

Everyday *Life*

TRIUMPH



Featured Articles:

The Philemon Conundrum

Triumph

The Triumph Your Wilderness Brings!!

Living a Life of Triumphant

Always Hope

Dear Readers,

The Holy Spirit has clearly shown me, according to Scripture, that a person can live a triumphant life and overcome all obstacles in their way because of what He, the Lord, has done; *"...overwhelming victory is ours through Christ, who loved us,"* Romans 8:37.

The transliteration of the Greek is "hypernikaō," which means "to vanquish beyond, gain a decisive victory: more than conquer." The transliteration of the Greek word for "triumph" translates to the English word "victory" in Romans 8:37. The word "vanquish" means that you will literally annihilate and wipe out any opposition that comes against you. So, do you understand how powerful this Bible verse and this definition is? We must understand that everything means just that, that we will vanquish everything that has come against us. We are more than victors in all these things. God is for us, and because God is for us, He sees all, knows all, and most importantly, He has it within His power to give us the victory.

In order to have victory and be triumphant, there must be a battle. Look, let's get real. All of us go through trials and tribulations, and many times, they are very excruciating. 2 Corinthians 1:8-10 states, *"For we do not want you to be unaware, brethren, of our affliction which came to us in Asia, that we were burdened excessively, beyond our strength, so that we despaired even of life; indeed, we had the sentence of death within ourselves so that we would not trust in ourselves, but in God who raises the dead; who delivered us from so great a peril of death, and will deliver us, He on whom we have set our hope. And He will yet deliver us."*

It may not seem as if the trial will end at the time we are going through it, but of this one thing we can be sure, that our God is so mighty to save that He will deliver us. Just as the Lord delivered the apostles and disciples back in Biblical times, He is able to deliver us today. Our God has not changed. He has made us triumphant through the power of the Holy Spirit because of what Christ did long ago. What is it that you are going through, or what trial are you enduring? Is it a physical illness? Emotional? Spiritual? Financial? Whatever it is, you must make a public declaration that you will come forth triumphantly. Please hear what the Holy Spirit has enlightened for our Everyday Life readers.



**"...overwhelming
victory is ours
through Christ,
who loved us"
Romans 8:37**

The theme is "Triumph." Over two thousand years ago, there was a triumphal entry, a betrayal, an arrest, a denial of friendship, an unjust verdict of death, a crucifixion, a black Friday, a devastating three days of mourning, and a triumphant resurrection. To be triumphant, we must be completely surrendered to Jesus Christ and His will for our lives. This illusion that Christians are going to be living a life of no trial and tribulation is a lie from the pit of hell because Jesus Himself said, *"I have told you all this so that you may have peace in me. Here on earth you will have many trials and sorrows. But take heart, because I have overcome the world."*

Therefore, we must take on the mind of Christ. The Holy Spirit, Who reveals all truth, announces to us, His children, that He will keep us triumphant during those days of trials, hardships, and tribulations. To bring it all home: In Matthew 21:1-11, known as the Triumphal Entry of Christ, every generation will know that there was a triumphal entry BEFORE a betrayal, an arrest, a denial of friendship, an unjust verdict of death, a crucifixion, a black Friday, and a devastating three days of mourning. What Jesus was showing and portraying to the devil and his demons, it was as if He was saying, "I already know what you're going to do to Me in a few days because My Father, through the Holy Spirit, has already disclosed to Me what I will go through because He and I are one. I am declaring before the trial that I have to go through, that I *must* go through, that I have already triumphed."

Because we are the sons and daughters of God, the Holy Spirit, if we are surrendered to Him and are attuned to His voice, we will have already been told that we are to stand strong and courageous through the trials and tribulations that we endure. What we sometimes fail to understand is that no matter how intense the battle, we must stand firm in Christ, rooted in Him and grounded in the Word, so that we can withstand everything that Satan throws our way. It is essential that we put on the full armor of God so that we can stand upright in these wicked days of our testing and so we can declare that we will come out like gold because we are triumphant. Isn't this what Jesus did for us, riding on a colt through the city of Jerusalem just a few days, a few hours, before He was crucified in the most horrific way? However, you see Jesus had already declared His triumph, and this is what it is all about.

Happy Resurrection Day! You and I are triumphant as well.

Rev. Dr. Teresa Allissa Citro
Founder and President of Thread of Hope, Inc.

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TRIUMPH

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The Philemon Conundrum

Read: The Gospel Riddle Made Simple

BY REV. DR. JOHAN CARSTENS

In the life of Philemon two people, a friend and foe, challenged his household, business and faith community. Up to a certain point his life had been fairly simple, his household intact and the spiritual experiences within his faith community exciting and even unparalleled.

Then a letter arrived, brought to him by an infamous corrupt person. The letter was from his spiritual father.

His mind went back to many years before, when he and his family had been robbed, verbally slandered and victimized. They had since moved on, discounting the incidents as tragic, uncomfortable and typical of the world order they were living in. Their real breakthrough came when they sought inner healing within the counsel of their spiritual community. As a community well equipped through the training of a renowned teacher, and as a group, they were blessed with a variety of spiritual gifts.

Philemon reads the letter again and again, trying to make sense of the request and its consequences. In the letter his friend asks him to forgive the person delivering the letter. More than that, the request is to write off all the debt incurred by this person's actions and to absorb him into the spiritual family as if he were a brother or family member.

He shudders at the thought: "Crazy, out of touch with the world and politically incorrect!"

He looks at the young man standing before him. Their eyes don't meet as the young man looks down. He carries scars on his face and neck reminiscent of the life he has lived. However, he is clean and modestly dressed. He also seems to have an air of calm, peace - and perhaps even a hint of humility?

Philemon knows that whatever he decides that day will forever affect both their lives, his family, faith community and that it will have complicated socio-political implications. Should he reject the request outright, consult with his family and faith community first, or is God calling on him to exercise the principles of the faith he himself has embraced, absorbed and proclaimed?

Philemon senses he is standing at a crossroad. He knows that he must choose, and deep inside he already knows what it will be. He looks at the person standing in front of him: it is none other than Onesimus, the runaway slandering thief and slave who caused havoc years before.

Onesimus, as if aware of the enormity of the situation, lifts his eyes seeking permission to speak.

"My lord," he begins, "I am here to ask your forgiveness. I confess that what I have done was wrong and that I have caused you and your family irreparable harm. I am here to take full responsibility for my actions, the consequences thereof and if possible, to work to repay you as an act of contrition.

Sir, I do not harbour a spirit of entitlement, nor do I feel that I am a victim. It is through your friend Paul that I have had an encounter with Jesus the Messiah and the reason why my life is forever changed. Whether you spare my life, or banish me to imprisonment, is beyond me. It is your choice and I will abide by the letter of your decision."

As if in total surrender he says:

**“It is no longer
I that live,
but Christ who
lives within me.”**

Philemon looks at Onesimus trying to discern whether Onesimus is just quoting Paul to mask his true intentions, or whether he has really changed. He thinks, “Everything he says sounds so correct and spiritual, yet, **something** is missing.” He stands up and walks to the balcony overlooking the city. “Lord Jesus, if ever there is a time I need your wisdom, it is now!”

Turning back, he says to Onesimus: “Be back here tonight at seven.”

It was not a request, but an order.

LATER

Onesimus looks nervous. He did not expect to be invited to the ecclesiastic cluster gathering in Philemon's home. When he arrived just before seven he thought he was going to appear before a tribunal or at best be given some work to do. But to be invited to a fellowship of believers? Never!

He tries not to make eye contact with Philemon's wife, though she looks relaxed and is hospitable to all. However, when he is introduced to the prayer warrior Affia and authoritative Argippus, something inside him starts to waver. “They are the ones Paul talked about! They are his friends and fellow followers of the Messiah!”

The inner fluttering increases because everyone is treating him as their friend, indicating that they can't wait to hear him share his life with Christ, and hear about Paul. After worship, prayer and intercession Philemon asks Onesimus to share his story. He does, sparing no detail of his rebellious life and the destruction he caused to others and himself. He describes his meeting with Paul, who prayed for him and how he broke down to surrender all to Jesus. He tells them about his meeting earlier that day with Philemon and repeats his submission and intentions.

They question him about Paul's health and future. No, Paul is not physically well. All the travel, stress and persecution is taking its toll. Paul is in need of prayer – lots of it. Yes, Paul has many people visiting him, but it also tires him. He senses that his time in this world is running low and he needs time to write and to instruct those close to him. “Next to meeting Christ, the time spent with Paul, will always be the best days of my life,” Onesimus says, with a hint of sadness, “but it is also there that I met Tychicus, who is here with me. We formed a team taking care of Paul's daily needs while he unfolded the Kingdom.”

Philemon senses a growing acceptance of Onesimus among the people gathered. He looks down at the feet of Onesimus - feet that ran away and now the feet burning to share the Good News. Inside him is a yearning to go on his knees and wash the feet of this slave. Should they all wash one another's feet? Philemon's eyes meet those of his wife. He knows that she will submit, and willingly.

Yet he decides not to pursue the matter. Spiritual principles like these should never become a law or a ritual for then they might lose their integrity. As if she could read his mind, Philemon's wife quietly leaves the room and comes back with a basin of water and towel, placing it at the feet of Onesimus.

An awkward silence descends on the gathered ecclesia.

Onesimus watches the proceedings with bewilderment, wanting to object, but a gesture from Philemon silences him. As Philemon kneels before Onesimus someone starts to worship the Lord in song, quickly joined by those congregating. Philemon touches Onesimus' feet and gently places them in the bowl filled with aroma-enriched water. For Onesimus the moment is too overwhelming and he starts to cry uncontrollably. Philemon senses this is the work of the Holy Spirit and does not interject, rather, he signals to the spiritual family to keep on praising God while he washes the feet of Onesimus.

In the process the Holy Spirit cleanses Onesimus of all hurt, misunderstandings, hatred and fear. He experiences a weight being lifted and a presence of Jesus he never experienced before. For the first time in his life he knows he is really

free. Jesus had already forgiven him, but now He has also cleansed him!

Then his new brothers and sister gather around him and Philemon. "Welcome home, brother!" says a fatherly Philemon. "Tomorrow I will get the paperwork ready to set you free as a slave. God has forgiven you and so do I. You owe me nothing. You are now really free to live a new life!"

Onesimus looks up. There is a new light in his eyes and an assertiveness as he speaks: "Philemon and family, there is no way in this world that I can thank you for what has happened here tonight. However, I need to ask you one more favour. Sir, I want to stay and be your slave. I have no desire to walk out of this house as a free slave. God has sent me back to serve you, as I have served Paul."

Somewhat flustered, Philemon asks, "Why do you want to do this? You are free and don't owe me anything!"

"It is not only about you and me, sir." says Onesimus. "I want to help people like me understand that they can also be free whilst in captivity. Also, to prove to other people who are free, that they are actually imprisoned by their own systems."

"What if I publicly declare that you are free to go?" asks Philemon.

"I would appreciate that, sir." replies Onesimus. "However, I then ask your permission also to state publicly that I wish to be your slave and serve you. Sir, in serving you I can be a missionary among the people where I come from. I know their real needs, how they think, how they feel and how they react. They need to get to know Jesus the Christ; not from a free slave, but from a fellow slave. I am more than willing to be a slave for the sake of the Kingdom and their salvation!"

"But Onesimus, God has forgiven you and set you free. You can't earn your freedom or work for your salvation!"

"Exactly, sir. It is because I am now free and sanctified, that I can be a real slave for Christ. It is my way of restitution and more than that, it is and will be a needed testimony to others!"

Silence fills the room as the ecclesiastic cluster savours this *Kairos* moment of healing, cleansing and brokenness – the 'something' Onesimus had been waiting for had just happened!

MUCH LATER

Philemon stands on the balcony as he usually does when in a contemplative mood. His mind goes back to his meeting with Paul and the day he submitted his life to Jesus. It was then that he realised he had to do something for the slaves under his guard. However, the disruptive behaviour of Onesimus and subsequent revolt among the ranks of other slaves was a regression. It was only through hard work and God's grace that they made progress.

He always wanted to improve the skills of his workers, realising that that was their functional need. But some fundamental element had always been lacking. To equip someone with skills does not bring about a different spirit. This however, is where the new Onesimus had been so helpful. He and Tychicus had excelled in carrying the Spirit of Christ among people, not only those that work for him, but also to the other followers of Christ in the Colossae district. "I have the best team and showcase for others to follow!"

Whenever Onesimus and Tychicus are confronted with the many doctrinal issues in the Colossae district, they only say: "This is what Paul taught us!" Their work and their deeds are a showcase to others. For them living for Christ is not a theory, but born from a submissive spirit to Christ and years of Scriptural experience gained with Paul.

Philemon thinks to himself, "How did I ever question the wisdom of Paul in sending the two of them?" He now realises that it was not to pressurize him, but to act in the way Jesus ran His ministry: sending people two at a time to be His witnesses. Philemon ponders his own life among the influential of the city: how at times they had scorned him, called him a traitor of the system and marginalised him and his family. Yet, today many seek his counsel and wisdom, to prosper the region of Colossae beyond their own needs.

Looking up towards heaven he prays, "Jesus, let us never lose this spirit of brokenness and dedication to You and the lost!" He smiles and joyfully peruses the horizon of the city borders.

"Things are going well – for now!"

MUCH, MUCH LATER

Philemon looks at the letter in his hand.

It is not from Paul - it is of Paul.

A tear runs down his cheek; how he wishes Paul could be here. But it is not to be, ever. This is more than a letter. It is the final baton, handed down by the greatest missionary ever - Jesus. He who handed it to Paul and now to him and Onesimus. They, together with their fellow confessors, are the ecclesia in Colossae and have become the yeast in the toxic brew of the multi-cultural landscape of the Roman Empire. They are the remnant adorned with the privilege to work, live and die, for Him.

He looks up: "Jesus my Lord, Messiah and King!"

Life is a conundrum made simple by the principles of the Gospel -

made alive by the ever present Holy Spirit;

made possible by the living incarnated Son;

made real by the eternal love of the Father.

I BELIEVE IN ONE GOD AND JESUS CHRIST HIS SON

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Overwhelmingly Triumphant

CONVERSATION WITH REV. DR. TERESA ALLISSA CITRO

BY REV. DR. LINDA AGNES KNOWLES

Overwhelmingly triumphant! That is what every person who is sold out to Jesus Christ is. It is awesome to know that the Lord has supplied us with all that we need to be triumphant. He has given us the Word of God and has given us Himself. Everyday Life Staff and writers decided to explore this topic to find out what the Lord had to say about being triumphant. So, I explored the topic as I spoke with Dr. Teresa Allissa Citro about experiencing triumph in the Lord and what triumph means.

Linda: Dr. Citro, what does triumph mean to you, and what does it mean to you when the Lord tells us that we are triumphant in all things?

Dr. Citro: Linda, when God gave me the word "triumph" for this issue back in August, I had NO IDEA why He gave me this Word. As you know, the Holy Spirit just revealed it to me less than an hour ago.

Linda: Been there, and understand what you mean when you say the Holy Spirit will do a necessary interruption so that a message can get relayed.

Dr. Citro: (both of us laughing at this) But, Linda, on a serious note. As funny as that may sound and I'm sure many people can relate to us because I'm sure it has happened to them.

Linda: Ummm hmmm. (as I am nodding my head) I think I know where you are going with this. Please continue.

Dr. Citro: There I was having my afternoon coffee and eating a piece Cadbury chocolate...

