

Everyday *Life*

RESURRECTED



Featured Articles:

About Being Resurrected

A Special Message from the Everyday Life Staff

Resurrected

FROM THE EDITOR

Always Hope

Dear Readers:

Happy New Year!

I love this number 2020. This number represents perfection which is the reason why our team here at Everyday Life chose the theme "Resurrected." Spring always represents new beginnings, and it also represents the most celebrated Christian holy day: Jesus being resurrected from the dead. That simplifies not only forgiveness of sins but also everything that was dead is now buried with Christ and resurrected in Christ as a new creature. "Resurrected," by its meaning alone, means risen from the dead. Sometimes, through life, we feel we're dead or stuck in the places we're in. This is not true for those who are called according to the purposes of God.

I cannot emphasize enough that the year 2020 not only starts a new decade but also a year that is symbolic of the old being gone and the new having finally come. As I have been reflecting on this word "resurrected," God has given me four bible verses which are personally meaningful to me. These bible verses are very relevant to this theme "Resurrected." The Word of God is life, truth, faith, and trust that we can apply to determination, perseverance, and assurance that He who began a good work in us will continue it.

The word "Resurrect" should rekindle in us a renewed mind, leading to an energized new level of tenacity. *"I am going to do something new. It is already happening. Don't you recognize it? I will clear a way in the desert. I will make rivers on dry land,"* (Isaiah 43:19 GW). This event happens in the life of a believer daily because it is getting us to a place of being resurrected with Christ. In other words, it means the closer we get to God and obey Him, the more dead things become resuscitated. It is as if God is renovating us so we can become those streams in the desert coming to life. God is the God of Restoration, Recovery, and Revitalization. In Joel 2:25 (ESV), it states, *"I will restore to you the years that the swarming locust has eaten..."* You see, this means everything that was destroyed, burned, and dead, He is now going to cause you to recover and will restore and revitalize all that was lost. What a word!

Not only is this a fresh new year, but 2020 begins a new decade. This is a time of celebration and rejoicing. It is a time where the old is no more and the new is resurrecting. This is the season where we will see the completion of dreams, visions, aspirations, plans, and purposes meant for us to do. In Isaiah 55:12 (GW), it states, *"You will go out with joy and be led out in peace. The mountains and the hills will break into songs of joy in your presence, and all the trees will clap their*



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hands." Clearly, this shows us we can now celebrate and take joy that God has heard our cries, our prayers, and we can know He has done everything with our best interest at heart. This is a time where we can know what was torn down is being rebuilt. In Jeremiah 31:4 (NLT), it states, **"I will rebuild you, my virgin Israel. You will again be happy and dance merrily with your tambourines."** Note this last verse tells God's people, the Israelites, He is going to rebuild them. I love the language of God bringing hope from the devastation and the blows they received due to their sins. They were in a desolate place with no hope and no future. God sees them, their repentant hearts, and calls them, "My Virgin Israel." Clearly, this wasn't the case. However, because they repented, He wiped away their sin and referred to them as being pure and holy before Him. In that instant, they went from being dead to being alive, resurrected from gloom and doom to being given comfort and encouragement. God continued to say to them to be happy and dance merrily with your tambourines and their spirit was renewed and refreshed. They were awakened to a new and brighter future. They were instructed to cheer with great dancing and to shout with joy.

Beloved Friends, just like in the past, great men and women of God had great trials to endure and times where dreams and visions appeared to be dead and buried in the driest of deserts. However, they had their "Year 2020" and saw perfect completion to all God had shown and promised them. For instance, Jacob was freed from the unfairness and deceptive practices of his father-in-law Laban and possessed his inheritance after 20 years. After 20 years of bondage in the land of Canaan, the Israelites were set free and possessed their inheritance because God raised up a woman judge named "Deborah," who set them free.

Let's look at one more example of 20 years mentioned in the bible. King Solomon took 7 years to build the temple in the city of Jerusalem, and then, he proceeded to build his own home which took 13 years. He completed both the temple and his home in 20 years. Then once he had that, King Solomon gifted Hiram, the King of Tyre, with 20 Galilean cities.

Did you see that "2020?" I feel this is significant because, as we said the number 20 represents a complete perfect time. You see, the years in the desolate places are not wasted when God is in it. He is just waiting for the perfect waiting time to complete what He started a long time ago within us. In conclusion, our places of darkness and desolation or places of lessons and preparation, molding and shaping us to receive those things which would cause us to celebrate and dance with our tambourines have now produced in us what God was looking to complete.

The year 2020 shall be your portion if you surrender your life to God and obey Him in all He has asked you to do. "Resurrected" means brought back to life. It cannot happen to you without you dying to your own ways, your own thoughts, your own ideas, and your limited understanding. These people waited 20 years to see the fulfillment of their dreams because of their sins and desires to do things their way.

This year you will go out with shouts of joy with rejoicing dancing with your tambourines because of the what the Lord has done in your lives.

Rev. Dr. Teresa Allissa Citro
Everyday Life Editor-In-Chief

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Dedicated in loving memory of Antonio Arcuri,

beloved father of Rev. Dr. Teresa Citro, respected by those who knew him and loved by family and friends. His godly legacy that he left behind to his children and grandchildren carries on today...

The Bible says in Job 14:7-9, "For there is hope of a tree, if it be cut down, that it will sprout again, and that the tender branch thereof will not cease. Though the root thereof wax old in the earth, and the stock thereof die in the ground; Yet through the scent of water it will bud, and bring forth boughs like a plant." Yes, Mr. Antonio Arcuri may have been cut down, but his memory is precious because out of his godly legacy has sprung up tender plants of righteousness in his children and grandchildren. In heaven now, Mr. Antonio Arcuri is happy that his branch will not cease but will continue to blossom as tender plants that will continue to keep his legacy alive. Adieu, Good Soldier of Christ, and keep resting till we meet to part no more.

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ABOUT BEING RESURRECTED

AN INTERVIEW WITH REV. DR. TERESA ALLISSA CITRO

The Easter season is finally here! And the word that has sprung to mind is “resurrected,” and it’s the theme of this EL issue. The Everyday Life staff investigated this special word and I spoke with Rev. Dr. Teresa Citro. I tried to keep up with her excitement over the word “resurrected,” but she was talking so fast I could barely keep up. Several times I was left trailing behind. Here’s the phone interview I had with her.

Linda: Rev. Dr. Citro, around this time of the year, everyone is talking about New Year’s Resolutions or how bad or how good their new year is so far. I know you look at the beginning of the New Year as special. Why is the beginning of a New Year special to you, and what is its greatest significance to you?

Rev. Dr. Citro: Linda, I am so excited for this year 2020, that I am about to jump through the phone. There is no reason. I’m going to do something or start doing something. I just feel resurrected from the past and that alone has made a new thing burst within me. I feel I could climb Mount Everest with the energy God has given me regarding this year. You know, Linda, when we started thinking about the theme for this magazine. God gave us that word within one second. Do you remember our staff meeting?

Linda: Yes, I remember. I saw your excitement then and I see it now. You used the word “resurrected.” So clearly the theme has reflected your thoughts as well as the thoughts of the EL Staff. What does the word “Resurrected” mean to you and why do you hold this word so close to your heart?

