father may be glorified in the Son.”**

**- John 14:13 NIV**

Once you, or you and your spouse (especially important if you have an ex and are co-parenting) have decided on what will be the outline or roadmap for your family, it's time to invite other voices to chime in. Remember, this is your home, not a military institution.

One of the beautiful aspects of being a family led by believers is the do-over concept also known as grace. Even if your home has been more of a war zone than a safe haven, change is possible.

Meet with your child or children to find out what they desire. Each person in your family has a voice. Though they're not all equal, they are all important.

In my work with families, I've noticed it may take a bit of coaxing for the shy ones to honestly speak up, especially if one of the parents or siblings tends to be overbearing. With time and a new trust established, that soft-spoken child will begin to share what's on their heart and mind. We wind up with a family motto, mission, and vision board - something that everyone has ownership in.

**Let's get real. The world outside the four walls of our homes is unpredictable at best.** We serve our families, our legacy, and the world well when we provide a stable, steady environment. (Note: I did not use the word perfect.) Transforming our homes leads to a transformed world.

Your family is your most valuable asset and attribute. Even with its quirks and hurts, goofs and goof-ups, sanctuary and safety are possible if you're willing to build your home on solid rock. The cornerstones you establish will sprout roots. Roots that serve as an anchor, allowing freedom yet tethered to Truth.

Sound like a weird transition from cornerstone to a root, something that will spread and establish itself? Well, we're talking about being connected to the Creator of all and through Whom all is possible. So there's that.

Whether your home is currently solid or shaky, commit it to God. Dedicate it to Him. Follow through with cornerstone construction and rely on His Truth.

*Daphne V. Smith, Life Coach*



# JOE & KAREN VANDER LAAN

## AS FOR ME AND MY MARRIAGE

### Make Your Mess Your Message

JOE AND KAREN VANDER LAAN  
CEO OF TRUST A BETTER WAY  
[TRUSTABETTERWAY.COM](http://TRUSTABETTERWAY.COM)

Certified Living Legacy Coaches and  
Speakers

9 | As for Me and My House

[Joe calling Niccie for the first time.]

"Hi...

*My Name is Joe ... (long pause)*

*I'm wondering ... (long pause)*

*If you could coach me ...*

*(crumbling voice)*

*And my wife?"*

I'd love to say Niccie's response was a quick "Sure!" but she actually hesitated. She asked Joe what we needed help with, only to learn that we were stuck in years of lies and deceit. Joe had been unfaithful, we'd seen a counselor for a couple years with no luck, and I'd finally decided I needed to move on.

But, don't think this was all Joe's doing. We started our relationship



**If we don't marry the church first, even the most precious beginnings are at risk.**

so wonderfully but quickly let the world seep into our hearts, minds, and souls. Before we knew it our life was upside down - financially, spiritually, and intimately.

Niccie went on to ask Joe why he thought that she would be able to help us. When Joe spoke these five humbling words, Niccie took us on.

### **JOE SAID, " I'VE TRIED EVERYTHING BUT GOD."**

Joe and I found ourselves at rock bottom, caught in the middle of lies, deceit, and wearing a mask so tightly we could barely breathe (not wanting our friends or community to know of our struggles). Life and our marriage was being suffocated. Our relationship had nearly died.

We didn't know it would even be possible to repair our marriage or even our individual lives at that point.

But what we did both have was a relationship with God from years past. We didn't mature it and had grown so far from a healthy relationship with Christ. I was doing all I could to find peace, meditate, oils, candles, you name it. But, leaning on the Trinity? I just didn't think that way then.

I wonder how many people get to know God but not Jesus. Or, get saved by Jesus but then never live into the Holy Spirit.

### **WELL, THIS IS WHAT SAVED OUR MARRIAGE.**

I just couldn't handle letting hope into my marriage again so Niccie decided to coach Joe and me separately, hoping we would get to a place where we could lean into our trust in God, not each other. Then maybe there would be hope for us, she said.

I truly thought, "Whatever, I'll do it for me then. I need to get myself back." So I agreed, knowing our marriage was beyond healing. Needless to say,

*GOD HEALED US BOTH AND THEN UNITED US ONCE AGAIN BUT THIS TIME WITH HIM AT THE FOUNDATION OF OUR UNION.*

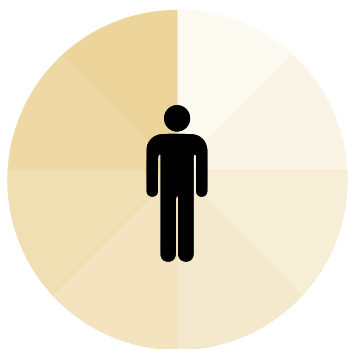
Within a few weeks, Niccie had us opening up to God and each other. Her Living Legacy Coaching program taught us things about our faith and each other that truly changed everything.