Linda: Wait a second! If I were eating that, you would be saying that is not healthy and not nutritious. (No kidding she is laughing at me)

Dr. Citro: But, Linda, I know what I heard, the Holy Spirit suddenly downloaded, not just what it meant but how we are to live. For a split second, I saw in the Spirit the street of Jerusalem on the day of the Triumphal entry. I didn't see faces, but

I saw bodies waving and celebrating Jesus. I saw this silhouette of a man sitting on a young colt. All of a sudden the Holy Spirit whispered so loudly, "That is your Lord and Savior, Jesus Christ, and you know what He was saying while riding a donkey, not even a horse? I am powerful. I know what I have to go through. God, My Father, has already shown me what I have to go through, and what I will have to endure. He also but most importantly that I will be triumphant. My life is not ending in tragedy. My life is ending triumphantly."

Linda: I don't mean to interrupt, but Dr. Citro, it is the very thing that He came to do. He granted us victory. That is a powerful, vivid picture the Spirit gave you.

Dr. Citro: You can say that again, Linda. This isn't just for you and me, but it is for our readers as well. This is why God showed me this. At that very second, Linda, I knew beyond a shadow of a doubt that the Holy Spirit was saying to us as the Body of Christ, you must declare victory before

...the Holy
Spirit will do
a necessary
interruption
so that a
message can
get relayed.

you actually go through the trials and temptations. This is where you take the mind of Christ. This is the most intimate place where you and I can be at, completely surrendered to Jesus Christ, willingly to do His perfect will with the understanding that we, too, shall come forth as gold, pure gold triumphantly.

Linda: That is our consolation. The Lord is the One who goes through the trials with us, and it is He who is upholding us. He is the one refining and making us a royal crown of splendor in His hands. Is there an example of this triumph you can give?

Dr. Citro: Yes, I can, Linda, when Justin preached this week live on the TOH site called "Reason For Hope." And he spoke about his healing. He reminded of that terrible time. As parents, we understand we don't want to see our kids sick. I'll touch on a couple of doctors' appointments to make my point. God had given me a word the night of when it all began, and I was rushing him to the emergency room at almost midnight as I stepped out my front door I heard the Holy Spirit say, "I will heal Justin." I began to feel sick on the inside because God had already now told me that Justin would be found with some illness, but God had also said he would also heal him. That was my assurance of Triumph. Then, the MRI came, and the Holy Spirit told me you are to go inside the room and for every x-ray that is taken you are to say Justin is healthy and perfect. This x-ray will show nothing but clear, white, and perfect." Linda, do you know that there were over 1,500 x-rays, not to mention that I was entering an area where I was not supposed to go. The x-ray technician told me I couldn't go in there because it was illegal and unhealthy. I told him, "Please, God told me I must be present in that room and pray over every x-ray you are going take." So he huffed and puffed and finally said, "All right," and he put the protective lead on me. I sat in that chair, and every time I heard that x-ray machine beep, I made that declaration just like the Holy Spirit told to over 1,500 x-rays. At the end of the x-rays God gave me a vision. I literally saw those x-rays as white as milk, perfect. I said to Justin, "Justin, God has given me a vision of these x-rays. They are perfectly white like the color of milk. There is nothing wrong with you." Imagine the look on Justin's face when we went to the doctor's a couple of days later, and his doctor said to Justin and me, "Justin, your x-rays were as white as milk, clear and perfect." And Justin dropped his mouth open at me as I shouted, "Hallelujah!" The doctor noticed Justin's look, and he looked at me and said, "Mom, is there a problem with Justin looking at you like this?" I said, "No, Doctor, God had me sit inside the x-ray room and had me declaring that all those x-rays were going to be clear and perfect, and then gave me a vision, and I said, "They were clear and white like milk, perfect.

**This is where
you take the
mind of Christ.
This is the most
intimate place
where you
and I can be
at, completely
surrendered to
Jesus Christ,
willingly to
do His perfect
will with the
understanding
that we, too,
shall come
forth as gold,
pure gold
triumphantly.**

And you said those words." The doctor looked at me shocked. Then I made my statement, "Doctor, it doesn't matter what you find because Justin will be healed miraculously by the hand of God." Here we are almost seven years later and Justin is completely healed miraculously with no medicine. You see, I want our readers to understand that you must proclaim healing before it actually takes place especially when God tells you that He will heal. That is the portion for all of His children.

Linda: That is an awesome testimony because I've been where Justin is only in a different situation when God had told me I would be going through something but that He was the One who had healed me and nothing was wrong.

Dr. Citro: See, Linda, it isn't just me who has experienced triumph. Justin and you have too, and I'm sure that hundreds of our readers can identify with this.

Linda: You always let people into your personal life. I have to ask why on earth would you do that?

Dr. Citro: For the sake of the Gospel of Jesus Christ, that's why. You see, Linda, I have a personal testimony. Justin has a personal testimony. You have a personal testimony. Every person reading this has a personal testimony. Every person on planet Earth has a testimony. The real question is whether it is a testimony of triumph or a testimony of tragedy? Linda, my final closing words: this really has nothing to do with what I say or what you say. It has to do with the Word of the Living Powerful God. He showed me in such a powerful way that Jesus portrayed Triumph at the beginning of His trial with all those horrible things that happened to Him in the middle and the triumphal resurrection as the rock rolled away. That's what this is all about.

You read it here, Folks! We are triumphant! That is awesome news! We are triumphant. In Christ, we are made overwhelmingly victorious. The problem is we forget that very fact. Through Jesus Christ we have been given victory as we are living our lives sold out to Him. When we are walking in Christ, we cannot lose. As you go about your days, remember His joy is your strength.

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Triumphant

BY REV. DR. JUSTIN NOAH CITRO

For generations, we as the people of God have been facing the trials and tribulations of this world. It seems that for a while we have forgotten an important fact about faith in the Lord. That fact is that the Lord has triumphed over every sickness, disease, mental issue, and, most importantly, death, hell, and the grave. The Lord has not slept during these past two years of a global pandemic, He has been at work informing His messengers that indeed He is in control. The Lord fights and wins every victory when it comes to sake of His people. We as Christians must always remember the promise of triumph that the Lord Jesus has given us. The Bible gives us numerous examples of triumph through the Father and the Son (1 Corinthians 15:57, 2 Corinthians 2:14, Ephesians 1:7, Psalm 41:11, Proverbs 28:12). A question arises, how do we see the triumphs of the Lord? Well, the answer is simple. Look at everything that He has done for you, your spouse, your family, and your friends. The Lord has overcome every evil thing that has been tried to be thrown at you, His chosen child (1 John 5:4). The Lord is constantly fighting and coming out as the victor. We as Christians have to do our part because we have been given the power to triumph over the issues that we face. When our Lord ascended into heaven some two thousand years ago, He gave us the Power of the Holy Spirit to do the things that He did before His ascension into heaven. We, as the body of Christ, must come to the realization that the Lord has indeed triumphed over all evil.

My fellow Christians, do not be afraid of your battles, for the Lord has indeed overcome the world and has given you and I the Power to do exactly that until His glorious return.

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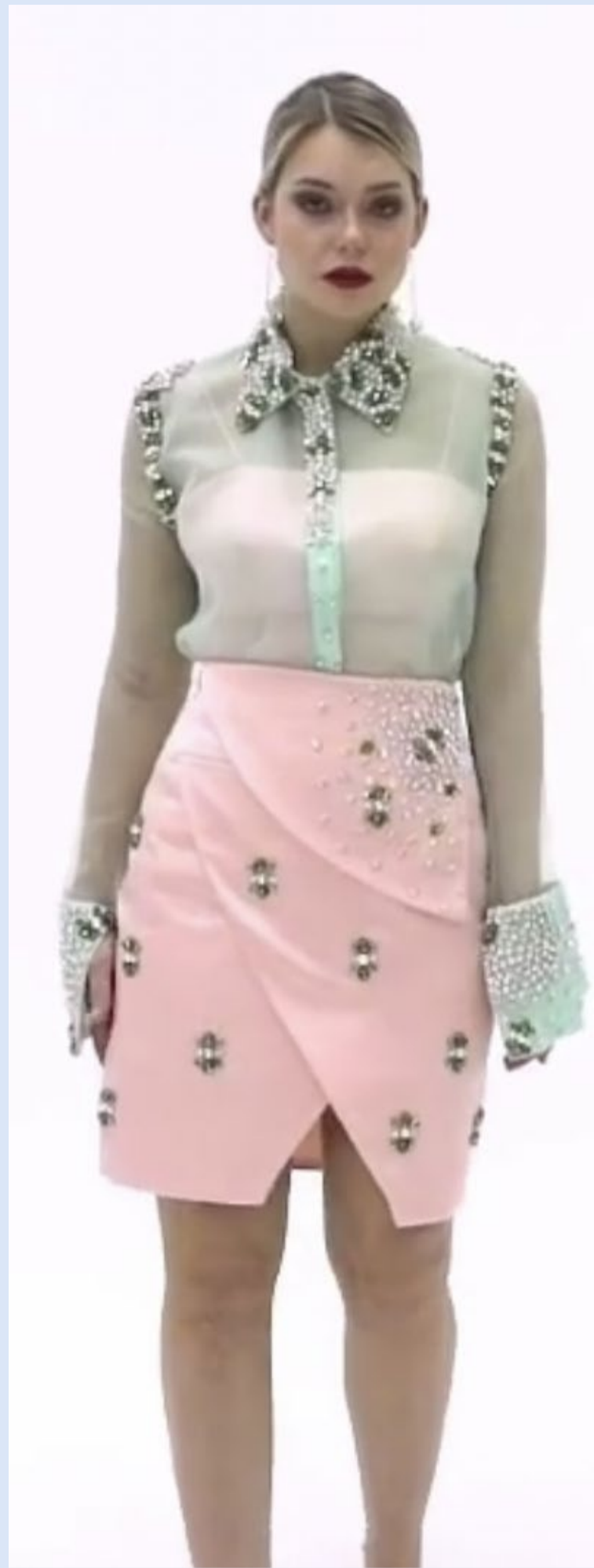


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INDUSTRY BY DESIGNING
GORGEOUS WEDDING AND
EVENING GOWNS. HIS
STYLES ARE KNOWN FOR
THEIR ELEGANCE AND
BREATHTAKING LOOK.













SALIM KATAYA



The Triumph Your Wilderness Brings!!

BY REV. DR. THEREZE CATHERINE BARNARD

Then was Jesus led by the Holy Spirit into the wilderness to be tempted by the devil. -Matthew 4:1

In the above scripture, we read that Jesus was led by the Holy Spirit into the wilderness to be tested, to prove what was truly in His heart. He was tested to the extreme to see whether He would sell His birthright as the Son of God. Would He give up His heavenly life to keep His earthly life and attain the kingdoms of the world and what it had to offer? It was in the testing of the wilderness that He had to lay down the earthly man to take up the heavenly man. It was in the testing of the wilderness that He had to deny self and submit His own will to the will of the Father. It was in the testing of the wilderness that Jesus died, and Christ the Son of God emerged. For forty long days and forty nights Jesus had to suffer the extreme conditions that the wilderness had to offer; intense hunger and thirst, the unbearable heat of the desert sun, ravenous wild beasts on every side, and the loneliness of having no one around. He had to face every extremity without any relief in sight. During all this suffering He had to stand face-to-face with His greatest adversary, Satan himself, who did everything in his power to try and get Him to the place where He would deny His Father. But not once did Jesus deny the Father. Not once did Jesus doubt the truth of the Word, nor the truth of the promises His Father gave. Not once did He become offended by the wilderness. He stood unmovable on the Word of God. He stood unshakeable knowing who He was. Surely, He was the Son of God. Jesus did not come out of the wilderness. The wilderness is the place where Jesus, the son of Mary and

Joseph, had died and where Christ, the Son of God, TRIUMPHANTLY emerged. I believe if we were to ask Him, He would be able to show us the exact spot where He had laid down everything, the place where He chose to die. But the death that the wilderness brought was worth more than all the gold and the silver, worth more than all the wealth that the kingdoms of the world could offer. Jesus had His eyes set on the incorruptible eternal reward that was before Him.

**He stood
unshakeable
knowing who
He was.
Surely, He was
the Son of God.**

Luke 4:14-21

14. And Jesus RETURNED IN THE POWER OF THE SPIRIT into Galilee: and there went out a fame of Him through all the region round about.

15. And He taught in their synagogues, being glorified of all.

16. And He came to Nazareth, where He had been brought up: and as

His custom was, He went into the synagogue on the sabbath day and stood up for to read.

17. And there was delivered unto Him the book of the prophet Isaiah. And when He had opened the book, He found the place where it was written.

18. THE SPIRIT OF THE LORD IS UPON ME, BECAUSE HE HAS ANOINTED ME, to preach the gospel to the poor, He has sent me to heal the brokenhearted, to preach deliverance to the captives and recovery of sight to the blind, to set at liberty those that are bruised,

19. To preach the acceptable year of the Lord.

20. And He closed the book, and He gave it again to the minister, and sat down. And the eyes of all of them that were in the synagogue were fastened on Him.

21. And He began to say unto them. This day is the scripture fulfilled in your ears.

Christ came out of the wilderness TRIUMPHANT. Christ came out of the wilderness in the power and anointing of the Holy Spirit. Christ came out of the wilderness with the light and glory of God streaming from Him. Jesus was not the same man coming out of the wilderness. After coming out of the wilderness, He went into the synagogue and He read the scripture in Isaiah, proclaiming confidently, "THE SPIRIT OF THE LORD IS UPON ME FOR HE HAS ANOINTED ME." "I know who I am. I am the first begotten Son of God; I am the Christ the anointed One and the very power and light of God dwells within Me. And today before your own eyes you have witnessed the promise of the Father. Today the dispensation of grace begins! After Me will come many that will be like Me. They will be in My likeness and image. They will be tested and proved to be sons and daughters of God."

We are those that Jesus spoke about. We are those that must TRIUMPH IN HIS SALVATION HE HAS GIFTED US WITH.

Thereafter, the power and glory of God was made manifest in the life of Christ for all to see for Christ Jesus went about doing miracles; healing every kind of disease and infirmity, making the blind to see, driving out every kind of demon and setting the captives free, proclaiming the message of the kingdom of God with power and authority. He was a force to be reckoned with for nothing was impossible for Him.

It required the testing of the wilderness for Jesus to emerge TRIUMPHANTLY as the Son of God revealed in glory and power. It is important to note that it was the Holy Spirit that led Jesus the son of Mary and Joseph into the wilderness to be tested and proved to be Christ the Son of God.

The Holy Spirit will in these last days lead each one of us into the wilderness. He will always lead us to a place of death; death to self until Christ is fully formed in us and the Son of God be manifested in us through the power and anointing of the Holy Spirit. The wilderness will either offend or it will draw us closer to the Father. The wilderness will require us to sacrifice this earthly life to attain that heavenly life. The wilderness will require death. Should we choose to submit to the testing of the wilderness, we will come out TRIUMPHANT. We will not emerge from the wilderness the same man and woman as we were when we entered in. We, as the church of Christ, are at the hour of entering into the wilderness; but rejoice, for we will emerge TRIUMPHANT, tested and proved to be the true church of Christ, the true sons and daughters of God, those that will worship Him in Spirit and in truth. We will come out anointed with the power and glory of God and we will do great exploits in the Name of our Father in these last days. We need to understand that it will take the testing of the wilderness to reveal us as TRIUMPHANT IN CHRIST AND IN HIS SALVATION. The wilderness will always precede triumph.