Rev. Dr. Citro: Linda, the last four years have been years of accelerated victories professionally and spiritually. God really opened doors of unimaginable gifts such as within a year’s time, I co-authored around 10 books, went back to

school and got my Master’s and Doctorate in Religious Education, opened Citro Cosmetics and Skincare in three months’ time which is unheard of, launched Citro Collection Fine Jewelry with my own line “Forever Yours” wedding and engagement rings thanks to Princess Diamonds, and became a licensed ordained minister of

the Word of God this past November. These things could not possibly come by the power of any man or woman. I know it was the Spirit of the Living God who resides in me. Even in all these things, I was excited, of course, but as the year came to a close, the Lord began to show me the significance of 2020. Something within me changed and began to burn in my heart. There was like

a bubble bursting or like a firework display in the sky. That is the best way to explain it. Then the word “resurrected” dropped into my spirit and I felt God was going to do the most unimaginable. This is not just for me but for all those who are called according to His purpose. Let all those who have ears, let them hear what the Spirit of the Lord is saying.

Linda: We have a very important holy day coming up that Christians around the world will be celebrating. That holy day we have is called Easter or Resurrection Sunday. What does the resurrection of Christ mean to you, in regards, to not only the theme of EL for this issue but also to you personally?

I feel I could climb Mount Everest with the energy God has given me regarding this year.

Rev. Dr. Citro: This is where people get it wrong. We know the death of our Lord and Savior Jesus Christ means He paid a debt He did not owe, and we owed a debt we could not pay. This is a song we sing, but I don't believe we have fully meditated on what this truly means.

First, it means He paid for our sins. There is no way we could have paid that kind of debt. The benefits that come along with this was a resurrected life in Jesus Christ. We live because of Him, and in doing so, there is a purpose and a plan for all our lives, directed and managed and brought into play by Almighty God.

There, at that cross, our sins were nailed, and our old life, all our sins, were nailed as well. Sickesses and diseases were healed. Purposes and plans that were dead now came to life because of the Old Rugged Cross, and the deity who was crucified on the cross. Clearly, we rose up along with Christ to fulfill what which He prepared for us to do here on earth. Linda, this is where people miss it. They think they are now saved and go on their merry way, thinking it ended there. It did not end there. There is where we got resurrected with Christ. I believe, in this new decade, this first year, God is reminding us there are things in our life we have been waiting for, thinking God forgot, that we heard wrong, that we messed it up, that God is not going to do it is incorrect. Maybe there are some who caused the debt but there's always forgiveness, restoration, and resuscitation. Resuscitation is when the breath of Almighty God breathes into us and everything is brought to life. Resurrected, Linda, resurrected!

Linda: I think you have summed up the Easter message very well...

Rev. Dr. Citro: Well, this theme "resurrected" coincides with our Spring Issue which happens to be the season we celebrate Easter. How timely of

God is this?! God does nothing without purpose and intent.

Linda: In your Editor-In-Chief letter, you brought out three examples of those who waited 20 years. Could you tell us a little more about one of the examples you used?

Rev. Dr. Citro: Well, Linda, would you mind if I ask you a question? Would you mind if I told you a little more about all three?

Linda: Since when do you ask? (Rev. Dr. Citro is laughing because she knows I know her all too well) And since when has that ever stopped you?

Rev. Dr. Citro: Those stories I chose to make my point about the 20 years are very significant. Let's start off with Jacob. It took 20 years for God to take, shape, and mold that man. God needed him to be a vessel who would become the 12 tribes of Israel. There were things in his life that needed to die and needed to be nailed, in order, for him to resurrect and be the man who would possess his inheritance. Linda, I don't think people understand their stubbornness and need to do things their own way only delays the plan of God in their life. Linda, let me be clear. We cannot manipulate and play with sin. Jacob was given a chance but not without trouble and hardship that he brought upon himself. Finally, Jacob grew up and needed to go back to the place where he had done wrong. That humility was only resurrected when he recognized his own sins. It was then he was ready to possess the land.

Linda: The key would humility. One must recognize their sin and repent of it in order to move forward. You clarified Jacob, but what about Deborah?

Rev. Dr. Citro: Deborah is such a tremendous example of two major things. One, God looks for a willing heart, and two, when those responsible for doing things who are already called in their profession to do them and they don't do them, God raises some to do those things and puts the unresponsive person to shame, meaning nobody had the Spirit of resurrection in them to put a stop to the evil that was taking place. So, God used a woman to tell the evil men, "God's will won't be stopped." Twenty years, the Israelites were in bondage and no one could see God wanted to resurrect them back to life. So, God resurrects

Deborah and uses her, after 20 years, to set His people free. How about that, Linda? Would you say that God showed His power?

Linda: Yes, it does show His power. And then, finally, King Solomon. What more can you tell us about his 20 years?

Rev. Dr. Citro: I believe through King Solomon we see God's perfect timing. There is a time for everything. First, he built the House of the Lord, and second, he built his house. King Solomon gave God seven years and spared nothing for the House of the Lord. God almost doubled the time for Solomon's own personal home. Do you see what I see, Linda? I see that to do things for God is not a waste of your time or my time. What we do for God lasts, and He gives more than what we paid. There was no home greater than the splendor of King Solomon's palace. There is a time for preparation, and in this case, it was 20

years of joyful giving and receiving between a good, loving and giving God and a servant who put God first like King Solomon. Linda, it takes time to build things in our own lives and takes time to build the temple within us to be used by God.

Linda: How do you picture the Year 2020 to be like for you, Dr. Citro?

Rev. Dr. Citro: I personally see the year 2020 to mean being resurrected and restored in some areas that were once destroyed, broken, buried, and forgotten. I see those things coming to life in this specific year. It's not an end for me but the beginning of a new decade. I'm excited, Linda, for what God is about to restore, rebuild, and renew. To our readers, 2020 shall be resurrection of all the things that have been dormant and dead. Now they shall spring forth. Happy 2020.

There you have it, Folks! Resurrected! As you go about the rest of the year 2020, remember God is able to do far beyond what we could ever ask or think, far beyond what we could ever imagine. He restores, rebuilds, renews, and resurrects what was once dead! Rise up! Go forth! And watch God bring everything to life! In this year 2020, may God abundantly bless you all.

A Special Message from the Everyday Life Staff

More than ever, the word “resurrected” is ringing loud and clear around the world. Everyday life came to a halt for people all over the globe. We believe that when our staff was given the word “resurrected,” we never could have imagined that resurrection would literally mean everyone would be locked up in isolation in their homes. The world went into lockdown. It was as if God said, “All right, Everyone, to your room, and don't come out.” We were all grounded. In this grounding, we have had to take a good look at who we are as individuals, as a spouse, as a brother or sister, as a worker, as a friend, as a parent, and as a child who has parents. There isn't an area of our lives that hasn't been touched by this pandemic. This became our everyday life.

No one expected this catastrophe with the devastating effects it has had socially, emotionally, physically, spiritually, and mentally, not to mention economically. As we began to speak with our friends from around the world, the themes were the same – fear, frustration, anger, anxiety, and hopelessness for the future. All of a sudden, it feels as if the whole world is lifeless. It does not end here, Friends. We have great news to proclaim and shout. Resurrection is coming. God Himself is going to smite and eradicate this virus from the world. Everyday life will begin again around the globe. We, as individuals, have learned lessons as well as having learned lessons collectively. Everyday life cannot be the same ever again.

As we began to speak with our friends from around the world, the themes were the same – fear, frustration, anger, anxiety, and hopelessness for the future. All of a sudden, it feels as if the whole world is lifeless.