*We both renewed our relationship with Christ that year, and now we help others heal their relationships with the power of the Trinity. Certified Living Legacy Coaches*



# 6 Steps for Trinity Transformation

## 1. GET SELF GOD-PARTNERED



We coach off Niccie's first book, *Awaking the Living Legacy*. The order and parts of this training are so powerful. Part one is all about getting God-partnered.

Once you know you are God's and He is your father, that you are adopted through Christ, *His chosen people* . . . then you can find hope in any and all situations.

**FAITH AND HOPE FOR THE IMPOSSIBLE.**

## 2. PERFECTLY IMPERFECT



Once we learn to see ourselves through God's eyes, we can begin to be transparent; we feel safe and can truly lift up ALL of our transgressions.

There is NOTHING that we can do that will change the love God has for us. He wants us to . . .

**BE PERFECTED THROUGH CHRIST JESUS.**

## 3. WISE CHOICES WORK



How intentional are you about asking the Trinity what they would do? "What would Jesus do?" is familiar enough but do you get to the Word (what God says) as you make decisions for your future? What about the Holy Spirit?

They are one but they can be tapped into differently and . . .

**WE NEED ALL THE HELP WE CAN GET!**

## 4. MISTAKES MATTER



Too often we fail to try for the unthinkable. I hesitated to hope again, and Joe hesitated to let me participate in our finances. We both made mistakes in our past and we want everyone we coach with to know that it isn't about our mistakes. In fact, you really will learn to delight in your hardships because with God-partnered living you learn to . . .

**ELEVATE FROM YOUR MISTAKES.**

## 5. FORGIVENESS FULFILLS



Well, we needed a lot of work in this area but once we come to realize that Jesus died for us, once and for all, to wipe away our sins, we can rise up and do the same for others. When we cannot imagine forgiving someone for something horrible, we need to remember that we have Christ to help us . . .

**AND HE CAN AND WILL AND HAS.**

**When you are in the depths of darkness – there is nowhere else to go but up with Christ Jesus.**

**- JOE & KAREN -**

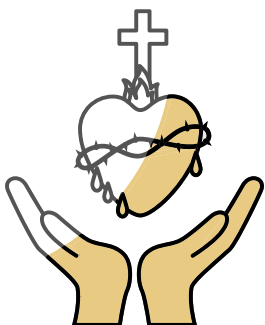
*Christ's Sacrifice Once for All*

*For since the law has but a shadow of the good things to come instead of the true form of these realities, it can never, by the same sacrifices that are continually offered every year, make perfect those who draw near.*

*Hebrews 10:10 ESV*

## MARRIAGE

### 6. A LEGACY FOR YOU



There are always blessings beyond belief with God. He loves to see us blessed and knows that as others watch us diligently follow in His path and be blessed, they will follow.

Do you know that people are watching you? Let them see you fall and get back up and be blessed, giving God the glory.

**GO MAKE DISCIPLES OF MEN & LEAVE A LASTING LEGACY**

Joe and I simply want everyone who reads this article to know that Jesus restores. This picture says it all. Our children were pretty hurt by our shortcomings.

God restored it all. See, this picture at our daughter's wedding is the LEGACY WE NEVER DREAMED OF. God found a way to bless our children out of our trials and He can do the same for you and your family.

No matter where you are at - personally or your whole family - God is waiting for you to 1) be claimed by Him, 2) see yourself and others through His eyes, 3) step in as you make future decisions, 4) go out boldly knowing that He wants you doing life BIG. He will correct your misguided steps, as you 5) live graciously of your heart and blessings, and 6) give Him the glory and lead His children home.

*Joe + Karen VanderLann,*

CEO of Trust A Better Way



CEO AT [WWW.BRENDAMONTECALVO.COM](http://WWW.BRENDAMONTECALVO.COM)  
COACH, SPEAKER AND AUTHOR OF VISUAL  
SECRETS FOR SCHOOL SUCCESS

# DR. BRENDA MONTECALVO

## ***HOW PRECIOUS IS YOUR VISION?***

Few people have a good understanding of the differences between vision and eyesight. Many believe that if they have 20/20 eyesight, their eyes are healthy and all is well. I often hear people say, "I have perfect vision."

What they really mean is they have good 20/20 "eyesight". Unfortunately, for many individuals this concept gives them a false sense of security. They miss opportunities to improve various aspects of daily performance activities and prevent eye diseases that can take away vision permanently.