Son and daughter of God, true church of Christ, I encourage you during your wilderness experience with the following scriptures,

"Rise up in splendor and be radiant, for your light has dawned, and Yahweh's glory now streams from you! Look carefully! Darkness blankets the earth, and thick gloom covers the nations, but Yahweh arises upon you and His brightness appears over you! Nations will be attracted to your radiant light and kings to the sunrise-glory of your new day." -Isaiah 60:1-3

"But we have this treasure in earthen vessels, that the excellency of the power may be of God and not of us. We are troubled on every side, yet not distressed; we are perplexed, but not in despair. Persecuted, but not forsaken cast down but not destroyed. Always bearing about in the body the dying of the Lord Jesus, that the life of Jesus might be made manifest in our body." -2 Corinthians 4:7-10

We are,
Troubled; YET NOT DISTRESSED!!!
Perplexed; YET NOT IN DESPAIR!!!
Persecuted; BUT NOT FORSAKEN!!!
Cast down; BUT NOT DESTROYED!!!

We are MORE THAN CONQUERERS!!! We will emerge TRIUMPHANT IN
THE SALVATION OF OUR LORD!!!!

In John 12:28-30, we read, *"Father, glorify thy Name, then came a voice from, saying I HAVE BOTH GLORIFIED IT AND WILL GLORIFY IT AGAIN. The people, therefore, that stood by, and heard it, said that it thundered; others said, an angel spoke to Him. Jesus answered and said, this voice came not because of me, but for your sakes."*

The voice came, not because of Jesus, but for our sakes. God was confirming by His own mouth saying, "In the same manner that I have glorified My Name through My first begotten Son, Jesus, will I glorify my name once again through My sons and daughters that will come after Jesus." He will bring His plan of redemption to completeness in those who trust in Him. His glory will fill the earth through His sons and daughters who will in these last days emerge from out of the wilderness TRIUMPHANT into the fullness of their destinies as the true sons and daughters of God. They will shine as bright lights in this dark hour that is coming to the earth. THAT TIME IS COME!!!

"But we all, with open face beholding as in a glass the glory of the Lord, are changed into the same image from glory to glory, even as by the Spirit of the Lord!" -2 Corinthians 3:18

REV. DR. THEREZE CATHERINE BARNARD
IS FIRST OF ALL A BONDSERVANT
OF CHRIST, CALLED BY GOD WITH A
MANDATE TO PREPARE THE END TIME
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Living a Life of Triumph

BY BISHOP MICHAEL ABOAGYE GHANSAH

Since we are living in a world of broken relationships, unrealized dreams and visions, and despairing situations, is it even possible to have a triumphant life?

Sometimes life gets complicated and confusing as people and circumstances fail us. Can we really live a triumphant and victorious life? Many believers and unbelievers ponder on this question daily.

In order to live triumphantly, we need to see things in God's perspective.

Romans 12:2 tells us not to conform to the world's pattern in order to live a triumphant life that brings us transformation.

Until we come to the place of renewing our mindset and seeking to walk in the Will of God, a victorious life is not promised.

Renewing our mindset does not happen overnight, but rather by constantly reading and living the Word of God. When we allow the truth of God's Word to saturate our hearts and minds, we then start to embrace and walk triumphantly.

A triumphant life is a life full of victory and success that breathes life into others. Every triumphant life has overcome life's challenges and found purpose in pain, such as that which the enemy meant for evil, through the grace of God is turned to good.

Though we live in a world where we are persuaded to use our strength and intelligence to prosper, our degrees and pedigrees are not the keys to earn a victorious, triumphant life.

Despite the realities of life, we can only have a triumphant life when we fully surrender to God's beautiful plan.

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TOH HOPE COLLECTION: 1ST PIECE IN THE COLLECTION

This exclusive beautifully custom-designed 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. The bracelet is available in silver, white and yellow gold, platinum, and stainless steel.. All proceeds go 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.



Triumphant

BY REV. DR. EDDIE MASIH

Greetings precious remnant in the most powerful name of our Lord and Savior Jesus Christ.

“Thanks be to God who always leads us in triumph in Christ, and through us diffuses the fragrance of His knowledge in every place”

2 Corinthians 2:14.

Christian life is a triumphant life. We triumph over sicknesses, curses, failures, hardships, darkness, depression, death, and hell. Every morning, a believer wakes up, he opens his eyes as triumphant. He gains victory over darkness because the sun came up smiling at him. He is more than a conqueror without fighting any battle because Jesus won it all on the cross. He is triumphant over sickness because “By His stripes we are healed.” He triumphs over all the generational curses through Christ “Who became a curse for us on the cross.” He is triumphant over the devil; every step a believer takes all through the day, he crushes the head of the devil under his feet. That's called a Christian life - a victorious life.

Many miss out on celebrating the victory because they don't realize what they have received in Christ. The Bible tells us, “We are more than conquerors.” Yet, we are suppressed by the situations because we fail to see the greatness of God, and we focus greatly on the problems. Let me share with you what the Holy Spirit revealed to me from the life of Gideon.

The sixth chapter in the book of Judges gives us the understanding of how the Israelites were attacked, tormented, and suppressed by the Midianites. The Israelites had to hide their grains in order to protect it from the Midianites because they were snatching it away from their hands.

Gideon, one of the Israeli champs, was hiding his cultivation when the Angel of the Lord appeared to him and greeted him saying, “*The Lord is with you, you mighty man of valor!*” Gideon feared the Midianites. He considered himself as a powerless and weak man, but God looked at him as a mighty warrior. He looked at himself as the weakest in the clan of Manasseh. On the contrary, the Lord was looking at him as the savior of the Israelites. The Lord said to him, “You shall defeat the Midianites like one man.” As long as we trust the lie of the devil, we'll continue to experience failure in our lives; this is not the will of God for your life. Never, never believe the lies of the devil. You are not to look at yourself as the world looks at you. You are to look at yourself as how the Lord looks at you. You are a mighty warrior. You are victorious. You are the head and not the tail. You are above, not beneath. You are successful, not a failure. This is how the Lord looks at you.

Gideon's transformation from a Weak Man to a Warrior.

In Judges 7, we see Gideon's transformation from a weak man to a warrior. He started looking himself as how the Lord looked at him. He attacked the Midianites and triumphed with a mere three hundred men. Verses 19-22 records Gideon's triumph over his adversaries. In these four verses are hidden four revelations of living a victorious life. I am sure these four revelations will lead you into a new dimension of life and will guide you through the path of victory.

Breaking of Jars

Gideon, along with his army of three hundred men, broke the jars. A jar is made up of clay and is fragile in nature. Because it is delicate, it must be handled with care. The breaking of jars signifies overcoming weaknesses. Prior to gathering the army of three hundred men, Gideon announced to the multitude, “Whoever is weak in heart can

leave," and twenty-two thousand men left. On the other side, we have three hundred men who had decided to overcome their weaknesses.

Apostle Paul writes to the church of Philippians, "*I can do all things through Christ who strengthens me.*" There is nothing that a believer cannot do. I urge you, dear precious people, to please get rid of the statement "**I can't do it.**" Breaking the barrier of doubt, weakness, and disbelief is like a battle half won. Break every fragile attitude in your life, cast it away and you shall experience the renewing of your strength. Congratulations! You are progressing towards great victory.

Blowing of Trumpets

The blowing of trumpets has been a vital act among the Israelites for centuries. Gideon and his army attacked the Midianites by blowing their trumpets. The Midianite's camp went through commotion by the sound of trumpets and they started running for their lives in all directions. The blowing of trumpets signifies worshipping the Lord. The sound of worship is irritation to the ears of the enemy. Worship has the power not only to cast the devil out, but also to put the hedge of protection around you and over you. The devil cannot intrude the presence of God. Never. A heart of worship pleases the heart of God and the cloud of Glory descends above you. There is scarcity of true worshippers; therefore, *The Lord is looking for true worshippers who can worship Him in spirit and in truth (John 4:23)*. When attacked by the people of Ammon, Moab, and Mount Seir, King Jehoshaphat and the people began to sing and to praise the Lord. The Lord set ambushes against the people who had come against Judah, they were defeated. Let His praises always be on your lips and you shall be triumphant like Gideon and King Jehoshaphat. The attitude of worship leads to a triumphant life.

Torch in Hand

The only character of a torch is to cast the darkness away. Gideon's army carried torches in their hands which signifies Jesus Christ and the Holy Spirit. Jesus said, "*I am the light of the world*" (*John 8:12*). On the day of Pentecost, the Holy Spirit descended like a rushing wind and sat on each one of them who were gathered in the upper room. He came like a fire and gave them utterance of speaking in tongues. Gideon's army took the torch and stepped forward towards victory. As they progressed forward, carrying the torch, the darkness of the Midianites started disappearing. This means that we have to put God first in every situation of our lives. Let the light of Jesus shine through you and the darkness shall flee. When we put God first in our lives, it's not your problem anymore; it becomes God's matter.

**Let the
light of
Jesus shine
through
you and the
darkness
shall flee.**

I was born and raised in a Christian family. My parents are firm believers of Jesus Christ and they are strongly rooted in the Word of God. My parents struggled and sacrificed a lot to give a good life and a good education. On many occasions, as small kids, my sister and I used to ask certain things from our parents and we were answered with the family scripture that we had, *"First you seek the Kingdom of God and His righteousness and all things shall be added unto you"* (Matthew 6:33). Praise God for our upbringing and our blessed parents. Today, we lack no good thing in life because from an early age we were taught to put God first in life.

Dear precious people, start putting God first in your life. Jesus is your torch. The Holy Spirit is your torch. Carry the torch and your adversaries shall flee, giving you reason to celebrate the goodness of God. It is Jesus who always leads us in triumph.

The Sword of the Lord

Gideon's army cried out, "The sword of the Lord and the sword of Gideon." In one hand, they carried the torch, and on the other hand, the sword of the Lord. The sword of the Lord signified the Word of God. The Bible tells us, *"The word of God is living and powerful, and sharper than any two-edged sword"* (Hebrews 4:12). Cry out loud and declare the sword. In doing so, you shall always break the barriers of the devil and you will live a triumphant life. The heavens and the earth shall pass away, but His words shall remain forever. The Word of God is the breath of a believer. *"Man shall not live by bread alone but every word that comes forth from the mouth of God"* (Matthew 4:4). The creation obeys the Word of God. The wind and the storm obey the word of God. When we declare the Word of God, we are putting God's Word on our lips. The creation that honored the Word when declared from the mouth of God will also honor His Words when they come forth from **YOUR** mouth. The Word of God never fails. Declare the Word of God and live a triumphant life.

God has called us all to be triumphant. We triumph "In Christ" Jesus. We have received all spiritual blessings **"in Christ Jesus."** Are you **in Christ**? If your answer is yes, you are triumphant. If your answer is no, this is your time to open up your heart and receive Jesus Christ as your personal Savior; your victorious journey starts right here.

Break the jars, blow the trumpet, take up the torch, cry out loud the sword of God, and raise a Hallelujah!

Blessings in Jesus name!

EDDIE MASIH IS VICE PRESIDENT OF THREAD OF HOPE. HE IS A MINISTER IN INDIA AT CHARISMA FAMILY FELLOWSHIP AND HE HOLDS A WEEKLY LIVE BIBLE STUDY, "REASON FOR HOPE WITH PASTOR EDDIE." HE HOLDS A BACHELOR'S DEGREE AND MASTER'S DEGREE IN THEOLOGY. HE IS THE CO-AUTHOR OF THE BOOK, "CAN YOU MISS THE WILL OF GOD?"



CITRO

COLLECTION FINE JEWELRY

Citro Collection has expanded even during our lockdown. We have now designed a brand new necklace: two hearts combined as one. As believers, when we accept Jesus Christ as our Lord and Savior, we become one with God. For anyone who struggles through anything, this necklace is a constant reminder that we belong to God and He resides in us. In addition, this heart necklace was designed with the intention of purchasing as is (no stones) or with stones to be given to mothers, grandmothers, fiancées or wives for birthday necklaces. You can place your desired stones to represent the months of children, grandchildren, and the one you love; or if you lost a loved one you can place the color of the birthstone as a reminder that your loved one is in Heaven.



The heart is available in silver, white and yellow gold, platinum, and stainless steel.

Prices of the jewelry varies according to which metal or stone, semi gems, gems or lab created gems and stones you choose. You can send an email to info@threadofhope.org for prices. All of the jewelry will be created and shipped all over the world by our jeweler Princess Diamonds. All of our jewelry will come in a jewelry box. Shipping charges will be applied in accordance to where you live. No taxes will be charged as all proceeds will benefit **Thread of Hope, Inc.**

This exclusive beautifully custom-designed bracelet is the first piece of jewelry released from THE CITRO COLLECTION FINE JEWELRY 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. This bracelet can come engraved with initials or date of a special occasion or loved one. Please send us an email to info@threadofhope.org for prices.



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.



Triumph Over Doubt!

BY: DR. DARIEL "DT" HENRY

Living through the last 2 years of the Covid-19 pandemic has been rough, to say the least. Through this experience, many of us had the chance to re-evaluate our priorities. We were living the life we were given, instead of the life we all wanted. As the virus spread, people were forced to take a look at what really mattered to them, and take a risk at trying something new.

Did you decide to finally train for a marathon? Turn that fun weekend hobby into a business? Start a new gym routine? Rethink your career goals? Accomplishing something new (especially something you thought you could never do) can make you feel triumphant.

On the other side of this, I'd like to point out that triumph over an opponent does not always have to be physical. This was the case for me. Personally, I hate being on camera. I am much more comfortable with in-person or verbal interactions. I struggled with using Zoom, YouTube, TikTok, Instagram Reels, and other video platforms. When the pandemic required everyone to move to a virtual platform, I was extremely nervous. I doubted that the energy I usually bring to my in-person presentations,

workshops, speeches, and lectures would translate to the screen.

I became even more anxious about this as I started receiving more requests to speak via Zoom. In dealing with my anxiety, I turned to Philippians 4:6-7

“Do not be anxious about anything, but in every situation, by prayer and petition, with thanksgiving, present your requests to God. And the peace of God, which transcends all understanding, will guard your hearts and your minds in Christ Jesus.”

With that in mind, I began researching some “best practices” for keynote speakers using Zoom. I called on friends who were dealing with similar experiences and asked for their advice, which was invaluable. I also dealt with the fact that, because we were required to isolate ourselves

at home, conferences were canceled. As a result, my networking was being forcefully moved to social media. This required me to post more online videos and pictures, which is something I was terrified of doing. I doubted that people even cared about the topics I would post. Social media engagement replaced the normal small conversations we had with colleagues in passing or at social gatherings. Realizing how new this was for me, I followed a few social media influencers and learned that I needed to develop some kind of pattern.

I struggled at first. Doubt was still weighing on me. It is one thing for me to be asked to be the Speaker, or to conduct a workshop. It was another thing for me to wake up in the morning and share my opinion virtually, to the world, on a topic no one has asked me about.

But I was committed and persistent. I started sharing more of my daily stories and creating at least two Instagram "*reels*" a week. The *reels* required some researching and planning. I still struggled with being on camera and finding things to post about, yet eventually I found a few niches.

I started creating some *reels* about motivation while doing a small dance where I point to different words as they pop up on screen. Followers gravitated to these small videos. At first I felt like a clown and assumed people were laughing at me. But, I learned that this was not the case. People appreciated the message I was sharing!