In this issue, the Editor-In-Chief, Dr. Citro, has decided to pull five sections for this particular issue, and they will be resumed in the next issues. Fashion doesn't seem to matter or what the latest Spring fashion is at the moment. Our vanity has been replaced with caution, face masks, and latex gloves. Half of our faces can no longer be seen if out in public. Our work attire is hanging in the closet and has been replaced with sweat suits, pajamas, bathrobes, leaving our

work shoes in the closet along with formal wear for celebrations. The latest hair trend has gone out the window. There are no hair salons open for coloring and dying, cutting and blow drying. Many women and men are showing their real hair color and shape, causing even more isolation as they will not embarrass themselves to be seen on conference calling. Makeup isn't needed. There's nobody for us to have to put on makeup for. Even if we did, the lipstick and the blush would smear because of the masks we have to wear. Do you see, Friends, what God allowed to happen to every person on planet Earth through this pandemic? There is no way the staff at Everyday Life will engage, at this

moment in time, and pretend we can still wear our high-heels, beautiful garments, sporting the latest hairstyle, and wearing the latest lipstick and eyeshadow. Those things are all for the outer beauty. As the Editor-In-Chief of Everyday Life and the Founder and CEO of Citro Cosmetics, I still believe and support all these things. However, the lesson I believe God wants us to learn is that there is more than just the outer beauty. It's

called inner beauty, and it feels as if God is not even allowing us to dress up and go out. There is no point in bringing you healthy choices to make during the Spring season as we come off from the Winter of food indulgence due to the holidays. As we know and have experienced, there are food shortages around the globe. As of this day, four weeks of lockdown, flour still can't be found, not to mention the stores are fighting to keep inventory on the shelves as well as their warehouses. However, I want to remind everyone the beautiful Lord's prayer, "Give us this daily our daily bread." It is more than "I am giving you another recipe." It is called the Word of God. Jesus said, "Behold the fowls of the air: for they sow not, neither do they reap, nor gather into barns; yet your heavenly Father feedeth them. Are ye not much better than they?" You see that? If God cares to feed the birds, how much more will he provide for us. There is no one on our staff lacking in food because God has provided for them. God will provide for you too. Take the Word and apply it back to Him in your prayer when you go shopping at the supermarket. We have flour in our home, giving us the provision we need to make our daily bread. If He did it for us, He will do it for you. Take Him at His Word. We need to stop and think about this. This is a pause moment. You see, being at home, we have to face reality as to what is important and what is not important. As we see thousands of people dying around the globe, in addition to regular diseases and due to age, it gives us a reality check. Is this how we are to live our everyday life? No, it's not. We are the children of the Most High God. We stand on His promises and believe Him for deliverance.

I have good news for you. We have a powerful outfit that we should be putting on daily. I personally pray this over myself and my children each day. It's called the Armor of God. "Finally, my brethren, be strong in the Lord, and in the power of his might.

Put on the whole armour of God, that ye may be able to stand against the wiles of the devil. For we wrestle not against flesh and blood, but against principalities, against powers, against the rulers of the darkness of this world, against spiritual wickedness in high places. Wherefore take unto you the whole armour of God, that ye may be able to withstand in the evil day, and having done all, to stand. Stand therefore, having your loins

girt about with truth, and having on the breastplate of righteousness; And your feet shod with the preparation of the gospel of peace; Above all, taking the shield of faith, wherewith ye shall be able to quench all the fiery darts of the wicked. And take the helmet of salvation, and the sword of the Spirit, which is the word of God:" (Ephesians 6:10-17KJV). You see, the first thing I do in the morning for myself and my children is to put on the belt of truth. Without knowing what is true and what is a lie, you will always fail in life. In a world where the media is causing all sorts of panic, bringing out fear and

anxiety in people through lies, people have been suffering with illnesses such as heart attacks, contemplating suicide, having panic attacks, and with crippling terror. This does not happen if you put on the belt of truth on a daily basis. You turn off the media outlets who are describing scenes that are not true. It will require you to go looking for the truth. You also start replacing the negative truth with the positive truth. Let me give you an example. Instead of concentrating on how many people died, concentrate on how many people have recovered and lived. How about believing the truth that God never fails and that He is always with His people? He will come through victoriously, doesn't He? Next I put on the breastplate of righteousness. This means I will keep my heart right before the Holy and Righteous God. He has my back when I put on the breastplate because it covers the back and the front. No weapon that is formed is going to penetrate the breastplate of righteousness. It

Replace the negative truth with the positive truth... Instead of concentrating on how many people died, concentrate on how many people have recovered and lived.

protects my heart from evil. Then I put on my helmet of salvation which covers my entire face. There is nothing, no virus, no plague, no doubt can penetrate the helmet of salvation. It protects my mind from anxiety, fear, and panic. I replace them with the Good News that Jesus saves us from all harm and delivers us from all our troubles. I remind myself of His faithfulness in all situations -the good, the bad, the ugly. He comes to rescue me from all my troubles. Then I pick up the shield of faith. Faith speaks to the situation. Faith says no harm is going to come near me. That shield will shelter me from all the arrows thrown at me in the day or in the night. Faith says my God is bigger than my problems and bigger than what I feel. Next I pick up the double-edged sword, the most important thing I can have: the Word of the Living God that says God will hear me and destroy this virus never to return upon the face of the earth. Faith says God will conquer every disease. Faith speaks to the mountain, "Be thou removed" and the mountain moves into the sea. Then I put on my shoes, and those are my high-heels, People, because those shoes had spikes that dug into the ground so the soldier couldn't fall. I stand on the very Word of God that is the power of life and death. Victory is then mine through Jesus Christ, the Captain of the Heavenly Hosts. He never loses a battle. In this garment, I pray for all believers around the globe, because all authority has been given to me to stomp and crush the head of the enemy. Victory is ours because of what Jesus Christ has done on the cross.

Is it possible that God decided to teach us a lesson of what is important and what is not important? This is just one example.

We will resume with the articles on hair, fashion, makeup, skincare, and food when all of us resurrect out of our homes and back into the world. Who knew that the word resurrection would now hold an entirely new meaning? Friends, hold on! The best is yet to come! The world is hurting, and we are going to be living our everyday lives to bring hope, healing, and restoration to all those who have lost hope, health, and possessions. The message in this issue of Everyday Life still holds true. If anything, it now has become more significant. We have been resurrected by the power of the Holy Spirit because of what Jesus did upon the cross for us.

In His Love,

Rev. Dr. Teresa Allissa Citro
Editor-In-Chief of Everyday Life

Linda A. Knowles
Executive Managing Editor of Everyday Life

Everyday Life Staff & Crew

**Is it possible
that God decided
to teach us a
lesson of what
is important
and what is not
important?**

TOH HOPE COLLECTION: 1ST PIECE IN THE COLLECTION (RAHAB'S THREAD OF HOPE)

RAHAB'S This exclusive beautifully custom-designed, gold, stainless steel bracelet is the first piece of jewelry released from THE THREAD OF HOPE COLLECTION, called Rahab's Thread of Hope, with the inspiring Thread of Hope Logo which represents hope and reminds those who wear it that no matter what they're going through there is hope. PVD Gold is corrosion resistant, very durable, and has a longer lifetime. All proceeds from Rahab's Thread of Hope goes to help women and children who are victims of sex trafficking. When you receive your purchase, it will come in a jewelry box. Don't forget to order yours today for your loved ones. You can purchase Rahab's Thread of Hope at www.threadofhope.org.



RESURRECTED

PRINCE OBINNA, JP

The word "**resurrected**," which is a past participle of the word resurrect simply means:

- a. To come back to life after apparent death.
- b. To regain momentum, enthusiasm and passion after a setback.
- c. To be reinstated back into use after being ignored or discarded.