PREVENT  
EYE DISEASES  
THAT CAN  
TAKE AWAY  
VISION  
PERMANENTLY



# 2020

## IS THE YEAR OF VISION

In this article I will cover several areas of vision that are important for seeing, and are also critical for how we think about what we see and how we use vision to perform at high levels. First, I want to give you the most recent information on COVID-19 and eyes.

This year, those of us in the *Eye Doctor* business were all set to promote awareness of how important it is to take care of your eyes. In addition, my daughter graduated in May with a doctorate in optometry, becoming a third generation female optometrist in our family. Unfortunately, our elaborate celebration plans were put on hold. Initially, we all felt that we were missing our 2020 awareness opportunities,

HEALTH

but little did we realize that COVID-19 had actually brought about a new awareness of eyes in several ways.

## Transmitting COVID-19 through the Eyes

First of all, there is a potential for transmission of the virus through the eyes. This will manifest as conjunctivitis. The virus is passed from the eyes into the nose and then enters the entire body. Fortunately, eye transmissions are rare. You should use caution when in high-risk environments by using goggles and/or a shield for optimum protection.

“When conversing and both parties are wearing masks it is more difficult to hear what is being said. The reason is because our eyes help us to interpret what is being said by watching the other person’s lips as they speak.”



It has been suggested that, with respect to COVID-19, wearing contact lenses is unsafe. Evidence has shown this to be false, and it is perfectly safe to wear contact lenses. However, please remember to wash your hands and follow the Centers for Disease Control and Prevention recommendations prior to handling your contacts and/or touching your eyes.

## I Can’t Hear You!

A second awareness that many people are noticing is that when conversing and both parties are wearing masks it is more difficult to hear what is being said. This is true even when both parties are speaking loudly enough. The reason is because our eyes help us to interpret what is being said by watching the other person’s lips as they speak. This is well demonstrated

by something called the McGurk effect. There is a good demonstration of this at <https://www.youtube.com/watch?v=G-IN8vWm3m0>. This shows that vision will actually override what is being heard if the movement of the mouth is different than the sound being emitted.

About 20% of the information that moves from the eyes to the brain communicates with the auditory sense, showing that the senses are integrated. Wearing of masks removes an important part of the needed integration to hear and communicate.

## My Eyes and Head Hurt

Thirdly, a vast majority of people have exponentially increased their time viewing digital devices. There has been an increase in the number of people teleworking from home, students are doing classes on computers, friends are communicating via computers, and there are many more programs being viewed on computers. All of this extra visual demand is creating more eyestrain, which can lead to:

- Headaches
- Blurred vision
- Increased eye tearing problems
- Reduced comprehension
- Slower reading
- Red eyes
- Increased fatigue
- More dry eyes
- Increased visual stress leading to perceived tunnel vision
- Increases of myopia or nearsightedness, and astigmatism



# ***SEEK AN EYE DOCTOR THAT WILL TAKE THE TIME...***

## **Eye doctors specializing in ...**

---

**Optometric Vision Therapy (OVT) are well-versed on how excessive screen time can affect your eyes.**

If you are experiencing these symptoms it is important to seek an eye doctor that will take the time to address all of these areas. Eye doctors that specialize in an area called Optometric Vision Therapy (OVT) are well-versed on how excessive screen time can affect your eyes.

More importantly they know how to prescribe unique anti-fatigue lenses that will boost your ability to use screens for longer periods of time.

They will also be able to share ways to create a more positive screen environment for your eyes and vision. The website [www.COVD.org](http://www.COVD.org) has a list of OVT practitioners.

Feel free to send me a message if you have difficulty finding the right eye doctor. You can also go to my website and get my free ***3-Easy Tools for Learning*** which is designed to help reduce eyestrain.



HEALTH

# ***VISUAL SECRETS***

Visual Secrets for Learning are new to many. Twenty-one years ago our family moved from the suburbs to the country, which required our children to switch from a Montessori School to a public school. They ended up with hours of homework every night, and I felt like my quality family time was becoming filled with school requirements instead of fun.



“ I decided to create what I now call **Visual Secrets for School Success**. These are fun, easy activities to improve a child’s ability to use visual skills at a high level. The activities allowed my kids to read faster, spell better, and master math and spelling with little effort. ”

## Visual Secrets for Learning

Twenty-one years ago our family moved from the suburbs to the country, which required our children to switch from a Montessori School to a public school. They ended up with hours of homework every night, and I felt like my quality family

time was becoming filled with school requirements instead of fun. I decided to create what I now call **Visual Secrets for School Success**. These are fun, easy activities to improve a child’s ability to use visual skills at a high level. The activities allowed my kids to read faster, spell better, and master math and spelling with little effort. In a

short period of time they were getting good grades and completing their work in the classroom, leaving after-school time free for fun, friends and family.