I started to share more about my Regis Diverse Educators Scholarship at Regis College. I discussed topics from my first book "*How to Go to College on a Football Scholarship*" and my upcoming book tentatively titled, "*From Dropout Prevention to Dr. Henry*". I even shared my thoughts on a few current events.

I have always paid attention to Mass Incarceration and the drug policies in America. During my Criminal Justice graduate school program, I studied the deleterious effects the War On Drugs has on my community in Florida. Also, by living in Boston since 2006, I have observed the effects of marijuana decriminalization since 2008, and use for recreational purposes since 2016. I wanted to give an opinion on this phenomenon for years, but never found the right angle to speak from.

One day I did a "*duet*" with a TikTok video on mass marijuana production I saw online. While recording the video, I discussed how different the laws of punishment are depending on which state you live in. After one day, the video had 1,000 views. I was happy and a bit in shock because I did not expect this video to receive so much feedback. I watched the viewing grow to 2,000, then 3,000, and eventually 8,000 views. I received some "DM's" (direct messages) from people all across the country. It eventually led to me being asked to give my opinion on the matter. What was once something that I was so doubtful about doing, has actually opened new doors and connections for me. Looking back, I can proudly say I was able to triumph over my fears.

Your triumph may come over something in life that is holding you back from doing whatever it is you want to do. Regardless of what it is, I encourage you to take the necessary steps to overcome it.

Some tips I suggest are:

Set reachable goals. We must all be honest with ourselves about what we are trying to achieve. Sometimes we set a goal that's too far out of our reach. You may need to have an honest talk with yourself. I know that can be difficult because we know when we're lying to ourselves. But, I'm asking you to trust me and try it. And be honest with yourself, because the wrong goal can lead you in the wrong direction.

Take small steps. Admitting where you are struggling allows you to set reachable goals. There is no need to go from 0 to 100 if you can't take the first step. Identify what is holding you back from starting. Whenever I think that steps are too small, I refer to Zechariah 4:10 *"Do not despise these small beginnings, for the Lord rejoices to see the work begin."*

In the end, lean on the promises of the Lord, and be blessed to triumph over every obstacle you decide to face.

Helping Children With Disability Blossom during the Spring Season

BY DR. MARK TAYLOR

In winter, the weather gets colder; snow and frost are widespread. The trees have no leaves, and the amount of light during the day is at its shortest. Winter can be brutal for children in a typical year because of the cessation of outdoor activities, and children generally love the outdoors. The coronavirus pandemic has made matters worse for children since winter activities in many states ceased or were restricted to prevent the spread of the virus. Many schools also reported a surge in colds when students resumed in-person learning.

Experts postulate that a different impact of some weather variables on children's behavior across seasons, indicating that the weather variable that affects children's behavior usually shows extreme values during the studied seasons, such as air temperature and relative humidity in winter and summer. Outdoor moisture has a significant positive effect on frustration, sadness, and aggression. More and more children suffer from depression during the winter months. Depression specialists suggest that people who live in the northern states, where there's noticeably less light in fall and winter, tend to suffer more from Separation Anxiety Disorder (SAD) than those in the south. However, a family history of SAD or depression may also raise your risk. The situation is even more dire for children with disabilities.

Having a disability, be it physical or cognitive, can create numerous challenges in navigating the physical environment, especially during

winter. Such weather-related challenges can be a significant barrier to everyday activities and are linked with increased physical and psychological morbidities. Unfortunately, disability research, especially among youth, has often overlooked the effects of winter weather.

The weather usually becomes warmer; trees grow their leaves, plants start to flower, and young animals such as chicks and lambs are born. Warmer days and nature awakening are

not the only reasons to be cheerful. Scientists explain precisely why this season makes people feel better. Good light is why the onset of spring feels so pivotal, and not the temperature. Meteorologists say that snow is more likely in March than in December. It's the brightness that makes people happier. There is a sudden jump in the hours of sunshine, which is dictated by both daylight hours and weather conditions. Although spring signals warmer weather, longer days, and more opportunities to be

outside, it can be the beginning of new behaviors for children, especially those with special needs.

For one thing, parents and teachers might observe an increase in distractive behaviors. The enticement of the warm sun and the flowers blooming outside can also cause significant distractions. This means that children can't focus on indoor activities like long school work, and grades might slip. On the other hand, for children affected by ADHD, there can be additional benefits to spending time in nature. A growing body of



research indicates that children and adults who spend time in nature increase their ability to pay attention and lower stress and anxiety levels. The issue here is paying attention in an academic setting while there are so many distractions due to the seasonal change in weather from cold to warm temperatures.

While it's OK to make exceptions once in a while for children and cave in to the call of the outdoors, you don't want to make a habit of it. Sticking to your routine, especially when it comes to later bedtimes or extended playtimes, an occasional compromise is acceptable. Still, rules are rules, and too much deviation will exacerbate the problem. Parents and teachers are also reminded to model good behaviors themselves. Spring fever might have you tempted to skip chores or slack off, but your child may copy if they see you deviating from the norm.

In addition to higher levels of distraction, you might find that the first day of spring coincides with your child going through some unexpected mood changes. That could be a good thing or a bad thing. According to one study, preschool-aged children who typically exhibited more negative personality traits **showed much more positive social behavior** when the temperatures got more pleasant. But for children who usually showed more positive social behavior, higher humidity correlated with them displaying more antisocial behavior. So if you're your child exhibits some unfriendly behaviors on March 20,

don't be too alarmed. But if your child was being a bit temperamental this winter, higher temps might make the child a bit friendlier and more social. Parents and teachers need to identify which category a child falls into to determine the appropriate coping mechanisms to assist the child.

One definite downside of sunnier spring weather is increased pollen and other allergens. If your child is one of the estimated **35.9 million Americans who have seasonal allergies**, then the arrival of spring might feel a bit more threatening than welcoming. In addition to a general increase in plant-based allergens, the changing weather can also stir even more pollen. So if your child is susceptible, you'll want to be on the alert for potential **allergy flare-ups during times of increased wind or rain.**

Allergies and behavior changes aren't the only thing to look for with the changing weather. You might also need to make temperature adjustments to your kid's room and alterations to their usual wardrobe, which can also affect their mood. Especially for little ones and babies, who can't tell you that they're too warm or too cold, you'll need to **touch their hands, feet, and belly** frequently to make sure they're comfortable.

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ART BY ISABELLA FORTE



ISABELLA FORTE (18 YEARS OLD) HIGH SCHOOL SENIOR

ISABELLA HAS BEEN DANCING SINCE THE AGE OF 3. SHE ENJOYS ALL GENRES OF DANCE, BUT HER FAVORITES ARE HIP HOP AND JAZZ. SHE HAS BEEN DANCING COMPETITIVELY FOR THE PAST TWO YEARS. IN ADDITION TO DANCE, ISABELLA HAS TAKEN CERAMICS AT HER HIGH SCHOOL FOR FOUR YEARS. BOTH DANCE AND CERAMICS GIVE ISABELLA A CREATIVE OUTLET TO EXPRESS HERSELF. ISABELLA WILL BE CONTINUING HER LOVE OF DANCE IN COLLEGE AS SHE WAS SELECTED TO BE A MEMBER OF THE WESTFIELD STATE UNIVERSITY DANCE TEAM. SHE IS PLANNING ON MAJORING IN HEALTH SCIENCES.



ART BY ISABELLA FORTE



Triumph or Torment?

BY REV. DR. CAROL DRAKE WHEATLEY

What is the Biblical Definition of Triumph?

The explanation is simple. The path is clear. The result is extraordinary!

The Explanation

Below are three different versions of 2 Corinthians 2:14:

King James Version says, "Now thanks be to God who always causes us to triumph in Christ and makes manifest the savor of his knowledge by us in every place."

The Passion Translation says, "God always makes His grace visible in Christ, who includes us as partners in His endless triumph. Through our yielded lives, He spreads the fragrance of the knowledge of God everywhere we go."

The Good News Bible says, "But thanks be to God. For in union with Christ we are always led by God as prisoners in Christ's victory procession. God uses us to make the knowledge about Christ spread everywhere like a sweet fragrance."

So let's break it down:

Now thanks be to God

The first and most apparent aspect of living a triumphant life is gratitude. We all know the scripture that says we are to enter His gates (that lead into the presence of God) with thanksgiving in our hearts. Without gratitude and thanksgiving, our hearts grow cold and we begin to feel that our relationship with the Heavenly Father has diminished. But the truth is, it's only our own heart that grows cold. The Bible tells us that God

is faithful to us even when we are not faithful (or thankful) toward Him. When you invite Jesus to live in your heart, your life changes because the moment you make a commitment to God, He makes a commitment to you. Actually, it's much more than just a commitment...it is a blood covenant which He cannot break. That's why the scriptures tell us that He will never leave us nor forsake us. He made a promise that He guarantees to fulfill in our lives.

Who always causes us to triumph in Christ

When we have made a commitment of faith to serve God the Father, we are supernaturally made a part of God and are immediately "in Christ" and the Spirit of Jesus the Christ (the Holy Spirit) is immediately "in us." Unless and until we are in Christ, our souls have no way of leading triumphant lives. Yes, we see people making millions of dollars, and owning expensive toys, and having lavish vacations, but these are just short-term, meaningless conquests (kind of like winning the battles but losing the war). But in the long term, the only real triumph a person has in their life is eternity in the presence of God the Father.

Let's take that a step further. You are already an eternal being. When your body dies, your soul and spirit are still alive and will go somewhere at the time of your death: either heaven or hell. Heaven is living in the continual presence of a loving Father, and hell is a place where there is no light, no goodness, and no hope. When you are in Christ, you are already living in the continual presence of our loving Father. As a matter of fact,

Jesus Himself says, "Now this is eternal life, that they may know You, the only true God and Jesus Christ whom You have sent." So, it's clear that when we make that commitment to Jesus, we are immediately translated into the presence of God.

When we are in Christ, victory in all situations is ours because Jesus is the one who fought every battle and won the war. Life in the body becomes a very different reality when our hearts and minds are focused on God. We look at defeat from a point of victory and then that defeat no longer has an impact on us emotionally. Nothing really impacts our lives except the presence of God because we know that He causes all things to work together for our benefit...no matter what the outcomes look like!

...and makes manifest the savor of his knowledge by us in every place

This is not as ethereal as it may sound. It's a simple fact that people can spot a person who is in Christ! There is a peace about them and there is love that is genuine. When someone says they are a Christian, they may or may not actually be "in Christ." To be in Christ is so much more than just saying a quick prayer and hoping God will make all the bad stuff in your life go away. In Christ is a position you maintain in everything you do. It's that "focused on spiritual things" concept we'll read about below. And it's the only thing that will enable you to triumph.

The Path

We are commanded to "focus on things above, not on earthly things." Staying focused on things above just isn't as hard as it sounds. The problem lies in our perception of what that means. Everyone wants success in their life. Everyone wants that triumphant moment when everyone knows how awesome we are. But "in Christ" is

that place in your heart where you want people to know how awesome God is! In Christ is a life that obeys the word of God and seeks to do His will with every step along the path. There's only one path to follow, and that is the path of commitment and obedience. Knowing which steps to follow and knowing what and how to obey, are only learned by renewing your mind. And the only way to renew your mind is to read *and* study the Bible, and spend quality time with your Heavenly Father. Remember, the path you are on is the path to building a good relationship with your Father God. Like any other relationship, you have to spend quality time getting to know each other. Thankfully, God already knows you! But how well do you know Him? When we truly desire to live triumphant lives, we must first desire to know Him (eternal life, remember?) and obey Him. That's really the only way.

Many times our ego wants to get in the way. Ego always wants to do what is comfortable and familiar, so it separates the actual experience we are living through and tries to make it fit a past experience. Ego takes our experiences and tries to categorize them. Let me give you an example: A young woman I know really wants to meet a nice man, get married and settle down to a good family life. But every time she meets someone who seems to have "potential," something always goes wrong. Why? Because many years ago, she had a very bad break-up with someone she loved, and her ego has convinced her that every man hurt her the way she was hurt before. She believes her ego. She does not believe in her heart that God has someone special just for her because her ego will not allow her to believe it. Her philosophy is, "I knew this would happen; it always does." She sees the same pattern over and over in her life. That's what ego does; it creates patterns.

But God has given us the power to not only identify the patterns of destruction in our lives, but to totally overcome them. That's called triumph!

The Result

So how do a commitment, thankfulness and obedience help us identify and eliminate those patterns of destructive thoughts and habits? How does it help us make better decisions that are aligned with God's true will and purpose for our

lives? Well, we've known the answer to that from the beginning! And it's not an answer anyone actually had to tell you: Read Your Bible!!!!

Yup, it's that easy. You can have a life that is triumphant in every aspect if you will simply learn what the Bible says about God and what He says about you. The cool thing about the Bible is that it really isn't a book about "don't do that or God'll get ya!" It's a book that tells you that God wants you to get the most out of your life and then it proceeds to tell you how to do it. The Bible is more like a very practical step-by-step hack for your life! Really. Let me give you my favorite example of what all this means; it comes from Joshua 1:8.

The King James Version says, "This book of the law shall not depart from your mouth, but you shall meditate in it both day and night to observe to do all that is written in it. Then you shall make your way prosperous; and then you shall have good success."

It does not get much clearer than that. Your part is to read the Bible, speak its words out loud over your life, and obey God. The rest of it is up to Jesus, and He already did His part. He fought the battle of right and wrong, good and evil, life and death. He became our righteousness because He is good and lived a sinless life, and gave us eternal life through His blood because God knew we could not – in and of ourselves – live good and sinless lives and that our sin would have resulted in eternal damnation and torment. But because Jesus the Christ fought the battles and won the war, we, God's beloved sons, get to walk in triumph now and for eternity!

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Family Devotion

BY REV. DR. JONATHAN DISTAULO

FAMILIES TEXT - Jeremiah 32:27

"Behold, I am the Lord, the God of all flesh. Is anything too difficult for Me?"

DEVOTIONAL - Among the many lessons taught within the context of family is the lesson of equipping our children to hear challenging words without feeling disconnected to us, to respond to teaching without turning a deaf ear. Within today's text is the story of how God chose to deal with the children of Israel in their persistent refusal to obey God's teaching and abuse his patience. This serious moment of discipline, leveled against the children of Israel, ends with a reminder that nothing is too difficult for God, and that God's commitment to them remains unbroken. God even promises to "restore their fortunes," so what does this tell us about family exactly? When you belong to a family, there needs to be an understanding of who is in charge, with that comes times of rebuke and times of encouragement, times of discipline and times of reward. It's unpopular to talk about rebuke and encouragement, discipline and reward, and yet God models this with His own children.

PRAYER

Heavenly Father, I am your child. I submit myself to your authority and choose this day to honor you in what I say and do. Open my ears to hear you better. Help me to lead my family well, to show grace where needed and be approachable at all times. Amen.

JOURNAL PROMPT

Have I silenced God's voice of rebuke or His discipline in my life?

APPLICATION

Try communicating a moment of **A.W.E.** with a family member.

A - here's something I appreciate about you

W - here something I want for our relationship

E - here's how I feel about you

DR. JONATHAN DISTAULO, PHD, IS THE DEAN OF PSYCHOLOGY AND COUNSELING AT MANDA UNIVERSITY. HE IS THE FOUNDER AND PRESIDENT OF FOUNDATIONS COUNSELING & CONSULTING. IN ADDITION TO HIS OWN PRIVATE PRACTICE, DR. DISTAULO WORKS AT FOCUS ON THE FAMILY AS A MARRIAGE INTENSIVE THERAPIST LEADING PRIVATE INTENSIVES AND GROUP INTENSIVES.