I believe, in this season, GOD is saying to us that no matter conditions we find ourselves in, there is a divinely orchestrated come back for us; there is a resurrection.

"Come, and let us return unto the LORD: for HE hath torn, and HE will heal us; HE hath smitten, and HE will bind us up. After two days will HE revive us, in the third day HE will raise us up, and we shall live in HIS sight." -Hosea 6:1-2

"For there is hope of a tree, if it be cut down, that it will sprout again, and that the tender branch thereof will not cease." -Job 14:7

It is GOD's desire and plan that we rise from every knock-down, adverse situations or circumstance in life.

"Many are the afflictions of the righteous: but the LORD delivereth him out of them all." -Psalm 34:19

"Though he fall, he shall not be utterly cast down: for the LORD upholdeth him with HIS hand." -Psalm 37:24

"For a just man falleth seven times, and riseth up again: but the wicked shall fall into mischief." -Proverbs 24:16

Beloved, it does not matter the knock down you have suffered, are suffering, or the adversity that has befallen you. You shall rise again; the LORD shall resurrect you.

I see the hand of the LORD reaching out to you now:

"The right hand of the LORD is exalted: the right hand of the LORD doeth valiantly." -Psalm 118:16

I see the right hand of GOD being exalted to do valiant things for you from now: rejoice!

"For there is hope of a tree, if it be cut down, that it will sprout again, and that the tender branch thereof will not cease. Though the root thereof wax old in the earth, and the stock thereof die in the ground; Yet through the scent of water it will bud, and bring forth boughs like a plant." -Job 14:7-9

It is the WORD OF GOD which nourishes us so we may continue to grow in the grace and favor of God. When we distance ourselves from the WORD OF GOD, we are distancing ourselves from our spiritual nourishment because the WORD OF GOD is our daily spiritual bread. In order to remain alive, we must be rooted and grounded in the WORD OF GOD. We must be studying the GOD's WORD every day. HIS WORD has the power to revitalize us. No matter how down and out we may be, no matter how many times we are knocked down, being connected to God who is the Source of Life is where we get more than a sufficient supply of Living Water, granting us what we need in order to spring forth, causing us to be resurrected and to flourish abundantly.

"It is the Spirit that quickeneth; the flesh profiteth nothing: the words that I speak unto you, they are Spirit and they are life." -John 6:63

To have a speedy resurrection, get connected to a living assembly of GOD's children, where you will have the right diet of the WORD OF GOD.

"Not forsaking the assembling of ourselves together, as the manner of some is, but exhorting one another: and so much the more, as ye see the day approaching." -Hebrews 10:25

The presence of GOD is the place of strength, and Divine strength is one of the major forces of resurrection.

"They go from strength to strength; every one of them in Zion appeareth before GOD." -Psalm 84:7

HOW IS THE WORD OF GOD A CHANNEL FOR OUR RESURRECTION?

1. The Word of GOD carries the Zoe (life) of GOD: **2 Peter 1:4**
2. It carries the Power of GOD: **Acts 1:8 & John 6:63**
3. It contains Divine Health : **Psalm 107:20**
4. The Word of GOD contain HIS wisdom: **Psalm 19:7**
5. It contains the Peace of GOD: **Isaiah 26:3**
6. The Word of GOD is a container of Joy: **Jeremiah 15:16**

Beloved, GOD is able, through HIS Word, to raise us up from every shame, humiliation, and pain we have gone through or are still going through if we allow HIM.

"Come unto me, all ye that labour and are heavy laden, and I will give thee rest." -Mathew 11:28

There is a beautiful life to live in JESUS CHRIST -a resurrected life.

"Who hath delivered us from the power of darkness, and hath translated us into the kingdom of HIS dear Son." -Colosians 1:13

The first step to a resurrected life is a total and absolute surrender to the Lordship, Ownership and authority of the LORD JESUS CHRIST; If you desire to surrender your life to JESUS CHRIST; please pray this now:

LORD JESUS, I confess that you are the son of GOD, YOU died for my sins, buried for my transgressions and resurrected for your glory. Today, now; I accept you as my LORD and personal SAVIOUR, Please forgive me all my sins, and wash me with your blood. I receive now the New Life in JESUS CHRIST to serve you all the days of my life. I am now born again; I am a new creature in JESUS CHRIST. I thank You LORD JESUS, for saving me; Amen.

Welcome to the family of GOD and to the resurrected life!

Shalom!

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Power Surge

DR. CAROL DRAKE WHEATLEY

Everything I Need to Know About Life is on YouTube

Oh, wait! My bad...I mean the Bible...everything I need to know about life is in the Bible. But you know, people spend more time on YouTube than they do reading The Good Book...even Christians.

The average YouTuber spends 3 hours and 54 minutes per viewing session. When was the last time you spent that much time reading the Word and listening to God? Right...

So, what is the big difference between learning something on YouTube or learning it from the Bible? Glad you asked! We're going to do some comparisons that you'll find interesting. The first comparison is between YouTube itself, and the Bible. You have both, right?

YouTube vs the Bible? Fact, Fiction or Truth?

There's a difference between fact and truth? Who knew?

YouTube offers a limitless supply of facts. (Actually, one of my Facebook friends' posts "Useless Facts of the Day" that are usually hilarious and always entertaining.) But what is a fact? It is something that has **occurred** or something that is **actual** as we see it in the natural realm. But facts in the natural realm can be easily changed or altered or interpreted based on a person's perspective. We see a lot of that on YouTube and Facebook, and the result is that something that was actual has been manipulated by opinion or perspective to become something that is now fiction and useless.

Truth, on the other hand, is something we can only see from a spiritual perspective and

is **unchanging**. Let me give you an example: If someone falls off a ladder and has a bone protruding out of their skin, the **fact** is they've broken their arm. But according to the Word of God, the **truth** of that situation is that they are healed! In spite of the pain and the blood and the bone...we can trust God our Healer to do what He says He'll do. We know He has healed us through the finished work of Jesus Christ! We can rest with the assurance that the arm will be okay. But it takes **faith** to believe the truth in the face of a crisis situation like a compound fracture.

**The average
YouTuber spends
3 hours and 54
minutes per
viewing session.**

How do we get that kind of faith? Faith comes by hearing and hearing by the Word of God. This does not mean that we have to listen to a bunch of preachers all the time. It means we must listen for, hear, and obey the voice of God. We can hear His voice only by spending time with Him. The Bible, unlike YouTube, positions us to be able to hear Him. YouTube is distracting. The Bible is focused on the holiness and peace of our Lord and keeps us focused on God.

The facts we find on YouTube (and even some of the fiction we see there) can be useful for "self-help" but in most cases, it was your own self that got you into the mess you're in now! We don't need self-help; we need God's help. We don't need another video telling us about some guy's new book or exercise program that can magically restore your mind or body. We don't need to be restored; we need to be resurrected!

Are You Restored? Or Resurrected?

The next comparison is between *restoration* and *resurrection*. There seems to be some confusion regarding these terms and people often use them interchangeably, but they have two entirely different meanings when we look at them from a Biblical perspective.

The term born again refers to the state of your spirit when your soul (decision-maker) asks Jesus to forgive you and be the Lord of your life

"Restore" means to reestablish something or bring it back to its original state. Resurrection, on the other hand, means to bring something (or someone) back to life. For instance, if you go to a thrift shop and purchase an old wooden table, you can restore it. You can sand it and polish it and make it absolutely beautiful. You can restore it to its original condition. What you can't do, however, is resurrect it. You can never bring *life* back into the wood. It is dead and will stay dead no matter how beautiful it looks.