The Visual Secrets were so successful that I was inspired to use them with my patients, and I began giving workshops to coach parents on how to help their own children. I developed programs for the subjects of handwriting, spelling, composition, math, and reading. Soon my children and my student patients were able to use their good visual skills to learn faster.

They were able to complete their work in less time, which left more time in class to finish other assignments. When it takes a student only five minutes to learn spelling words and they can read faster with good comprehension, they are able to get more done in a shorter period of time.

I’ve worked with thousands of students of all ages, and have learned how devastating it is to be a slow learner. It eats away at a child’s self esteem, it robs students of time they could be spending with friends, or working in areas that interest them, or reaching their goals. Even adults take their inabilities into adulthood and are often embarrassed when they misspell a word, have to read in front of a group, or have difficulty doing a simple math problem in their heads. I often hear adults say, “I was never a good speller,” or “I hated math,” or “I am not a fast reader,” or “I can’t write.” They label

When someone has Better Vision they See More, which gives them more time to Be and Do More, allowing them to Give More to their communities and go on to create a Better World.

- Dr Brenda Montecalvo



HEALTH

themselves and don't believe it is possible to be good at these subjects. The Visual Secrets turn these negative self images into positive ones.

I truly believe that when someone has Better Vision they See More, which gives them more time to Be and Do More, so they have a Better Life. Then they can Give More to their communities and go on to create a Better World. I know that anyone at any age can improve their visual skills to become more efficient learners, giving them better opportunities to achieve anything on which they set their sights.

#### References

Stiepan D Is it safe to wear contact lenses during COVID-19 pandemic? Mayo Clinic April 10,2020

#### McGurk effect

<https://www.youtube.com/watch?v=G-IN8vWm3m0>

<https://www.mayoclinic.org/diseases-conditions/eyestrain/diagnosis-treatment/drc->

Blink rate, blink amplitude, and tear film integrity during dynamic visual display terminal tasks. Current Eye Research. March 2011.

Computer Workstations. U.S. Department of Labor, Occupational Safety & Health Administration. Accessed on OSHA website. June 2010.

Computer Ergonomics. U.S. Centers for Disease Control/Prevention. Accessed on CDC website. June 2010.

Strategic rest breaks reduce VDT discomforts without impairing productivity, NIOSH study finds. National Institute for Occupational Safety and Health (NIOSH). Published on CDC/NIOSH website. February 2009.

Montecalvo, BH Visual Secrets for School Success 2020 Author Academy

# JAN HENRYSON

## AS FOR ME AND MY FINANCES

### *Money and Your Heart*

CEO OF HOPE CONSULTING ACADEMY  
[WWW.HOPECONSULTINGACADEMY.COM](http://WWW.HOPECONSULTINGACADEMY.COM)

Author, coach, and speaker Jan Henryson coaches others for life and financial guidance.

“Honey, the mail came.”  
 Sound of ripping paper.  
 “What?!? Come here! What have you been charging?”  
 “What do you mean?”  
 “Look at this credit card bill!”

“Well, the children needed clothes for school, and then there was Christmas...”

Most marriages that end in the first seven years site money fights as the main reason for divorce. Life does not have to be this way. Let’s look at a few steps that can calm the money arguments and help couples to come together in their finances.





*"One of the biggest things we fail to realize is that we own nothing."*

**- JAN HENRYSON -**

*But we have this treasure in jars of clay, to show that the surpassing power belongs to God and not to us. We are afflicted in every way, but not crushed; perplexed, but not driven to despair; persecuted, but not forsaken; struck down, but not destroyed; always carrying in the body the death of Jesus, so that the life of Jesus may also be manifested in our bodies.*

*2 Corinthians 4:7-12 ESV*

# 5 HELPS TO CALM MONEY ARGUMENTS & COME TOGETHER IN FINANCES

## #1 *The Budget*

First, let's talk about the dreaded "B" word. Yes, I mean the budget. This word has come to be almost an evil word to talk about. However, let's think about it. When you are planning to go on a trip, one of the first things you probably do is either get out a map or Google directions to see where you are going.

Without directions you have a very small likelihood at arriving at your desired destination. That is what a budget is, a plan. That is all. It is a way to tell your money what to do rather than just proceeding blindly.