LOOK INSIDE ↴



Learning Disabilities: A Contemporary Journal

Learning Disabilities: A Contemporary Journal (LDCJ) is one of the leading scientific periodicals in the field of learning disabilities (LD) and related disorders with more than 20,000 subscribers worldwide. Ever since its foundation in 2003, its continuing mission has been to provide research papers of the highest quality that contain well-grounded information on diagnosis, assessment, interventions, policy, and other relevant issues related to academic failure. LDCJ follows a double-blind peer review procedure to ensure fair and anonymous assessment of all submissions. It is published bi-annually in print and online by Learning Disabilities Worldwide (LDW).

Indexed in Academic Search Complete, ERIC, PsycINFO, Scopus, and many others.

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A Systematic Review of Treatment Acceptability in Mathematics Interventions for Students With Learning Disabilities

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Andrea Johnson
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Treatment acceptability is an aspect of social validity that refers to participants' beliefs and perceptions about the intervention, such as the helpfulness of the strategies or the interventions' efficacy to improve performance. The purpose of this study was to conduct a systematic review of treatment acceptability measures administered during mathematics interventions for students with learning disabilities (LD). We sought to identify the characteristics of the measures and the treatment acceptability outcomes. To be included in this review, studies had to (a) focus on testing the effectiveness of a mathematics intervention, (b) include preschool through 12th grade students who were diagnosed with LD, (c) administer student or teacher measures of treatment acceptability, and (d) employ a single case or group design. This systematic review included 23 studies (22 included student measures, 8 included teacher measures). The majority of studies that reported information about treatment acceptability were single case design (91%), used interview-based measures (47%) and reported qualitative results (90%). Fewer studies used measures that allowed for researchers to provide quantitative results (20%) of treatment acceptability. The results of this systematic review indicated students' and teachers' perceptions about mathematics interventions for students with LD were overwhelmingly positive. We discuss implications of our findings in relation to improving the efficacy of mathematics interventions for students with LD.

Keywords: Social Validity, Treatment Acceptability, Mathematics, Intervention, Learning Disability

INTRODUCTION

Children with learning disabilities (LD) make up the largest proportion of students with disabilities who receive special education services in the United States (33%; Snyder et al., 2019), and a smaller subset of these students (6%) are specifically identified as having a *mathematics* learning disability (Barbaresi et al., 2005; Reigosa-Crespo et al., 2012). Students with LD and disabilities generally, have lagged behind their peers in mathematics (Geary et al., 2012; National Center for Education Statistics, 2019; Nelson & Powell, 2018; Vanbinst et al., 2014). Given research consistently shows early mathematics performance impacts later mathematics achievement (Claessens & Engel, 2013; Geary et al., 2013; Koponen et al., 2019) and adulthood outcomes (Davis-Kean et al., 2021; Rose & Betts, 2004), it is not surprising so many

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mathematics intervention programs exist. In addition to understanding the effectiveness of these intervention programs on achievement outcomes, it is important to understand treatment acceptability as a way to bridge research to practice. Treatment acceptability is a component of social validity. Higher levels of treatment acceptability may impact the degree to which students comply with the intervention (Reimers et al., 1987) and whether teachers integrate the intervention into regular classroom practice (Leko, 2014; Strain et al., 2012).

The purpose of this study was to examine how treatment acceptability is measured in mathematics intervention studies, to identify the characteristics of these measures, and to report the treatment acceptability outcomes of the interventions. Specifically, we focused on treatment acceptability measures in mathematics interventions for students with LD. In the following sections, we define and describe the importance of social validity and treatment acceptability in academic interventions. Then, we describe the social importance of mathematics achievement and discuss previous systematic reviews and meta-analyses that investigated the effectiveness of mathematics interventions. Finally, we provide the research questions guiding the current study.

Social Validity

In 1978, Montrose M. Wolf published a seminal article encouraging researchers in the field of applied behavior analysis to conduct work that was considered socially important. Specifically, he called for research to be validated on three levels:

1. The social significance of the *goals*. Are the specific behavior goals really what society wants? 2. The social appropriateness of the *procedures*. Do the ends justify the means? That is, do the participants, caregivers and other consumers consider the treatment procedures effective? 3. The social importance of the *effects*. Are consumers satisfied with the results? *All* the results, including any unpredicted ones? (Wolf, 1978, p. 207).

The judgments of the social importance of research on these three levels have since been referred to as “social validity.” Since the publication of Wolf (1978), several other researchers in fields beyond applied behavior analysis have conceptualized models of social validity (see Carter & Wheeler, 2019 for a review), and have further operationalized other aspects of social validity. *Treatment acceptability* is a component of social validity that refers to the participants’ perceptions of the intervention as to whether the treatment was “appropriate, fair and reasonable” (Kazdin, 1981, p. 493). Treatment acceptability is central to the judgment of the appropriateness of the intervention procedures; however, it is often difficult to parse judgments of treatment procedures from effects (Kazdin, 1981). Models of treatment acceptability acknowledge the important relations between high treatment acceptability, high compliance with the intervention, high effects, and high maintenance. Similarly, negative impacts of low treatment acceptability are low compliance, low effects, and low maintenance (Reimers et al., 1987).

Social Validity and Intervention Implementation

Aspects of social validity have the potential to improve the implementation and sustainability of an intervention program (Leko, 2014; Strain et al., 2012). For example, researchers have reported on the valuable contribution of collaboration between researchers and practitioners in the development of intervention programs (Denton et al., 2003; Fuchs & Fuchs, 2001) and the importance of using typical intervention agents (i.e., teachers) within intervention studies (Horner et al., 2005). Although this study focuses on social validity and treatment acceptability, it should be noted that other aspects of intervention research also play an important role in improving implementation and sustainability of intervention effects, such as teacher training and professional development (Burns et al., 2013; Denton et al., 2003) and teachers' self-efficacy (Han & Weiss, 2005).

Given the role treatment acceptability may play in the long-term effectiveness of interventions (Leko, 2014; Strain et al., 2012), it is not surprising that the field of special education has seen an increase in the acknowledgment of social validity in research and research funding. In special education research, experts have recognized the importance of selecting dependent variables with social significance and including measures and reporting results related to social validity (Horner et al., 2005; Council for Exceptional Children, 2014). Specifically, Horner et al. (2005) called attention to selecting socially important dependent variables, demonstrating that the independent variables can be applied by typical intervention agents in typical settings, and selecting interventions that are feasible and cost effective. Related to treatment acceptability, Horner et al. (2005) emphasized reporting participant perceptions of acceptable procedures, effective procedures, feasibility, and continued use of the procedures. With the rise in social validity research and heightened awareness related to overall research study quality, educational funding agencies have also started encouraging researchers to consider social validity in grant proposals. Both federal (U.S. Department of Education, Office of Special Education Programs, 2020) and private (Nuffield Foundation, 2021) grant funding agencies call for researchers to administer and collect social validity data.

Previous Research on Social Validity and Interventions

Despite increased awareness of the importance of considering social validity in education-related research, several reviews of research have highlighted too few studies address social validity. Authors have conducted reviews of social validity in several fields such as reading interventions (Lindo & Elleman, 2010), early language interventions (Larson et al., 2020), behavior interventions (Park & Blair, 2019), and single-case design generally (Snodgrass et al., 2018). Collectively, the results of these previous studies reported the prevalence of and extent to which social validity was measured in intervention studies was low. For example, Snodgrass et al. (2018) reviewed publications in six top special education journals from 2005 to 2016 and determined only 26.8% of single-case design studies included a measure of social validity. This is surprising given the emphasis of social validity in single-case design quality indicators for special education research (Horner et al., 2005).

To date, we were not able to locate a systematic review focused on examining measures of social validity in mathematics interventions. Conducting a systematic

review of the treatment acceptability of mathematics interventions for students with disabilities can identify the degree to which measures of student perceptions of the intervention are administered and what the characteristics of those measures are. Moreover, the results of this review can shed light on the relation between treatment acceptability and intervention outcomes, thereby having the potential to inform the development of future interventions for students with LD.

Mathematics Achievement for Students with Disabilities

Mathematics achievement for all students is important to society for a variety of reasons. Perhaps most salient is the fact that professional and daily living skills increasingly rely on the use of science, technology, mathematics, and problem-solving skills. Adults need to demonstrate mathematics proficiency in order to enter careers with the highest expected rates of growth, such as technicians for alternative forms of energy, healthcare professionals, security analysts, and software developers (U.S. Bureau of Labor Statistics, 2019). Basic mathematics skills are also required for adults to assess short- and long-term benefits of health care decisions (Peters et al., 2007), as well as independent skills such as paying bills, acquiring loans, and creating a budget.

Despite mathematics' central role in professional and everyday life, students with LD lag behind their peers in mathematics achievement, with gaps in achievement widening over time (Nelson & Powell, 2018). Previous researchers have reported initial and continued gaps in achievement across different domains in mathematics and grade levels (Chong & Siegel, 2008; Geary, 2011; Schwenck et al., 2015; Vanbinst et al., 2014). Given the generally stagnant mathematics performance of students with disabilities, researchers continue to develop and test the efficacy of interventions for students with or at risk of disabilities (e.g., Moser Opitz et al., 2017; Toll & Van Luit, 2012; Zhang et al., 2021), with encouraging and positive results.

With the rise of empirical investigations of mathematics interventions, the number of research syntheses focused on mathematics interventions is expected. Meta-analyses and systematic reviews have the potential to identify effective instructional components (e.g., explicit and systematic instruction, using concrete and pictorial representations) that yield larger effects for students with disabilities. Often, the results of research syntheses are considered in identifying evidence-based practices for students with disabilities (Therrien et al., 2020). In a review of the literature from 2000 to 2020, Nelson, Crawford et al. (2022) identified 36 syntheses (systematic review, evidence-based review, or meta-analysis) focused on mathematics interventions for students with LD or mathematics difficulty. Nelson, Crawford et al. (2022) reported the syntheses focused on several content areas and instructional strategies including, for example, word problem solving (e.g., Cook et al., 2020; Lein et al., 2020), fractions (e.g., Hwang et al., 2019; Shin & Bryant, 2015), computer-assisted learning and technology (e.g., Kiru et al., 2018; Ran et al. (2020), and schema-based instruction (e.g., Jitendra et al., 2015). Across syntheses, Nelson, Crawford et al. (2022) predominantly reported moderate and large summary effect sizes on mathematics achievement. Despite positive effects on mathematics achievement, the authors also reported only three (8%) of the included syntheses reported intervention outcomes related to social validity (Jitendra et al., 2015; Misquitta, 2011; Nelson, Hunt et al., 2022).

This brings into question whether the authors of the 36 syntheses had enough information from included studies to report on social validity (i.e., are intervention studies reporting social validity outcomes for researchers to syntheses?). Nelson, Hunt et al. (2022) reported that one study in their synthesis reported social validity outcomes; therefore, they were not able to report a *synthesis* of treatment acceptability results across the nine proportional reasoning interventions in their synthesis. Misquitta (2011) simply reported that two of 10 studies included in the review on fraction interventions interviewed students at the conclusion of the intervention regarding their perceptions; the authors did not provide any further details. Jitendra et al. (2015) examined the quality of strategy instruction priming across 28 studies. The authors reported a common problem across the studies was not meeting the social validity quality indicators. Studies consistently failed to provide “evidence of acceptability, feasibility, effectiveness, or continued use of the instructional practice...” (Jitendra et al., 2015, p. 68).

Even with the large number of syntheses focused on mathematics interventions for students with LD and mathematics difficulty, a systematic review and synthesis focused on treatment acceptability has not been conducted. Although practitioners have access to a plethora of effective interventions, trends in mathematics achievement for students with LD indicate gaps in mathematics knowledge and skills remain. One potentially significant contribution of bridging research to practice is to consider the role social validity plays in mathematics interventions. A critical first step is to conduct a systematic review of treatment acceptability measures used in these intervention studies.

Purpose and Research Questions

The purpose of this study was to conduct a systematic review of treatment acceptability measures (i.e., student and teacher perceptions of the intervention) used in mathematics intervention studies with school-aged children with LD. The research questions were:

1. For mathematics intervention studies that administered measures of treatment acceptability, what is the representation of study design (i.e., group design, single case design), mathematics content area (e.g., word problem solving) and grade level?
2. What are the characteristics (e.g., what aspects of student perceptions are measured, types of items, response format) of the treatment acceptability measures used in mathematics intervention studies with students with LD?
3. What are the reported treatment acceptability outcomes as related to the implementation of mathematics interventions for students with LD?

METHOD

Literature Search

We conducted an electronic search of the literature on academic interventions for students with LD in which researchers also administered a student measure

of treatment acceptability. We did not restrict the date of publication for our electronic search; however, we concluded our electronic search in November 2020 and the oldest study that surfaced during our search was published in 1983. First, we conducted an electronic search of the dissertations and peer-reviewed journal articles using Academic Search Premier, Education Research Complete, Educational Resources Information Center (ERIC), PsycARTICLES, and PsycINFO. Next, we identified studies for this systematic review using the following Boolean search string: (“social validity” OR “treatment acceptability” OR “treatment feasibility” OR “social importance” OR “social acceptability”) AND intervention AND (“learning disabilit*” OR “learning difficult*” OR disabilit*). This search initially resulted in 1,069 abstracts, with 621 abstracts after duplicates were removed across databases.

Second, we identified five peer-reviewed journals focused specifically on publishing research on students with learning disabilities and scanned their electronic table of contents (*Learning Disabilities: A Contemporary Journal*; *Learning Disabilities Research & Practice*, *Learning Disability Quarterly*, *Journal of Learning Disabilities*, *The Journal of Special Education*). From the table of contents review we identified an additional 241 abstracts for review. Finally, we reviewed the curriculum vitae of two authors who conduct research in mathematics intervention and had three or more publications identified for inclusion.

Inclusion Criteria

We included studies published in English that met the following inclusion criteria.

1. The focus of the study was on testing the effectiveness of a mathematics content or instructional strategy intervention. Other types of interventions, such as those focused on reading, writing, spelling, behavior, social skills, communication, etc. were excluded.
2. The participants in the study were in preschool through 12th grade and had diagnosed LD. Studies that included participants who were typically achieving, at-risk for learning disabilities, or had other diagnosed disabilities (e.g., Autism spectrum disorders, ADHD, emotional behavior disabilities) were excluded unless (a) participants with diagnosed LD made up 50% or more of the total participants, or (b) the study provided disaggregated treatment acceptability results for students with LD.
3. Students or teachers were administered a measure of treatment acceptability related to the implementation of the academic intervention. The study also included either qualitative or quantitative results related to treatment acceptability.
4. Studies employed a quantitative design, either a group design or single-case design. Qualitative studies were excluded.