One of my all-time favorite scriptures is Galatians 2:20 which says, "I have been crucified with Christ; it is no longer I who live but Christ lives in me, and the life which I now live in the flesh, I live by faith in the Son of God who loved me and gave Himself for me." This short scripture helps us understand resurrection. If I am crucified, I'm dead. Period. The end.

Unfortunately, many Christians don't understand this scripture and simply do not accept the fact that they are (by choice) dead. The Bible is not a book with magic formulas that can restore you into something awesome. It doesn't make you a better version of yourself. You're dead...you can't be transformed. Nothing you do can restore you to your former self. You're dead! And who would want to be restored, anyway? Certainly not I! I don't want to look like a better version of the old me while inside I was dead. I was...and am...absolutely nothing without the love and forgiveness of Jesus Christ and the resurrection life that now dwells in me through the person of the Holy Spirit.

What part of a person has life, and what part actually dies? Another great question! Adam and Eve are a great example for an answer to this question. Everyone knows that they were perfect in every respect until they disobeyed God. Their bodies were personally crafted by the hand of God, and when He breathed His Spirit into them, their own spirits were quickened and became alive. When they sinned, their spirits died. People are 3-part beings, just like God. You are a spirit, living in a body, and you have a soul. Your soul is comprised of your mind, your will, and your emotions...it is your decision-maker. Your soul is the part of you that must be crucified in order to allow your Spirit to be resurrected. Just as "restore" and "resurrect" are often erroneously used interchangeably, unfortunately, so are the terms *soul* and *spirit*.

What is born again...my spirit or my soul?

The term *born again* refers to the state of your spirit when your soul (decision-maker) asks Jesus to forgive you and be the Lord of your life. A born-again person is one who has forsaken his own soul life and made the decision to establish a relationship with God the Father. Jesus paid the price for your sins by dying on the cross and

being resurrected because of His own sinless life. Only His forgiveness can allow you to have that relationship. If you don't received the forgiveness of Jesus and allowed Him to wash your sins washed away by His blood, there is no way for you to enter into the presence of a Holy God. The Bible says that God is a consuming fire and nothing impure (with sin) can stand in His presence without being burned up. Being born again is when your spirit again becomes alive because your sins have been forgiven and you are now clean and righteous enough to stand before God. Not because of what you did, but because of what Jesus did for you.

But before you can be born again, you have to first hear the truth of the Gospel because "faith comes by hearing." Jesus did everything that needed to be done to forgive your sins...you don't have to do anything except believe and ask Him to forgive you. Your *spirit* is then born again. But your soul is another story!

Your soul (mind, will, emotions) is a work in progress. Your soul tends to want to fall back to the old habits that are contrary to the way God does things. So reading the Bible, hanging out with Christians, going to church, and allowing yourself to be disciplined (taught) will go a long way in helping you establish a life that understands what God is all about. There are a lot of promises in the Bible and once you read some of them, you'll begin to realize just how much God truly loves you.

Be patient as you grow as a new Christian. The Bible says in James 1:4 to "let patience have its perfect work" so you can become mature and have everything God wants you to have.

Is anything I need to know on YouTube?

Of course! It's got tons of really great teachings but beware that you don't listen to teachers who deny the power of Jesus Christ. Turn away from any person who tells you that illness or disaster is the will of God. (It isn't.) Run fast in the other direction if someone teaches that God is allowing you to experience a disease so He can teach you something. (A lie out of the pit of hell.) Get away from anyone who tells you that you have to make your own sacrifices in order to receive God's blessings. (Jesus is the ONLY sacrifice we need.)

YouTube can help you grow as a Christian, but can it really help you get resurrected? No. It can only offer you the gospel which will position you to want to have God in your life, but only YOU can connect with Him and invite Him in. YouTube and its myriad self-help videos can help restore your soul, but only the power of the Holy Spirit, through a relationship with God the Father can resurrect your spirit so you can have a completely new life!

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A well-balanced diet is important for good health. For a real transformation, it starts from the inside out. Exercise is also important to control weight, build healthy bones, and tone muscles. There are so many exercise programs out there to try. Walking, swimming, jogging, body lifting and sculpting are just a few. Speak with your doctor which is best for you. It's important for our self-esteem, and after a workout, we're infused with energy. Enjoy the health benefits of eating organic, exercising, and replenishing your body with the right vitamins and what they can do for you.

PROBIOTICS 101

BY GERALD ENTE.MD

Probiotics are a group of micro-organisms, which benefit your health when ingested or applied to the skin. Micro-organisms include bacteria, fungi and viruses. Bacteria include both good and bad organisms, called germs. Natural probiotics are found in fermented foods like sour cream or milk, unpasteurized yogurt, kefir, kimchi, tempeh, and sauerkraut. Manufactured probiotics include nutritional supplements and recently beauty creams as well as lotions. Probiotics are such a hot item today that they are a marketer's dream [now in soaps, tomorrow in who knows what].

Many types of bacteria may be classified as probiotics. They all will be shown to have different benefits. There are three groups of micro-organisms at present in use as probiotics. Two are bacteria and one is a yeast.

1. Lactobacillus...probably the most common probiotic...ferments foods and found in yogurt. Various strains help with diarrhea and other digestive conditions like lactose digestion. Acidophilus is a lactobacillus strain.
2. Bifidobacterium...may be found in some dairy products...may help with IBS [irritable bowel syndrome] may help with other digestive disorders.
3. Saccharomyces boulardi...a yeast commonly used in probiotic supplements...helps with digestive disorders.

Prebiotics are different. They are fiber products, common in normal foods and purchasable in pharmaceuticals. These support probiotics and are plentiful [enough said].

Although we are not absolutely certain yet, we strongly believe that there are three ways that probiotics work in your bodies.

1. They influence your body's immune system. [when I went to medical school back in the '50s, we were taught that this occurred in the spleen and bone marrow...wrong...today we teach that this important function occurs in your gut, your G.I. tract].
2. They produce substances like vitamin K and B vitamins which are bodies need and use.
3. They help your body to maintain its community of good micro-organisms required to maintain good health.

This community is called your microbiome. [micro = tiny, requiring a microscope to be seen; bio = live; me = your own or individual...also, biome means a major ecological community]. Your microbiome [easier now] is influenced by many factors, including your age, your diet, your stress level, your medications including antibiotics. your illnesses and your environment. The microbiome must remain in balance in order to retain good health [as does any good ecological system]. This is why I believe it is important for us all to take a good probiotic supplement and eat a good diet containing probiotic-laden foods.

The microbiome is a community of micro-organisms, bacteria, fungi [including yeasts], and viruses in the gut or anywhere else in the body. It consists of trillions of micro-organisms, 10:1 more than the number of other cells in your body. Your particular community is as individual to you as your fingerprints are.

Balance of these micro-organisms in your gut effects many medical conditions, like a healthy immune system, healthy digestive, oral, urogenital and cardiac systems. Recent research suggests that a balanced gut influences blood sugar, cholesterol and mental health, like depression and anxiety. New information shows that a

normal vaginal birth positively effects the balance of your baby's microbiome. Researchers are seeking to learn the composition of the community that will help to destroy cancer cells. You can assume that your microbiome is in balance you have no digestive symptoms, like nausea, vomiting, gas, bloating, abdominal pain, constipation or diarrhea and are otherwise feeling healthy.