There are many online tools that you can use to make this plan. The most important thing is that you and your spouse make the plan together. Obviously, there will be some fixed expenses that you will need to include, but then there are variable ones such as clothing, eating out, traveling. A budget does not mean there is no more fun in your life. Actually it is quite the opposite.

When you have a plan, you will not feel guilty about buying clothing for your family or yourself. You will have planned for eating out. You know that your expenses for your home, utilities, food, and clothing will have been accounted for so you can relax and feel comfortable with what you are spending.





## #2 God

One of the biggest things we fail to realize is that we own nothing. Everything belongs to God: the world, your family, your house, even the clothes you are wearing. When we truly understand this, our thinking changes. We are simply managers of the things we have been placed in charge of. With this mentality our hearts change. It is so much

easier to give when we understand we never owned it in the first place. God owns it all. With a few words the universe came into being. It is all His and we are charged with managing our resources for Him. This truly changes our hearts. We become givers instead of consumers. This is God's heart for each of us.

### #3 Saving

During this time it is also important to begin saving. Especially during the current pandemic it is vital to have resources to survive the difficult times. Many families have been totally unprepared for financial problems because it is common for families to live paycheck to paycheck.

Because of this mindset, many families are in a world of hurt. Unfortunately problems occur. Maybe your car needs new tires or one of your family members becomes ill. Without savings as a backup, you not only have the problem but you also have a money problem. Too often today it is easy to use a credit card for emergencies but this adds more stress to the money situation in your home.



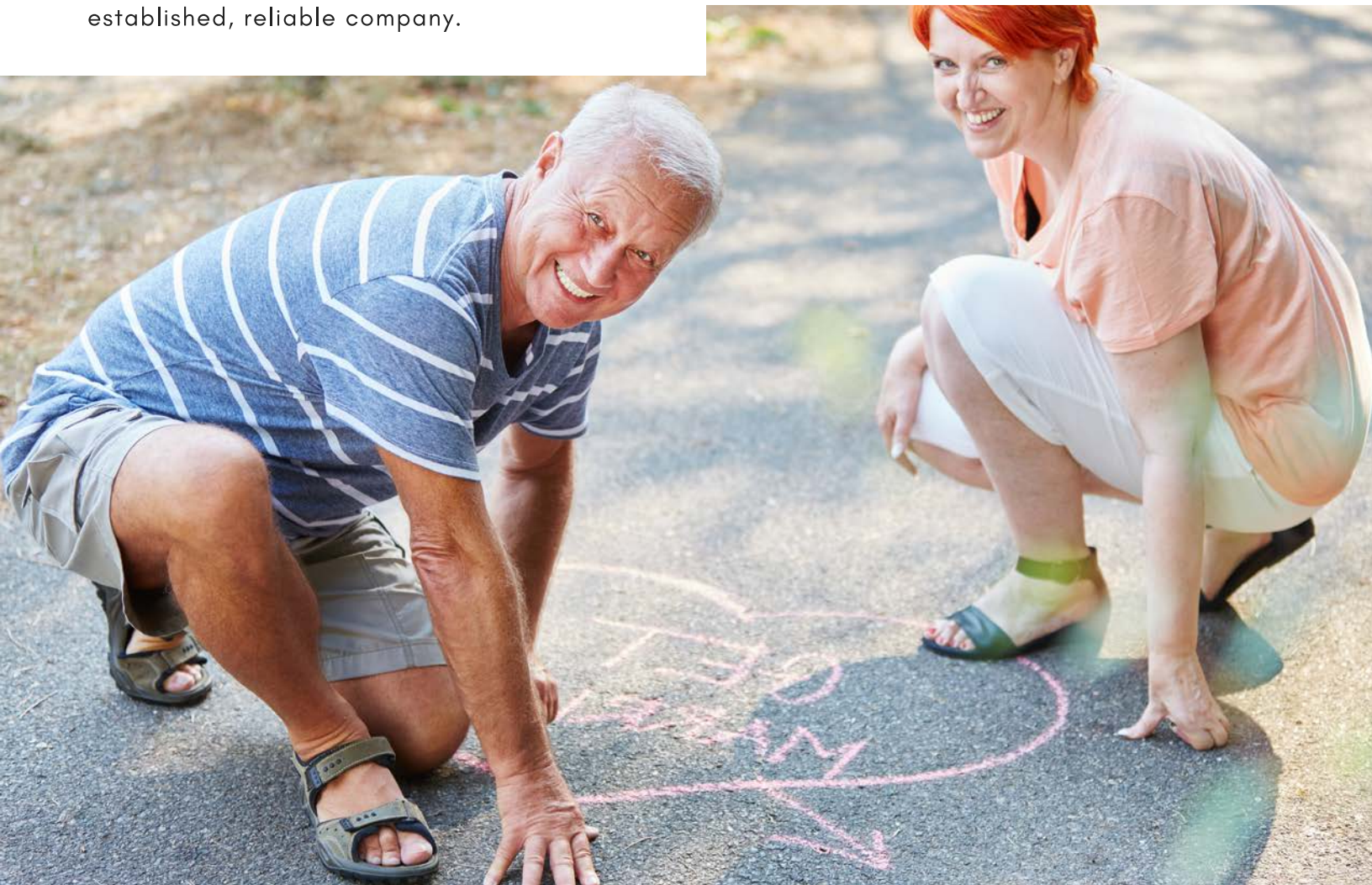
*Precious treasure and oil are in a wise man's dwelling, but a foolish man devours it. Proverbs 21:20*