Abstract Screening Process

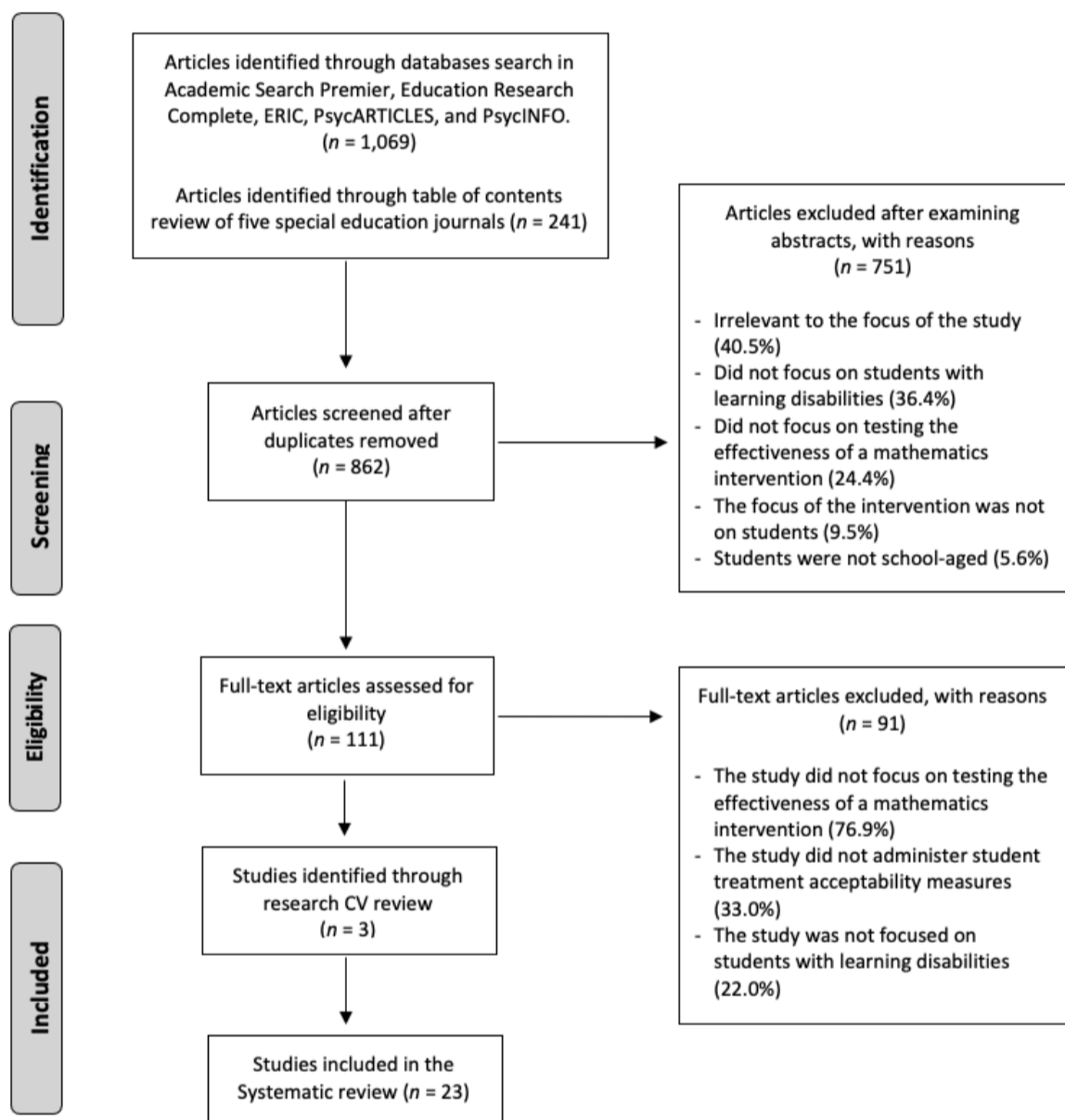


Figure 1. Prisma Diagram Documenting the Literature Search Procedures

The electronic search of databases resulted in 1,069 total abstracts, with 621 abstracts to review after duplicates were removed across databases; the electronic search of table of contents from five journals resulted in an additional 241 abstracts to review. Therefore, we reviewed 862 titles and abstracts. (See Figure 1 for a PRISMA diagram documenting the literature search process). At this stage, we excluded 751 studies for the following reasons: irrelevant (40.5%; e.g., not focused on interventions for school aged children); did not focus on students with LD (36.4%); did not focus on testing the effectiveness of a mathematics intervention (24.4%); the focus of the intervention was not on students (9.5%); students in the study were not school-aged (5.6%). The first author trained the second and third authors, a graduate student and an undergraduate student, to conduct the abstract screening using a code book with operational definitions and explanations of the inclusion criteria. For this stage of the

screening, we also double-screened 21% of abstracts ($k = 183$); agreement was 96.7%. The first author reviewed the 6 abstracts with disagreements and none were identified for inclusion in this study.

Then, the first author reviewed the full-texts of the 111 studies identified for further review. We excluded 91 studies after completing a full-text review for the following reasons (most were excluded for more than one reason): the study was not focused on testing the effectiveness of a mathematics intervention (76.9%; most intervention studies were related to literacy); the study did not administer a treatment acceptability outcome measure (33.0%); and, the study was not focused on students with LD (22.0%; i.e., studies were focused on other disability categories or students who were at-risk). Finally, the first author located three additional studies from the review of two authors' curriculum vitae. In total, 23 studies were included in this systematic review.

Coding Procedures

The first author developed the coding manual; she has experience developing coding manuals and corresponding databases for systematic reviews. The first author reviewed the coding sections of systematic reviews with a similar focus on social validity (e.g., Larson et al., 2020; Park & Blair, 2019) to identify relevant variables to code. The first author selected codes directly aligned to answering the research questions posed in this study. After the first author developed the coding manual, all authors coded the same article independently. Then, the authors discussed any issues with the codes and explanations in the coding manual and discussed any missing relevant codes that needed to be added. From there, the first author revised the coding protocol by adding codes related to intervention setting, implementation fidelity, the type of social validity measure (e.g., scale, interview), and the number of items on the measure. Then, the three authors coded two more articles and refined the coding manual after discussing any remaining concerns with the coding manual (i.e., added details to the code explanations). After the coding manual was finalized, all articles were coded by two of the authors and agreement of each assigned code was compared to determine interrater agreement. Across all articles, the interrater agreement was an average of 87.0%. The authors held meetings to discuss each of the discrepancies; the authors reviewed the code together, reviewed the original study to identify any information one of the authors missed, and agreed on a final code. The final codes were used in data analyses.

General Codes

In addition to treatment acceptability measure information, we coded each study for variables in the following categories: (a) general study information (authors, year of publication, journal title, and publication type); (b) methodological information (total sample size, sample size for students with LD, design, if the study included a research question or purpose statement related to social validity; (c) student participant characteristics (age or grade, gender, race/ethnicity, and socioeconomic status, dual language learner status), and (d) intervention features (instructional arrangement, setting, intervention agent, treatment or implementation fidelity, content area focus).

Treatment Acceptability Measures

We coded each study for information related to the treatment acceptability measures. We recorded if the measure was researcher-developed or if the authors provided a name of a specific social validity measure, as well as information about the reliability and validity of the measure. We recorded the response format of the measure (i.e., scale, open-response questionnaires, interviews, focus group), and the number of questions and if the questions were provided (if questions were provided, we recorded all questions). After reviewing the studies, we also identified common categories that represented the type of treatment acceptability aspects researchers measured. Then, we recorded if studies addressed those common treatment acceptability categories. For student measures, these categories included: beliefs about the effectiveness or helpfulness of the intervention, opinions about the design or format of the intervention, belief they (students) would use the strategies again, enjoyment of the intervention activities, if the intervention content was easy to understand, perceptions about the engagement of the activities, and recommendations for improvement of the intervention. For teachers measures, these categories included: cost of the intervention, beliefs that procedures were easy to follow, beliefs that students enjoyed the intervention, beliefs that student performance improved as a result of the intervention, statements that they (teachers) would use the program again or recommend it, and recommendations for improvement of the intervention program. We also recorded when the researchers collected social validity data (e.g., before, during, or after the intervention).

Treatment Acceptability Results

Finally, we recorded any qualitative or quantitative results studies reported related to treatment acceptability. Qualitative results were recorded as summaries of what the authors reported and quantitative results were recorded as averages or ranges of scores the authors reported for treatment acceptability results.

Data Analysis

To answer research question 1, we calculated the overall frequency with which treatment acceptability was measured according to different study features, including design, mathematics content area, and grade level. To answer research question 2, we calculated frequencies according to the characteristics of treatment acceptability measures. To answer research question 3, we recorded the number of studies that reported results in the treatment acceptability categories to identify patterns.

RESULTS

Table 1. Summary of Studies Included in the Systematic Review

Authors (year)	N	LD N	Grades	Math Content Focus	Interventionist	Fidelity
Brawand et al. (2020)	9	6	7, 8	Proportional reasoning WPS	Researcher	100%
Bryant et al. (2015)	6	6	4	Multiplication facts	Researcher	94%
Calhoun & Fuchs (2003)	92	68	9, 10, 11, 12	Computation, concepts applications	Peer	90.30%
Case et al. (1992)	4	4	5, 6	Addition, subtraction WPS	Undergrad student	NR
Cass et al. (2003)	3	3	7, 9, 10	Area, Perimeter	Teacher	100%
Cuenca-Carlino et al. (2016)	6	3	8	Multi-step equations	Researcher	100%
Dennis et al. (2016)	6	6	2	Basic facts	Researcher	92-97%
Flores et al. (2014)	4	4	4, 5	Multiplication	Researcher	100%
Freeman-Green et al. (2015)	6	6	8	WPS	Researcher	97.50%
Kellems et al. (2020)	7	7	8	Multistep problems	NR	89%
Milton et al. (2019)	5	4	4, 5, 6	Multiplication, division	Teacher	100%
Ok & Bryant (2016)	4	4	5	Multiplication facts	Researcher	98%
Owen & Fuchs (2002)	24	20	3	WPS	Researcher	91.9-97.0%
Park et al. (2021)	3	2	6, 7	Multiplication	Researcher	100%
Satsangi, Billman et al. (2020)	3	3	10	Algebra, linear equations	Researcher	100%
Satsangi & Bouck (2015)	3	3	9, 11	Area, perimeter	Researcher	100%
Satsangi et al. (2016)	3	3	11, 12	Algebra	Researcher	100%

Table 1. Summary of Studies Included in the Systematic Review (continued)

Authors (year)	N	LD N	Grades	Math Content Focus	Interventionist	Fidelity
Satsangi, Hammer et al. (2020)	3	3	9, 10	Geometry WPS	Researcher	100%
Satsangi, Hammer, & Evmenova (2018)	3	3	9	Multistep equations	Researcher	100%
Satsangi, Hammer, & Hogan (2018)	3	3	9	Geometry WPS	Researcher	100%
Satsangi, Hammer, & Hogan (2019)	3	3	9	Multistep linear equations	Researcher	100%
Shin & Bryant (2017)	3	3	6, 7, 8	Fraction WPS	CAI	100%
Strickland & Maccini (2013)	3	3	8, 9	Multiplying linear algebraic expressions	Researcher	100%

Note. CAI = computer administered intervention; Fidelity = fidelity of implementation; LD N = number of students in the sample with a documented learning disability; NR = not reported; SCD = single case design; WPS = word problem solving.

Before answering our three research questions, we provide a descriptive overview of the studies included in this systematic review. Table 1 includes a summary of the 23 studies. Across the studies, There were 206 total participants, of which 170 (83%) had a diagnosed LD. The majority of studies ($k = 17$) included only students with LD; other disabilities represented in the studies included: intellectual disability ($n = 13$), other – not specified ($n = 8$), emotional behavioral disability ($n = 4$), speech or language impairment ($n = 2$), ADHD ($n = 2$), autism spectrum disorder ($n = 2$), other health impairment ($n = 1$), Deaf or hard of hearing ($n = 1$), and auditory processing disorder ($n = 1$). Students ($n = 195$) were predominantly White (46.7%) and Black (37.4%), with fewer students identifying as Hispanic (12.3%) or more than one race (2.6%). The majority of students ($n = 193$) were male (64.3%).

The Degree to Which Treatment Acceptability is Measured

With our first research questions, we explored the extent to which treatment acceptability is measured in mathematics intervention studies across design type, grade levels, and mathematics domains. The 23 studies that met inclusion criteria overwhelmingly used single case design methods ($k = 21$). Studies focused on participants from second through 12th grades (oftentimes with a focus of participants across different grade levels), with the following distribution of studies per grade: second ($k = 1$), third ($k = 1$), fourth ($k = 3$), fifth ($k = 4$), sixth ($k = 4$), seventh ($k = 4$), eighth ($k = 6$), ninth ($k = 8$), 10th ($k = 4$), 11th ($k = 3$), 12th ($k = 2$). Studies addressed a variety of content including: word problem solving ($k = 6$), computation or basic facts ($k = 7$), Algebra ($k = 4$), geometry ($k = 4$), multi-step equations ($k = 3$), proportional reasoning ($k = 1$), and fractions ($k = 1$). The majority of studies used researchers or graduate students as intervention agents ($k = 17$), followed by teacher ($k = 2$), mix of researchers and teachers ($k = 1$), peer tutoring ($k = 1$), computer administration ($k = 1$), and not reported ($k = 1$). Finally, although all studies included in this systematic review included a measure of treatment acceptability, seven studies (30%) did not include a research question or purpose statement related to social validity.

Characteristics of Treatment Acceptability Measures

With our second research question, we investigated the characteristics of the treatment acceptability measures. First, we report characteristics related to student measures, then we report characteristics teacher measures.

Characteristics of Student Measures

Table 2. Summary of Student Treatment Acceptability Measures from Mathematics Interventions

Authors (year)	Measure Type	Total Questions or Items	Questions Provided	Quantitative Results
Brawand et al. (2020)	Scale	NR	No	No
Bryant et al. (2015) ^a	Open-ended questionnaire or Interview	8	Yes	No
Calhoun & Fuchs (2003)	Scale	11	Yes	Yes
Case et al. (1992)	Interview	NR	No	No
Cass et al. (2003)	Interview	NR	No	No
Cuenca-Carlino et al. (2016)	Interview	NR	No	No
Flores et al. (2014)	Open-ended questionnaire	NR	No	No
Freeman-Green et al. (2015)	Scale, Open-ended questionnaire	7-10	No	No
Kellum et al. (2020)	Open-ended questionnaire	9	No	No
Milton et al. (2019)	Scale	NR	No	No
Ok & Bryant (2016)	Scale, Interview in-person	20	Yes ^b	Yes
Owen & Fuchs (2002)	Scale	5-8	Yes	Yes
Park et al. (2021)	Interview	NR	Yes	No
Satsangi, Billman et al. (2020)	Interview	NR	No	No
Satsangi & Bouck (2015)	Interview	4	Yes	No
Satsangi et al. (2016)	Interview	9	No	No
Satsangi, Hammer et al. (2020)	Interview	NR	No	No
Satsangi, Hammer, & Evmenova (2018) ^a	Open-ended questionnaire or Interview	NR	No	No

Table 2. Summary of Student Treatment Acceptability Measures from Mathematics Interventions (continued)

Authors (year)	Measure Type	Total Questions or Items	Questions Provided	Quantitative Results
Satsangi, Hammer, & Hogan (2018)	Interview	NR	No	No
Satsangi, Hammer, & Hogan (2019)	Interview	NR	No	No
Shin & Bryant (2017)	Scale, Open-ended questionnaire	5, 9	No	Yes
Strickland & Maccini (2013)	Scale, Interview in-person	NR	Yes	Yes

Note. NR = not reported

a = the study did not provide a clear description of the social validity measure or used multiple terms to describe the measure.

b = questions were provided for a subset of items

All but one of the included studies (Dennis et al., 2016) included a student measure of treatment acceptability. Table 2 provides a summary of each of the student measures we coded as part of this systematic review. Three studies specifically reported using researcher-developed measures, whereas, the remaining 19 studies did not report a measure name or report that the measure was researcher-developed. One study reported reliability for the scoring of the student responses to the treatment acceptability measure, but no studies reported any other form of reliability. Only one study reported validity information for the development of the measure. The majority of studies administered only one type of treatment acceptability measure, but four studies employed a mix of different types of treatment acceptability measures. Studies utilized scales (e.g., yes, no, maybe agreement, Likert scales; $k = 8$); interviews ($k = 12$), open-ended written questionnaires ($k = 4$) and two studies did not provide a clear description of the measure to assign the measure to one of our predetermined codes. Less than half of all studies ($k = 9$; 40.9%) provided the number of total items asked as part of the treatment acceptability assessment, and authors reported asking between 4 and 20 questions. Seven studies (31.8%) provided the actual treatment acceptability questions that researchers asked students. Finally, all authors reported they collected treatment acceptability at the conclusion of the intervention; eight studies (36%) also reported collecting data prior to the start of the intervention. No studies reported collecting treatment acceptability data during the intervention period.