The first studies on probiotics were from the Caucasus region in Russia and showed that the peasants who ate a diet high in sour milk products lived to the ripe old age of 100, much longer than the average 72-year life expectancy. Today, probiotics are being used to treat antibiotic-associated diarrhea, other forms of diarrhea, constipation, bloating, infantile colic, other digestive diseases and dental periodontal disease. New evidence shows effectiveness in weight loss as well as weight gain. There is work in progress to determine the formulation of the micro-organisms [which strains do what] as well as their strength [how much is the optimal amount needed].

Safety, of course, is an important concern. By and large, most of the evidence supports the view that probiotics are safe to take, particularly for healthy people. Care must be taken by people with severely compromised immune systems, premature babies and seriously ill hospitalized patients. As with any medical question, I advise you to check with your doctor before you start any new regime.

When you begin taking probiotic supplements, you may experience mild digestive side effects, like gas, bloating, abdominal discomfort, diarrhea or constipation [you are changing the balance of your community]. This should subside within a few days.

So, you can see the value of probiotics for your good health. Many questions need to be answered and will be answered in the future. Research is being done as you read this. Remember, to attain good health you need more than to take a probiotic supplement. Diet, stress relief, exercise, proper rest and sleep, preventive medicine from your doctor are the basic requirements.

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This section on education is important to us and is there to help encourage parents for better communication between home and school for a successful academic career.



It's time for R & R!

(Resurrection and Revival)

REAL TALK: PARENTS AND YOUTH SERIES
DR. THÉRÈSE FARMER



Disclaimer: Honesty is the Best Policy

Can I be honest with you? I had absolutely nothing to write for this series 🙄.

Yep, I confess that I sat for weeks trying to gather something together on paper. I prayed, fasted, and asked The Lord what He wanted me to share with the families and youth that are reading these series. The Lord, knowing that I have a Type "A" personality, didn't move immediately. I thought, "Wow, the Holy Spirit sure has a sense of humor!". In the End, I thank The Lord for moving just at the right time and speaking to me regarding this series. I pray you are resurrected and revived to continue holding up the blood-stained banner in Christ. As you read this portion of the series with intentionality, I pray The Lord resurrects every dead thing in your family and revives the fire of Almighty God in your life.

Resurrection: Do You Believe?

In John 11, Jesus is speaking to Martha, the sister of Lazarus, after Lazarus dies.

*Jesus said to her, "I am the resurrection and the life.
The one who believes in me will live, even though they die;
and whoever lives by believing in me will never die.
Do you believe this?" ~ John 11:25-26 NIV*

In John 11, Jesus came not only to comfort Martha and her sister Mary after the death of Lazarus but to bring resurrection and revival amongst the people. Before Jesus could move on behalf of this family, there was something He needed to know : Do you believe? This seems like a simple question with a simple answer but it was not. I think there comes a time in our lives that everyone can relate to Jesus asking us if we believe.

Do we believe His Word?

Do we believe that He can heal?

Do we believe He can deliver?

Do we believe He can do the supernatural?

Whatever it is The Lord tells you He can do, we must believe He can do it! We must not waver in our faith and belief in The Lord Jesus Christ. So, the first thing to do, before you make a list of the things The Lord needs to resurrect in your family, you must first ask if you believe. Take a moment to write below what you believe The Lord can do, in every circumstance, regarding your family. Let's start setting ourselves up for resurrection to take place.

I believe that The Lord can resurrect in my family:



If you need more space, then continue writing on a piece of paper or in a prayer journal. However you want to write things out, do it and believe that The Lord is going to move on your behalf. Now that you have written down what you believe The Lord can resurrect, let's take it one step further. Jesus wanted to do something supernatural for His friends Martha and Mary, something that had never been done. Jesus wanted to raise Lazarus from the dead after 4 days! How awesome is this!

Just like Lazarus, what is it that The Lord is trying to resurrect in your life? It could be something you have been praying and fasting for many days, months or even years! Whatever it is, you know that only a supernatural move from The Lord will make these things possible. Go back to your list and review what you just wrote. No matter how long or short the list, I hope you realize that the Lord resurrecting anything off of your list is a move of the supernatural. The Lord wants to do something supernatural in this season so believing is the first step. You are almost there...your resurrection is coming!

Jesus is Errythang!

Martha and Mary had faith and believed in The Lord but they took things one step further by declaring who The Lord is, not just in their lives, but on this earth. In John 11:27, Martha says to Jesus,

*"I believe that you are the **Messiah, the Son of God,**
who is to come into the world."*

She wanted to let The Lord know that not only was He a good friend to her family but **He is God**. She declared that thing! Can we give a shout for Martha! This is the same busy-body Martha that was so caught up in cooking and cleaning that she didn't take time to sit at the feet of The Lord (Luke 10: 38-42). Now look at her! I call that 'GROWTH'. Let's grow like Martha by recognizing who The Lord in our lives.

Is He your Lord and Savior, Healer, Deliverer, Provider, Redeemer, Protector, Friend? Martha knew who The Lord was in her life and you too must realize who He is in your life so that resurrection can begin. If The Lord is not your Lord and Savior, how then can He reign in your life and save you in times of trouble? If The Lord is not your Healer, then how can He heal you and your family?

Forget about church denominations for a second. These religious institutions cannot define who Jesus is in your life and in this world so please do not go to your denomination's doctrinal statement on who Christ is and what He is capable of doing, go to The Word. If the only definition of who Christ is in your life is from a denomination, I am sorry, you do not have a relationship with Jesus, you have a relationship with your church denomination. I hate to have to tell you this but it's true. Listen friends, having a relationship with Christ is more than a defining statement voted on at convocation or church convention, it is everyday intimacy with the Savior and a friendship unlike any other. If you want your family and our youth to experience Christ, then they must have this personal relationship like Martha and Mary had in the Word.

White Flag

The relationship Jesus had with Martha and Mary as a family was so deep that He came to the funeral, met with the family, heard their concerns and wept (John 11:17-35). Did you ever stop to think that Jesus wasn't just weeping for a random person? Jesus wept for his dear friend, Lazarus, and with the family that He had built a relationship. These factors, a personal relationship and bold declaration, is what allowed the supernatural move of God to take place and resurrect Lazarus. All of these factors gave glory to God and solidify that Jesus is who He says He is: The Messiah! The Son of God! Now that we see how Martha and Mary believed in The Lord and declared who The Lord is in their lives, supernatural things can now take place. Oh wait, there is one more thing to do. Before Jesus resurrects Lazarus, He prays to Father God, confirming who He is and surrendering to the work of His Father.

Returning to your list, is there anything that you feel that you have not totally surrendered to The Lord? Jesus, even being the Son of God, surrendered this every situation to Father God and, even now, prayed to Him openly for all to hear so that God the Father could get the glory. What is it that you need to surrender to The Lord openly in prayer? Making a list of what you believe The Lord can do is a beautiful step of faith. Let's stretch our faith to total surrender. This is day 4 that Lazarus had died. We have to be confident that no matter if it is day 4, month 4 or year 4, we are still going to believe and surrender that situation to The Lord. I want you to go back to your list and pray to The Lord. Let The Lord know that you totally surrender those situations to Him, no matter the outcome. Go on ahead and

wave your white flag in surrender because you know that the ULTIMATE outcome will bring glory to God.

I'm Coming Out!

When Jesus called Lazarus from the grave, He didn't whisper at the door. I know that sounds pretty obvious, but bear with me. It says in John 10:43 that Jesus said in a loud voice and, in some translations, it says The Lord shouted! Jesus was loud about it! He wanted not only spoke to Lazarus' physical body but to His spirit and He was calling Him back from that place of death. We all know what happens next...Lazarus COMES OUT! Can you imagine the people saying, "Wasn't that Lazarus, the dead guy?", "Didn't he like just die?", "Didn't we just have a repast for him a few days ago?". Before The Lord gave people time to think too hard, He told them to do something immediately for Lazarus: Unbind him.