## #4 Pay off Debt

If you have debt, work very hard to pay it off. It is often said that “the borrower is slave to the lender.” When you have debt, that burden is constantly in front of you. Yes, most people need to borrow money to purchase a home but when you do so, plan to do a 15 year mortgage. The payment per month will be higher but you will be saving thousands of dollars over the life of the loan. Shop around for the best loan for you but make certain you are working with an established, reliable company.

marriage, it is an excellent idea to have “the money talk” so that you have the opportunity to understand the other person’s point of view. This can prevent much conflict. I can remember the first money fight I had with my husband. We were first married and he had gone into town for some groceries (the ones on the list I had made). He walked in and proudly presented me with four red plastic glasses he had purchased



## #5 The Heart

Each of you comes into a marriage very likely from different backgrounds. One of you is used to spending everything they earn while the other is often a saver. That is okay because you need each other. The spender needs the saver so that they don't go broke. The saver needs the spender so that they have a *life*. Before

for a dollar. I blew up! They weren't on the list. It was such a stupid argument as we reflect on it but we were coming from different points of view. In my world, you bought what was on the list. In my husband's world, you often did little things you believed your wife would like or enjoy. We have learned much since then and I am grateful that we were able to quickly work through these differences and make a plan.



## *#5 Leave a Legacy*

Finally, I would encourage you if you have children, take the time to teach them about money.

There are certain tasks that we do just because we are a family. However, you can make a list of optional

chores with a dollar amount value so that your children can learn that work produces income.

Then, make sure you pay them weekly. You would not like to miss a paycheck and your child should not miss one either. Take time and explore the money programs that are online and in your library. Learn together God's way of handling money. The Bible has much to say about money and it truly is your best guide.

*Jane Henryson, life & Financial coach*



# TRACY MAY

## AS FOR ME AND MY PARENTING

CEO OF MIRACLE MOMENTS MATTER  
[WWW.MIRACLEMOMENTSMATTER.COM](http://WWW.MIRACLEMOMENTSMATTER.COM)

second son who weighed 1 lb. 14 oz. His 88 days in the NICU were much less traumatic than his brother's but still brought many sleepless nights.

I learned many lessons during the boys' time in the NICU and published a preemie journal to support moms of preemies and navigating life with a child with special needs. I have found there are 3 things that you can do no matter the difficult situation you are facing.

## YOU'RE DILATED AT 3.5 CM

Those are typically welcomed words for an expectant mom, but not when she is only at 19 ½ weeks gestation.

That was 2002, and after 3 weeks on bedrest I delivered my 1 lb. 3 oz son at 22 ½ weeks gestation. It was

touch and go for his first month of life and there were many ups and downs during his 196 days in the NICU.

In 2004, I had another difficult pregnancy and gave birth to my

# 3 WAYS TO NAVIGATE DIFFICULT SITUATIONS

How many times have you looked at someone else’s situation and thought to yourself, I don’t know how they do it, I could never do what they are doing? But in fact, you never know when you might find yourself in a difficult situation that requires a strength you never knew you had.

For me, that was my son’s birth that came 4 ½ months early. There was nothing that could have prepared me for seeing my own son so small and fighting for his life in the NICU.

I had a choice to make: accept the challenge that was put before me or retreat into denial.

## 1. MAKE ACCEPTANCE A PRIORITY

Dealing with a difficult situation can be a lot like dealing with grief and the sooner you accept it, the sooner you can go on from where you are and change the way you feel.