Regarding student perceptions about the interventions, all studies collected or reported data regarding at least three different aspects of treatment acceptability (according to the aspects of treatment acceptability we coded as part of this study), with an average of 5.0 aspects ($SD = 1.1$). Studies collected or reported results of aspects of treatment acceptability from students' perspectives with the following frequencies: beliefs the intervention was effective or helpful (90.9%), opinions about the design or format of the intervention (95.5%), belief they (students) would use the strategies again (72.7%), description of the enjoyment of the intervention activities, (90.9%), perceptions about whether the intervention content was easy to understand (63.6%), perceptions about the engagement of the activities (50.0%) and recommendations for improvement of the intervention (36.4%).

Characteristics of Teacher Measures

Table 3. Summary of Teacher Social Validity Measures from Mathematics Interventions

Authors (year)	Measure Type	Total Questions or Items	Questions Provided	Quantitative Results
Cass et al. (2003)	Interview	1	No	No
Dennis et al. (2016)	Questionnaire	NR	No	No
Flores et al. (2014)	Questionnaire	NR	No	No
Freeman-Green et al. (2015)	Scale	NR	No	No
Milton et al. (2019)	Scale	NR	No	No
Owen & Fuchs (2002)	Scale	9	Yes	Yes
Park et al. (2021)	Interview	4	Yes	No
Satsangi, Hammer & Hogan (2018)	Interview	1	No	No

Note. NR = not reported.

Eight studies collected teacher treatment acceptability data (see Table 3). None of the studies reported the measure name, whether it was researcher-developed, or information about reliability or validity. Researchers administered scales ($k = 3$), conducted interviews ($k = 3$), and collected questionnaires ($k = 2$) to capture perceptions of treatment acceptability. Only two of the seven studies provided the questions researchers asked teachers and only one study provided quantitative results. On average studies collected information about 2.4 aspects ($SD = .74$) of social validity related to teachers' perceptions. The aspects of social validity that authors reported for teacher measures included: recommendations for using the intervention, improvements in student performance, easy to implement, engaging activities, cost effective, and recommendations for improvement. Of the eight studies that also administered teacher measures, all reported that they collected treatment acceptability information after the conclusion of the intervention; two studies also collected data prior to the start of the intervention.

Treatment Acceptability Outcomes

With our third research question, we investigated trends in the reported treatment acceptability outcomes as related to the implementation of the mathematics interventions. First, we report results based on student measures, then we report results based on teacher measures.

Student Treatment Acceptability Outcomes

Of the 22 studies that administered student measures, 20 reported qualitative results and 5 reported quantitative results for student social validity measures. The qualitative results varied in their detail; for example, whereas some studies reported specific student excerpts from the open-ended questions and synthesized the

overall student perceptions of the interventions, other studies simply reported a sentence summary of the student social validity responses. Despite the variability in the level of detail provided by the authors of the studies, the qualitative results of the student social validity measures were overwhelmingly positive. All of the 20 studies generally reported positive results such as student statements about (a) positive perceptions of the intervention, (b) belief the intervention was helpful in learning mathematics, (c) how the intervention encouraged them to check their work, (d) how they planned on continuing to use the strategies taught during the intervention, (e) enjoying receiving teacher feedback, (f) enjoying graphing their data, (g) enjoying working with a partner,

Only five studies reported students made negative comments about the intervention, which included statements regarding (a) the intervention was confusing, (b) the intervention was too slow at times, (c) students did not want to be with the same partner the entire intervention, and (d) the games were too childish, (e) dislike of worksheets, and (f) students did not like leaving their regular class for tutoring.

Of the five studies that reported quantitative results, four studies reported results as an average score or range of averages out of a rating of 5 (with higher scores indicating more positive perceptions of the intervention by students). Averages for these studies included 4.7, 4.6, 3.67, and a range between 2.5 and 4.3. The fifth study reported results as a percentage of the proportion of students who indicated agreement or disagreement with individual social validity prompts; results for this study indicated high levels of agreement with positive statements.

Teacher Treatment Acceptability Outcomes

For teacher measures, the results indicated the following frequencies with which the teachers made statements about the intervention: teachers would use the program again or recommend it to another teacher (71.4%), beliefs that student performance improved as a result of the intervention (57.1%), beliefs that procedures were easy to follow (42.9%), beliefs that students enjoyed the intervention (28.6%), cost effectiveness of the intervention (14.3%), and recommendations for improvement of the intervention program (14.3%). Overall, the results for teachers' perceptions of the intervention programs in this systematic review were deemed by study authors as positive. Two studies reported specific areas of improvement noted by teachers including (a) better aligning the intervention with regular math instruction so that the lessons do not feel like "extra" work, and (b) although the intervention was successful with a small group of students, the intervention may be more challenging to implement with a whole class.

DISCUSSION

Quality indicators in special education acknowledge the role social validity plays in intervention reporting (Horner et al., 2005), and previous research reports on the important relation between treatment acceptability and intervention implementation (Denton et al., 2003). The purpose of this systematic review was to examine 23 mathematics intervention studies for students with LD. This study evaluated characteristics of treatment acceptability measures and patterns in student and teacher perceptions of the interventions. Although researchers have conducted sever-

al other syntheses focused on mathematics interventions for students with LD (Nelson, Crawford et al., 2022), to date, no synthesis has focused exclusively on investigating treatment acceptability for the interventions. Below, we discuss the implications of the results of our systematic review and offer suggestions for researchers to expand the knowledge base related to treatment acceptability of mathematics interventions.

Treatment Acceptability Measures in Mathematics Interventions

We were unable to identify *specific* patterns according to participant grade level or the mathematics domain given that these characteristics varied greatly across the 23 included studies. However, the results indicated researchers are considering treatment acceptability of their interventions across many grade levels and mathematics domains. The variability in intervention studies in which treatment acceptability was considered is encouraging and sets the stage for future researchers to continue to explore treatment acceptability and other aspects of social validity across diverse grade levels and content areas. Our results also indicated the majority of studies that investigated treatment acceptability were single-case design (91%); this is not surprising given the emphasis experts have placed on including social validity in single-case design studies (Horner et al., 2005). Standards for quality in experimental and quasi-experimental studies tend to emphasize authors report intervention effects for outcomes that are aligned to the intervention content, administer proximal and distal outcomes, and measure and report fidelity of implementation (Gersten et al., 2005). These are all critical aspects of group design intervention studies and should be emphasized in quality indicators, however, social validity, including treatment acceptability, is not a design-specific aspect of intervention research. Collecting social validity data will allow future researchers to understand how to enhance or improve interventions for student engagement (e.g., add motivational aspects if students indicate they did not enjoy the lessons), address confusing aspects of the intervention, and ensure students understand how to transfer skills or continue using learned skills beyond the intervention. In general, mathematics intervention research with students with LD may be enhanced if more authors captured and reported treatment acceptability information, including for group design studies.

Similarly, studies in which authors collect data on treatment acceptability may be enhanced by including specific research questions related to social validity. It is encouraging that 70% of studies included in this systematic review included a research question to emphasize the importance of collecting such data. The results of this systematic review related to this aspect of studies is more favorable than what researchers of previous systematic reviews have reported (e.g., 39%, Snodgrass et al., 2018; 46%, Larson et al., 2020). This is an important aspect of a study to consider because it brings into question the authors' purpose or intent of measuring and reporting on social validity if there is not a research question guiding the data collection or analysis of the data. Further, an area for additional research is for future syntheses to examine in-depth how social validity was addressed in other areas of the study. For example, if social validity was mentioned in the introduction, or if the results of the social validity data collection were mentioned or effectively embedded into the discussion of the overall effectiveness of the mathematics intervention (Snodgrass et al., 2018).

Characteristics of Treatment Acceptability Measures

Studies rarely reported information related to the development of the measure (i.e., if the measure was researcher-developed), reliability, or validity. Given reliability and validity of a measure impacts the interpretation of the data collected, it is essential that future researchers who administer social validity measures report these characteristics. Studies also reported wide variability in the number of items asked related to treatment acceptability, ranging from 4 to 20 items on student measures and 1 to 9 items on teacher measures. Yet, very few studies provided readers with the specific questions students ($k = 7$) and teachers ($k = 2$) were asked regarding acceptability. Future research can enhance replicability of mathematics interventions by providing readers with the specific questions researchers asked students; moreover, providing this information can give researchers insight into aspects of their own intervention they may explore for areas of improvement. With trends in mathematics achievement that indicate consistent gaps for students with LD, researchers may consider the importance of providing information about how social validity data were collected as a means to improve implementation and sustainability of the interventions.

Studies most often utilized treatment acceptability measures that required students and teachers to respond on a scale (e.g., yes, no, maybe agreement; Likert scales) or to questions during an interview. Open-ended written questionnaires were used less frequently with students, but presumably the interviews also used open-ended questions. Both structured responses (e.g., via scales) and unstructured responses with open-ended questions play an important role in the measurement of treatment acceptability. For example, evaluating the scores on a scale may be more efficient for group design studies where the number of students to collect data from is greater. Scores on a scale are also more easily transferred into quantitative results for interpretation or comparison with the results of other studies. This may be an appropriate option for researchers who want to monitor treatment acceptability of their intervention program over time as they make changes based on student and teacher feedback. In contrast, open-ended written or verbal questions may allow respondents more flexibility in the type of feedback they provide researchers because they are not constrained to numerical or yes/no responses. With open-ended questions, researchers may collect important information about specific aspects of lessons, activities, or the implementation of the interventions they may enhance. For example, it is prudent for a researcher to know if students who generally struggle with learning mathematics are understanding the newly introduced instructional strategies (e.g., schema-based instruction) or tools (e.g., virtual manipulatives). Given the benefits of collecting both qualitative and quantitative information, future intervention studies may consider administering both types of treatment acceptability measures to enhance their interventions.

A final pattern of the treatment acceptability measures we identified was that few studies administered treatment acceptability measures prior to the implementation of the intervention and no studies administered treatment acceptability measures during the intervention. These results are similar to what other researchers have reported (Larson et al., 2020; Snodgrass et al., 2018). An area of future research is for authors of intervention studies to consider collecting treatment acceptability data

before and during the intervention period. Researchers may collect information before an intervention that is related to students' perceptions of mathematics generally given that prior to the start of an intervention they may not have been introduced to different strategies or content. Treatment acceptability data is related to participants' enjoyment of the intervention activities, belief the content is important, opinions about the clarity of the intervention content and procedures, and thoughts about whether they will continue to use the intervention strategies beyond the intervention period. If treatment acceptability information is to be truly important in intervention research, then authors should intend to use the information to make adjustments to the delivery of the content before or during the intervention period (Schwartz & Baer, 1991; Snodgrass et al., 2018). Moreover, although eight studies reported they collected student treatment acceptability data before the intervention, none of those studies reported using the pre-intervention data to inform or adapt the intervention procedures. We found the same result with the two studies that administered teacher measures before and after the start of the intervention. Yet, previous research reports on the value of including teacher collaboration to develop mathematics interventions (Fuchs & Fuchs, 2001). Future intervention studies that include measures of treatment acceptability can be strengthened with a discussion of how pre-intervention treatment acceptability data were used to adapt or refine intervention content, procedures, or goals.

Treatment Acceptability Outcomes

Our final research question was aimed at identifying patterns in participants' perceptions about the interventions in which they participated. It is encouraging that the quantitative and qualitative results of this review indicated students and teachers had overwhelmingly positive perceptions about the interventions on various aspects of treatment acceptability including helpfulness and planned continued use of the strategies learned during the intervention, engagement during the intervention, positive impact on student achievement, and enjoyment of the activities. Despite positive results, an area for future research is for authors to consider the level of detail they provide readers regarding participants' responses on measures of treatment acceptability. There was wide variability in how authors reported results, with some authors only providing a single sentence of social validity results. Providing readers with more detail can help inform the development of other intervention programs.

Very few studies reported participants had any negative perceptions of the interventions. Yet, the specific negative perceptions are important to consider alongside the time of administration of the measures. For example, negative perceptions included a dislike of the worksheets and being pulled out of regular class time to participate in the intervention, as well as reports of the intervention being confusing. If researchers were to collect student and teacher treatment acceptability data during the intervention, they may be able to adjust intervention activities and procedures to increase students' enjoyment and engagement during the intervention. This is especially important given the fact that components of treatment acceptability models underscore the relationship between high treatment acceptability and greater outcomes (Reimers et al., 1987). The same is true of teacher measures. If researchers aim to develop socially important interventions that can feasibly implemented by typical

intervention agents after the duration of the study, researchers should solicit feedback from classroom teachers before, during, and after the development and implementation of the intervention.

Limitations and Future Research Directions

There are limitations of this systematic review. First, we investigated social validity narrowly as student and teacher perspectives of treatment acceptability. Our results do not speak to other stakeholders' perspectives of treatment acceptability, such as parents or administrators. In future reviews we may also consider other aspects of social validity beyond treatment acceptability measures such as determining the cost effectiveness of the programs or if the goals of the intervention were described as socially important in the introduction of the manuscript. Second, our inclusion criteria were narrow as we only considered mathematics interventions for students with LD. Our results may not generalize to other content areas. Our results may also not generalize to mathematics interventions for students without LD. Broadening the search criteria in future syntheses may provide a different picture of how social validity is measured in academic intervention studies. Moreover, the inclusion criteria that we outlined for this systematic review excluded studies with a qualitative design. Qualitative studies may provide researchers and practitioners with information about treatment acceptability measures that we were not able to capture from single case and group design studies.

Additional Future Research Considerations

Throughout this discussion, we provided readers with considerations for future research. However, given the limitations of this systematic review, as well as of the literature base on social validity and treatment acceptability in mathematics interventions, there are additional recommendations for future research. Regarding empirical investigations of the effectiveness of mathematics interventions for students with LD, we recommend more authors consider including measures of social validity in their intervention studies. A larger literature base will allow researchers to draw more robust conclusions regarding student and teacher perceptions of mathematics interventions, and a larger sample of studies would allow researchers of systematic reviews to identify patterns in social validity results regarding study features such as grade level and mathematics content area.