Lazarus, dead for 4 days, is now alive and probably has a lot to share during testimony time but the awesome thing is that Jesus was not done with Him yet. Being resurrected is not enough if you are still bound by demonic spirits. If you want resurrection to take place in your life, ask The Lord to remove ANYTHING that is binding you from walking freely in your new resurrected walk with Christ. This means deliverance (not exorcism) is necessary. If you need deliverance, go to your Pastor and have them pray and deliver you from any spirit that is not like God. If you are not in a church that believes in deliverance or can take you through these steps, pray to The Lord for guidance. He has never failed! Resurrecting the dead things in our lives also means being delivered from the residue of the grave. Don't walk around with a zombie spirit. Make sure you are totally set free!

Revive Us Again

So far while reading, you have written your list of things you believe The Lord can do. You have surrendered that list to The Lord and believed that He will move on your behalf. Now, you must shout for the time of revival is here!

After Lazarus was raised, it says in John 11:45 that many believed. Believed what? They believed in Jesus Christ as the Son of God, the Messiah. The Lord began a revival! Once someone is resurrected in Christ, let The Lord ignite the revival. Revival comes from The Lord God, not from a planned event. We can plan the best revivals this side of Heaven and

still not get a soul saved. Why? Because The Lord is not front and center. The way that you get a revival going is simple: walk the walk and talk the talk. If you are a Believer, keep believing but be ready to share with others (1 Peter 3:15). It makes absolutely no sense to say you want a revival but you can't share your own testimony of what The Lord has done for you or you are the nasty "Christian" in the community. Be a shining light for the Lord.

As for our youth, they are being ignited by Christ but the one thing you don't want to happen is for religion to get in the way. If your child has a calling on their life, nurture this calling at your local church and through the guidance of the Holy Spirit. If your church doesn't believe in youth in the ministry, have the Holy Spirit guide you to a place with sound doctrine and continue your walk with Christ there. Have a family Bible study and have your child lead and think of topics. Let them come to you with their concerns and find biblical solutions together! Resurrection is a family affair!

When Jesus resurrected Lazarus, it was a prelude to his own Resurrection. Don't let any religious spirit stop revival from happening in your family because The Lord wants to resurrect those dead things not only in your life but in your family.

If you don't remember anything else from this series, remember this: **JESUS IS COMING!**

Get revived off of that!

About the Author: Dr. Thérèse Farmer is a 15 year, professionally licensed Educator and School Counselor. Dr. Farmer is a member at the Refuge of Hope Disciple Center (DC), where she is a Minister and the Founder and Director of the L.I.F.E.³ program © 2008 (lifeprogram.weebly.com) , a faith-based therapeutic program for young ladies.

Your Season of Restoration

DR. DARIEL "DT" HENRY

On February 2, 2020, I watched my favorite NFL team, the San Francisco Forty-Niners, lose to the Kansas City Chiefs in Super Bowl 54. Although I now live in Boston, I was born and raised in Florida. I, like many of my Florida friends, have been a member of "9ner Nation" since childhood. But, the team I was rooting for played a good game and I'm confident we will be back next year. The Superbowl marks the end of the professional football season and soon, the beginning of the new season. As a former athlete, I've listened to numerous coaches encourage teams in the beginning, middle, and end of the season. And since it's the beginning of the year, we are all in the beginning of our "first quarter." In this new beginning, I want to encourage you to restore what was spiritually lost from you in 2019.

In my short time living on this earth I've come to learn that **Spiritual & Emotional Energy Matters!** Too often we are in situations where we are absorbing energy that is weighing us down. I recently read a quote that stated: ***After you drag people to the place that God only wanted you to go, you'll wish you left them where God told you to leave them. Everybody isn't fit to go where you are going*** -author unknown. This weighed heavy on my heart and I decided to share it with one of my peers, who I knew was in a negative energy absorbing situation.

For you, the energy weighing you down might be your finances, a broken heart, unmet expectations, or missed opportunities. Yet, I believe in spite of where you were, you can make up the ground you

lost by committing to have a great "new season." In Job, 42:10, it reads ***"And the Lord restored the fortunes of Job, when he had prayed for his friends. And the Lord gave Job twice as much as he had before."*** I believe in 2020 there are three areas where we, as a community, need restoring.

Restore your focus.

Focus involves sacrifice and that may include sacrificing some of your pride. Some of you may have a children's book in mind that you have been wanting to write for years; a small business that you want to start; a new skill you'd want to learn and you are holding yourself back because of pride. We wonder what others would think if we pursued these dreams. We wonder, What if we fail? What if we succeed? Try looking at it as focusing on completing it for yourself. Let the failure and success of everything afterwards come as it may.

Restore your faith.

Although statistically inaccurate, the social rhetoric regarding Black Male Fathers was one of absenteeism, abandonment, and disappointment. In the wake of the tragic death of arguably one of the greatest professional basketball players, Kobe Bryant, his 13-year-old daughter Gianna Bryant, and 7 other passengers, a #GirlDad hashtag has gone viral on social media. In a conversation with Elle Duncan, Kobe Bryant referred to himself as a #GirlDad. After Elle Duncan shared that story on Instagram and signed off with #GirlDad. Thousands of photos

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with Dads and Daughters started appearing on her timeline. The viral hashtag challenges the historical beliefs that all men want sons, and sons are more desired in general. This outpouring of #GirlDad support restored my faith that even a strongly-held negative narrative can change. What are some beliefs that are holding you back? How can you challenge yourself to let go of them? By questioning our hard-core beliefs that are no longer serving us well, we can actually rise to a new level of understanding, which will prepare us to accept a higher calling in our life.

Restore your motivation.

I believe motivation is essential to reaching any goal. The willingness to start and complete a task can come from numerous sources. Some call it your reason for living or *Your Why*.

But, motivation can be difficult to find because there is more than enough negativity surrounding us. For example, People cast their own fears on us when we tell them our ideas and dreams. They doubt you can succeed because they are afraid you actually will. And, if you do publish that book, or start that small business it's now puts into question their own lack of motivation and success. Small-minded people will want to keep their family or friends at the same level as them for as long as possible because it doesn't challenge their own lifestyle and lack of ambition. Therefore, be careful who you share your goals with. Find a mastermind group, mentor, or an online community with a similar focus as your own. Only trust your dreams with people who have your best interests at heart. These are the people that will hold you accountable, hold the energy of your dreams for you when you start to waver, and help keep you motivated long enough for your vision to finally become a reality.

Write down your goals. Make a 1-month and 3-month action plan to start strong and experience some success. Watch 50 videos on your idea or business from others who have done it, failed, tried again, and succeeded. Schedule time to work on your goal. Set daily minimums of how much you need to complete before going to bed. Eventually you will make progress. You will see victories adding up. Each win will bring you closer to your goal. You have a full season ahead of you. Keep Moving Forward!

**Find a
mastermind
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or an online
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as your own.**

Real Estate Dreams do come True...

NOEL MATHUR

For many of us, the vision of owning a home seems to be a far-off dream. With the real estate market being like it is it is hard for the average home buyer to scrape up enough money for the down payment especially with the rental market also being at its peak. The cost of living has risen and gone are the days for many, of a one income household. It seems the chips are stacked against us. Is home ownership just a pipe dream? I have some good news for you!