*“Don’t wait for your feelings to take action, take action and your feelings will change.”*

~ Barbara Baron ~

## 2. CHOOSE TO THINK AND FEEL DIFFERENTLY HOW YOU RESPOND TO THE SITUATION



**MAKE ACCEPTANCE A PRIORITY**



**CHOOSE TO THINK AND FEEL DIFFERENTLY HOW YOU RESPOND TO THE SITUATION**



**ACCEPT LOVE AND SUPPORT FROM THOSE AROUND YOU**



# CHOOSE

"WE CANNOT CHOOSE OUR EXTERNAL CIRCUMSTANCES, BUT WE CAN CHOOSE HOW WE RESPOND TO THEM."

~ EPICTETUS ~

SO WHAT CONSUMES  
YOUR THOUGHTS?



## E + R = O (Event + Reaction = Outcome)

The event doesn't equal the outcome but rather it is our reaction to the event that equals the outcome.

When my son was born early, I could have spent a lot of time focused on the *why* but I chose to focus my energy on staying positive. Even though he had many ups and downs, my attitude towards the situation allowed me to handle his 6 ½ month stay in the NICU with grace.

### 3. ACCEPT LOVE AND SUPPORT FROM THOSE AROUND YOU

As a parent, we are all faced with difficult situations and it's so easy to think we've got it under control and can do it on our own. After all, we are self-reliant. Trust me, I know it's not easy to accept help from others but hear me when I say - people just want to help and you will be surprised how much better you will feel once you do accept.

As my kids got older and were in more school activities, I found it challenging to take time off from work to get them to and from practices, Best Buddy activities, etc., yet I was very reluctant to ask for help.

I remember the first time I asked another dad if he could bring my son home after football practice as my husband was traveling and I wouldn't be able to get to there in time to pick him up. I was sitting next to this dad at a football game and building up the nerve to ask him; without any hesitation you know what he said? "Absolutely!" He was so glad to help.



Years later . . . the outcome has far exceeded anything we could dream of.

The biggest reason I held back from asking and accepting help was because I wouldn't be able to reciprocate in the same way. For years I had this notion that if someone brought my kids home after practice or from an activity then I would have to do the same for them, and I wouldn't be able to do that, so therefore I just didn't ask.

When my oldest son wanted to participate in the Best Buddy program as a buddy at our school, I was initially inclined to tell him no because I wouldn't feel comfortable taking time off of work every other Wednesday to pick him up by 2 p.m. After a long conversation with another mom whose son was also participating in the program as a buddy, I decided to take her up on her offer of help as I knew my son would enjoy the program. He had a great time and met so many other people he wouldn't have otherwise met had I held onto to my reluctance of asking for and accepting help.

Eventually, I realized that people just wanted to help and didn't expect anything in return. Who was I to take that gift away from them? After all, I too love to help others and do not expect anything in return. I have found methods to reciprocate in other ways, or pay it forward to another family when there is something I can help with.

If you can change your mindset around how you approach difficult situations, you will be better equipped to navigate those situations in your life.

You got this!



I have a passion for helping preemie moms navigate their new normal after giving birth to a premature baby. I personally experienced not one but two extremely premature births, and I know firsthand the challenges that accompany a child born prematurely.

After a health scare, I acted on a nudge that was calling me to live out what was on my heart . . . helping families impacted by prematurity. After spending 13 years on the Board of Directors for the March of Dimes, I desired a closer connection to families and shifted my time and talents to designing a preemie journal for families in the NICU.

My desire is to help families capture their premature baby's life story as their stories matter and inspire!

*Tracy May.*

CEO of Miracle Moments Matter



# SALLY BETTERS

## AS FOR ME AND MY COMMUNITY

CEO AT [SALLYBETTERS.COM](https://sallybetters.com)

AUTHOR, COACH, AND SPEAKER SALLY BETTERS HELPS PEOPLE, LIKE YOU, UNCOVER THEIR TRUE PURPOSE BY DISCOVERING THEIR UNIQUE GIFTS AND HOW THEY CAN MAKE A DIFFERENCE IN THEIR LIFE, FAMILY, AND COMMUNITY

### Do You Have a Healthy Community of People around You?

One unique characteristic of a meaningful, lasting community of people is its loyalty and commitment to a belief system.

As a believer in Jesus Christ, I want my community to be reflective of the life example and biblical teaching

given to us in the Bible. Jesus' ability to listen and ask critical life-giving questions were unprecedented in his time. He wasn't afraid to confront the oppression of the Roman culture or the contradictions of the Pharisees.

In Matthew 22:36-40, Jesus is asked which is the greatest commandment and he replies, "'Love the Lord your God with all your heart and with all your soul and with all your mind.' This is the first and greatest commandment. And the second is like it: 'Love your neighbor as yourself'"

What do you think of when you hear the word "community"? Well, Webster defines it as:

**A social group of any size whose members reside in a specific locality, share government, and often have a common cultural and historical heritage.**

“

SALLY BETTERS

WE WILL ALL  
EXPERIENCE  
PAIN IN LIFE  
AND IT WILL  
EITHER DRAW  
US TOGETHER  
OR PULL US  
APART

”

## If We Want a Healthy Community We Need to First Look Inward.

So how does this apply to living in a healthy community? First, we must take an introspective look at our own areas of struggle and communication before we can love the Lord or others.

It starts with us taking the necessary steps to remove the blind spots in our life - those things that prevents us from authentically engaging with others. This journey will look different for each of us.

For me, I wrote a book on childhood trauma called *From Crisis to Compassion*, at the end of 2018. I was completely surprised by the feedback from readers on how this book resonated with their own personal history. It became apparent how pervasive and life-altering this traumatic experience was within today's culture.

I learned this topic of abuse crossed all socioeconomic and ethnic spectrums. Hearing my clients' stories has reminded me: we will all experience pain in life and it will either draw us together or pull us apart. After working through my own healing, I decided to become a Certified Life Coach to offer assistance to those who were stuck in life and needed help.

It started with a vision of a core tribe of men and women interested in reaching out to layers of multicultural groups of various ages who desire transformation from within - people hungry to live authentic lives fully engaged through the power of the Holy Spirit. These thriving souls will be a light in their respective communities, speaking truth in love, offering hope and encouragement to those in need.



# FREE

Over the years, I've seen a few key characteristics of those who achieve success:

- They are teachable and willing to do the work.
- They set clear boundaries in their relationships.
- They know what they need in their relationships. They live within their core values.
- They do not isolate and pull away from community involvement.
- The life tools they acquire in Life Coaching help them to confront disrespect in a life-affirming way. They have the courage to create change.

# SPIRIT



“We have been called to ‘love one another’ and that involves cultivating an atmosphere of genuine concern and compassion to live in a thriving community. This begins with simple actions that demonstrate kindness and love for one another.”



## How does this apply to the greater issue of community?

Well, it's been shown what is broken in community must be healed in community. We see evidence of that right now with social unrest and issues of polarization through racial division. Many who would never consider getting involved are beginning the conversation

about racial recovery and stepping into the arena of social change. This is not a problem that can be solved overnight but if we foster these conversations in civil and productive ways, we can heal hurts by showing compassion and a sincere desire to improve our society for future generations. Our communities will be stronger because of our efforts to confront the problems using effective tools in communication. If we continue to live in

our comfortable bubbles of self-protection and disregard the feelings and respect for others, it will be impossible to improve the quality of life for all Americans. We have been called to ‘love one another’ and that involves cultivating an atmosphere of genuine concern and compassion to live in a thriving community. This begins with simple actions that demonstrate kindness and love for one another. But we can't do it if we haven't worked on our own areas of struggle and frustration.

First, it starts with getting the help we need so we can enter into the dialogue with a heart of service for others. I'm reminded of a time that my husband and I took food and clothing to a young family that had recently moved to our area from Africa. They attended our church and we saw their struggle without hearing it put into words. It was a simple act of kindness with no expectation that built a bridge of friendship to get to know them better. We were later invited to a baby shower for their second child and were welcomed into their community of friends like family.

In a time in our country when things seem hopeless, we have the power to change the narrative. We can invite people to church or bring worship and prayer into a hostile situation. There are opportunities to be the supportive community to someone in need of help. The Lord provides tools for believers to combat the atmosphere of evil.

We must be equipped and ready to step into the situation with discernment and a servant's heart. We are not asked to solve the world's problems, but to be willing to do our part. Our job is not to feed the 5,000 but to offer what we have by way of fish and bread and enter into community with others. – Sally Better, Life Coach

---

**NAME:**

**DATE:**

# My Bucket List

**AN ESSAY ABOUT THE THINGS I WANT TO DO.**

Share five things you'd like to try before you reach a certain age. Explain why you want to do these activities, who you want to do them with, and the emotions you could experience while doing them.

Bucket lists are fun but now I want to challenge you. We are Christians and have eternal life. What we will receive at the end of our worldly life far exceeds anything we could think to add to even the most extravagant bucket list. So this challenge has more to do with God's bucket list for you. **HIS CALL ON YOUR LIFE.** Spend this month asking God what he wants you to accomplish while you are here on earth.

ASK: (PRAY)

SEEK: (LOOK FOR DOORWAYS, OPPORTUNITIES, CONNECTIONS)

KNOCK: (ROMANS 12:2 - STEP IN SO YOU WILL KNOW)