There are several mortgage programs created to help out the first-time home buyer! Let's go over a few depending on your needs:

The Conventional Mortgage:

As the name would suggest, this is the most direct type of loan and accounts for over 60% of all mortgages. It is good for having low down payments as low as 3% and limited mortgage insurance as well as various loan terms ranging from 10-30 years. Another benefit to this is once your equity in the home has reached 20%

you may no longer need to carry Mortgage Insurance which means more money in your pocket.

The FHA Loan:

This type of loan benefits those with a lower credit score of at least 500, this does require 10% down an Mortgage insurance that can not be canceled but does assist those who have had struggles with credit issues and allows them to finance a home. If your score is at least 580 you may qualify for 3.5% down.

VA Loans:

Of Course the VA loan is or Military but is a very generous loan with competitive areas and often 0% down!

I work with several wonderful loan officers and would be happy to recommend them if you are in the market to purchase a new home! Securing a loan is the first step to home ownership.



Find your agent

Once you have your Pre-Approval, the fun of house hunting begins. It is very important to hire a good buyer agent. I have worked with many people who are surprised to find out there are two types of agents: one representing the buyer and one the seller. All agents can be either, but under contract it is our fiduciary responsibility to fight for and represent our client who has hired us to either find them a home or list their home. And as a buyer, hiring an agent will cost you nothing because the seller actually pays the fee, but signing on with a buyer agent could save you thousands and ensure that the process is seamless!

Home buying in any market needs to be thought out but even though we are at the top of a market it does not mean that it is impossible. With the right team of professionals looking out for your best interest, you can make that dream become a reality!

I hope this article sheds some hope and light on the process of buying your first home. Together we can accomplish anything. If you have any home buying questions please feel free to email me at noelmathur@kw.com, and I will be happy to help!



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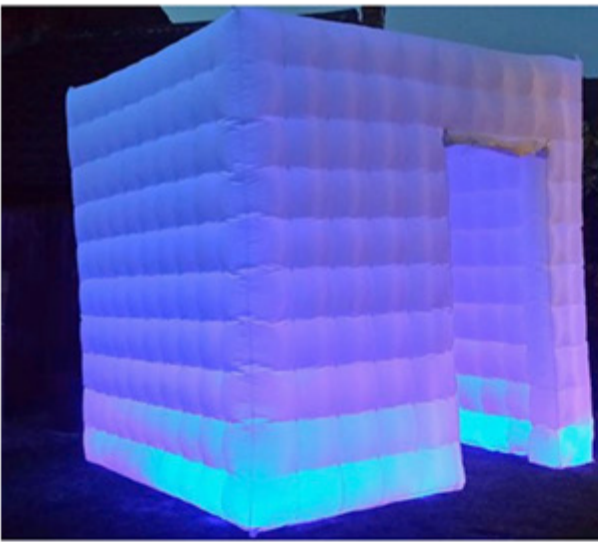
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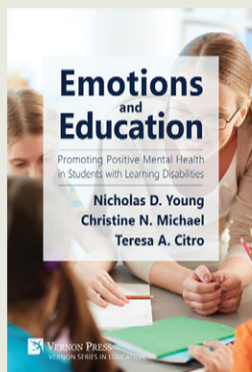
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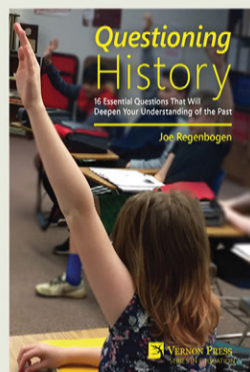
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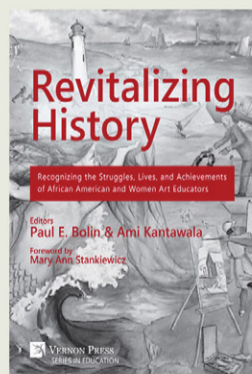
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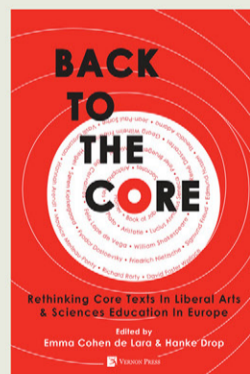
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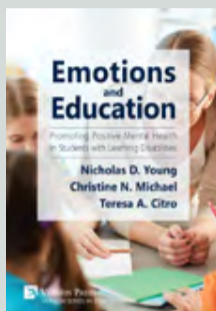


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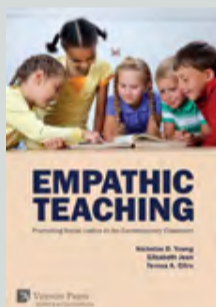


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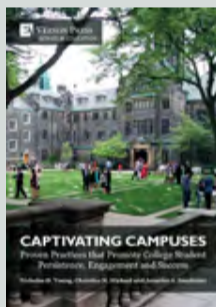


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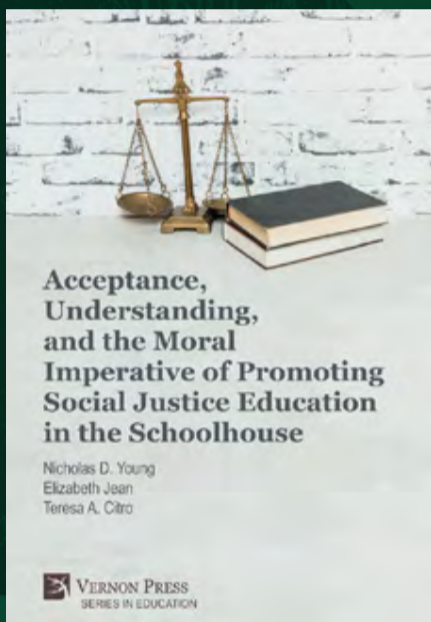
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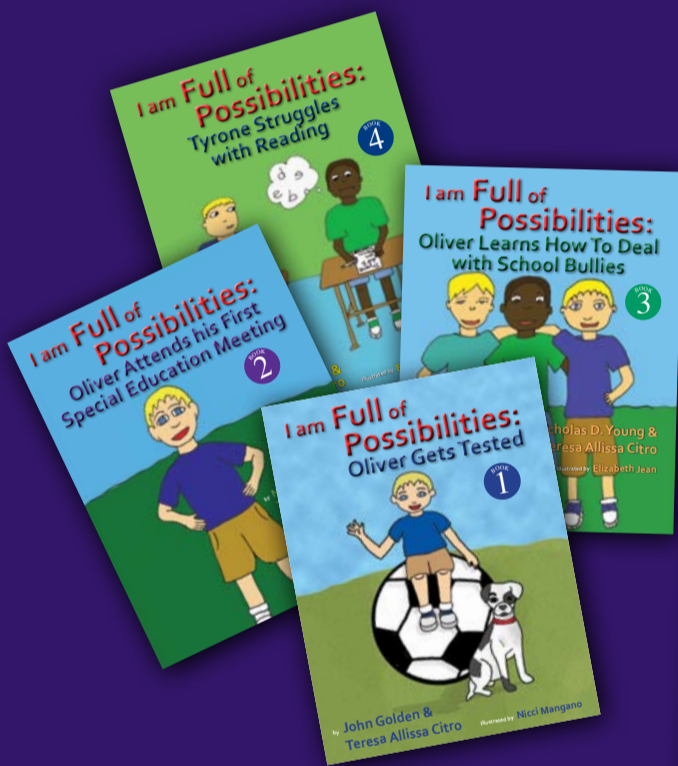
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