Finally, we originally intended to identify the relationship between treatment acceptability scores and intervention effectiveness (e.g., a meta-analysis of the relationship); however, we were unable to complete this analysis as intended. The included studies reported both (a) scores for treatment acceptability and (b) intervention effects (e.g., percent of non-overlapping data, percent increase in correct scores on outcome measures, Tau U, anecdotal statements of the effectiveness of the intervention based only on visual analysis) in a variety of different ways. The majority of studies reported social validity in a qualitative manner and the results for treatment acceptability were overwhelmingly positive. Considering there was little variation in treatment acceptability and too few studies reported quantitative results, we were unable to identify patterns of the relation between treatment acceptability and intervention outcomes. Future research syntheses may explore this relation further.

Conclusion

There are decades of research on social validity and treatment acceptability and educational experts agree on the important role social validity plays in intervention research. Yet, the results of our systematic review indicate a need for more researchers to consider administering and reporting on participants' perspectives of mathematics interventions in order to determine the relationship between treatment acceptability and intervention outcomes. Given social validity and treatment acceptability may impact the degree to which interventions are implemented, it is imperative that future researchers collect treatment acceptability data to inform efforts to enhance interventions for students with LD.

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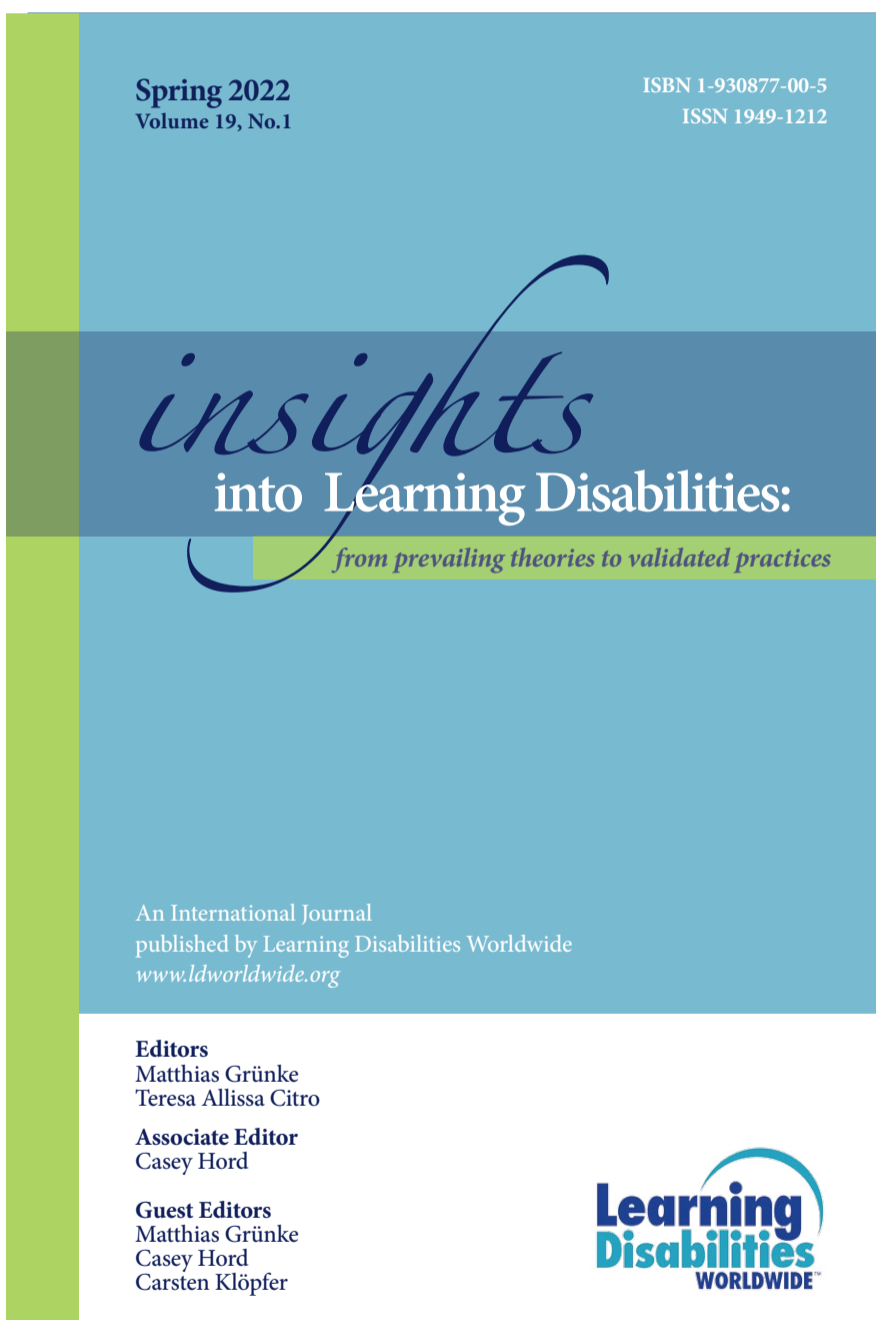
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BECOME A MEMBER

Supporting a Student With a Learning Disability Working on Algebra¹

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We provide a detailed description of a purposefully sampled tutoring session during which a student with a learning disability displayed common tendencies we have seen in our work on algebra teaching. The student struggled with solving equations in general and especially with distribution and knowing how to distribute terms and what steps to take in the correct order. The tutor responded by helping the student offload information, gesturing while speaking with the student, and asking questions strategically to both support and challenge the student to think critically. The purpose of this paper is to provide, through a case study, an accessible description for teachers and researchers of how students with learning disabilities interact with algebra and how teachers can support and challenge these students in this context.

Keywords: Mathematics, Algebra, Learning Disabilities, Gestures, Offloading, Questioning

INTRODUCTION

In the United States, success in gatekeeper courses, like Algebra 1, is essential for all students, including students with learning disabilities (LD), regarding access to better opportunities in high school, college, and in the workplace (Ysseldyke et al., 2004). Algebra problems involve a lot of working with mathematics symbols, numbers, and variables in situations that require students to work through multistep problems, and this can create challenges for students with LD (Hord et al., 2018). Minimizing the demands on students' memory

¹ This study was funded by the National Science Foundation's grant to Casey Hord and Anna DeJarnette for the project entitled "Developing Pre-Service Teachers' Capacity to Teach Students with Learning Disabilities in Algebra I," Grant No. 1813903. Opinions, findings, conclusions, or recommendations are those of the authors and do not necessarily reflect the views of the National Science Foundation.

and processing through the use of visuals and asking questions that support students' thinking processes (as well as push them to think critically) seems to help students with LD as they engage with algebra (Hord, Ladrigan, & Saldanha, 2020).

Working Memory and Students with LD

In the United States, students with LD are a relatively academically successful group of students compared to other students with disabilities; these students are identified for special education services after a continued lack of improvement after receiving help in small group and individualized settings, yet these students often take the same classes as students without disabilities (Gresham & Vellutino, 2010). Students with LD often struggle with working memory which is the processing, storing, and combining of information (Baddeley, 2003; Swanson & Siegel, 2001). In other words, these students sometimes struggle with remembering and thinking about multiple pieces of information all at once. Fortunately, special education researchers have found ways to help students offload information (i.e., store information on paper), so they can avoid having to remember a lot of things all at once; they can store pieces of information on paper and then look at each piece and think about how the pieces are connected (Hord et al., 2018; Risko & Dunn, 2010).

Another approach for helping students with LD to overcome problems with working memory is to use gestures to support language (Hord et al., 2016). Gestures—hand movements that demonstrate meaning or draw attention to key information—can be used by teachers to support students with LD when talking about math (Hord et al., 2016). Students can think about and communicate information more effectively when they gesture as they speak (Goldin-Meadow, Nusbaum, Kelly, & Wagner, 2001). Students also learn better when they can observe their teacher gesturing (Cook, Duffy, & Fenn, 2013). Therefore, students with LD have better opportunities to think more clearly and effectively with math when they are gesturing and their teachers are gesturing when talking about math (Carrazza, Wakefield, Hemani-Lopez, Plath, & Goldin-Meadow, 2021; Hord et al., 2016; Rasmussen, Stephen, & Allen, 2004).

Students with LD can show sophisticated reasoning when teachers pose open-ended questions to explore students' understanding (Hunt & Tzur, 2017). Students with LD also benefit when teachers ask questions strategically to both support students and push their reasoning (Liu & Xin, 2017; Hord, DeJarnette, McMillan, & Baldrick, 2020; Xin et al., 2017, 2020). Special education researchers have found that using gestures in tandem with strategic questioning can be beneficial for students with LD (Hord, Ladrigan, & Saldanha, 2020). Teachers can use gestures to focus students' attention on key information in an algebra problem and then ask questions about that part of the problem to help the student focus on what they need to focus on as well as think their way through the

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from prevailing theories to validated practices

next parts of the problem (Hord, Ladrigan, & Saldanha, 2020). There are also ways that teachers can provide more direct support through prompting questions when students are struggling, or teachers can choose to strategically ask more challenging, open-ended questions when students are doing well and are able to engage with more difficult concepts or tasks (Hord, in press).

By combining offloading, gestures, and strategic questioning, teachers can provide a combination of supports for students when they are struggling and push them to answer challenging questions when students are ready to do so (Hord, Ladrigan, & Saldanha, 2020). Offloading supports students so they do not have to remember and think about a lot of information all at once (Risko & Dunn, 2010). Gesturing makes information easier to think through compared to just speaking about math without gestures (Goldin-Meadow & Alibali, 2013). Overlaying gestures on top of offloaded information (e.g., pointing to parts of equations) can provide a necessary boost for students with LD when working on algebra (Hord, Kastberg, & Marita, 2019). Using offloaded information, overlaid gestures, and strategic questioning often provides the right balance of support and challenge that students with LD need as they engage with algebra (Hord, Ladrigan, & Saldanha, 2020).

Purpose of Study and Research Questions

This paper is designed to provide information for both researchers and practitioners and can be used for professional development of teachers as well as by researchers to inform future studies. The purpose of this study is to further investigate the teaching and learning of algebra by students with LD and to provide an accurate and accessible description, for teachers and researchers, of how students with LD interact with algebra and how teachers can support these students in algebra contexts. Special education researchers have conducted studies that have led to emerging themes of offloading, gestures, and strategic questioning as ways of supporting and challenging students with LD. We will provide real-world examples of how these concepts are manifested in a one-on-one tutoring context. The research question in this study is, what are the experiences of a student with LD when learning algebra, and what teaching adjustments both provide support and push this student to improve with algebra?

METHOD

This study is targeted toward by researchers and practitioners. To gather and describe the teaching and learning of student with LD, we conducted a case study of a purposefully sampled session of a tutor working one-on-one with a student with LD on equations from an Algebra 1 course. We chose this course because of the implications of it as a gatekeeper to opportunities in educational and workplace settings (Ysseldyke et al., 2004). We chose this particular student due to him being identified for special education services as a student with LD;

specifically, he needed extra help with math. The content covered during this session was also particularly interesting because it provided the multi-step (or multi-piece) situations that are conducive for studying how students with LD struggle with algebra regarding working memory and how teachers can make adjustments to help students with LD overcome these challenges (Hord, Ladrigan, & Saldanha, 2020).

Participant and Setting

The study was conducted in a suburban high school in the United States during a one-on-one tutoring session. The algebra problems were provided by the student's special education mathematics teacher. Instruction took place in one-one settings. While the student was enrolled in a general education Algebra 1 class, his teacher chose to assign him work to do with the tutor individually for extra instruction catered toward the mathematics he was finding to be particularly challenging (e.g., multi-step equations). The tutor, Paige, was a pre-service teacher studying special education at a local university. The student, Charles, was 16-year-old white male who was a ninth grader/freshman at the time of the study. His school records indicated that he was identified as a student with LD and in need of special education services in early elementary school for reading, writing, and mathematics (both for calculation and problem solving). Charles received small group instruction for mathematics, but he participated in Algebra 1 with students without disabilities. Charles had below average scores on achievement tests in mathematics and a history of struggling with math in general.

The tutor said that Charles often needed daily refreshers on the content from the previous day to remember what to do. He often made errors with solving multi-step equations. He struggled with negative numbers, and he needed guiding questions and reminders to keep track of negative signs. She also said Charles was often quiet and seemed unsure of the reasoning of his answer even when his logic was sound.

Charles' special education teacher said that he was able to complete algebra problems, but only with a lot of modeling and prompting. She said he often did not turn in all his assignments, and often put his head down on his desk during independent work. She said he exhibited a lack of motivation to learn the material. At the time of the study, he had a passing, but low grade: a 73% average on assessments, and a 70% overall in his Algebra class.

Data Collection and Analysis

The researchers video recorded several tutoring sessions using document cameras to avoid recording the students' faces for confidentiality reasons, but to also capture the details of how the students and tutors offloaded information on paper (i.e., "showed their work") and gestured during the conversations they had about the math. We purposefully sampled one session from a larger set

of sessions involving other students due to the characteristics of the student and the content covered. We chose to focus on this session because it illustrated his tendency to struggle with multi-step equations, and this particular session being focused on that problem type, while other sessions were focused on comparatively more remedial skills. The first author watched the session and identified the important parts of the session needed for transcription. The fourth author in this study transcribed the session, took notes about gestures used by the tutor and the student, and took notes about trends she noticed in the data. Then, the first author coded the data using codes for offloading, gesturing, and strategic questioning (e.g., use of scratch paper to store information, hand movements to show distribution, and more vs. less difficult questions). Once the data was coded, we organized it into categories and searched for themes that emerged from the findings (Brantlinger, Jimenez, Klingner, Pugach, & Richardson, 2005). Then, we discussed the emerging themes in a research meeting.

The research team conducted a “member check” (i.e., review of the transcripts and a written summary of our emerging themes) with the third author in the study, the tutor, to determine if our transcript and our interpretation of the data matched her interpretation and recollection of what happened during the tutoring session (Brantlinger et al., 2005). Then, the research team consulted with a researcher not involved in the study to do an external audit to monitor interpretive validity (Maxwell, 1992). After meeting with the external auditor and the tutor in the study, the research team came to a consensus on what should be included in the Results section. The following section contains our agreed upon findings.

RESULTS

Paige tutored Charles on multi-step linear equations during the purposefully sampled tutoring session. A multi-step linear equation would be something similar to $2x + 1 = 3x - 5$, where solving involves collecting like terms (e.g., adding 5 to both sides of the equation; subtracting $2x$ from both sides of the equation) and then dividing by the coefficient of the x -variable to solve for x . Multi-step linear equations can be challenging for all students, and especially students with LD, because they require keeping track of one’s work and anticipating what to do next. After solving a couple of equations with some help, Charles started struggling with the equation, $8x - 12 = 4x + 24$. On this problem, it was apparent that Charles was either missing some foundational knowledge or was overwhelmed by the multi-step nature of the problem. Charles struggled when he wrote $12x$ on the next step of his problem for combining $8x$ and $4x$, not realizing that it should be $8x - 4x$ rather than $8x + 4x$.

Paige: Where did you get $12x$ from?

Charles: The $8x$ and the $4x$.

Paige: Okay. So, you brought this $4x$ over to the $8x$?

Charles: Yes.

Paige: Are we going to subtract that $4x$ or...

Charles: Add it.

Paige: Why are we going to add it?

Charles: Oh wait, subtract it?

Paige: You tell me.

Charles: Subtract it.

Paige: Okay, why?

Charles: Because there's a minus sign right there.

Paige: Okay. Uhm... So, when we move things from side to side, why do we do the opposites?

Charles: Because uhm... So, it breaks it down.

Paige: It breaks it down? What are we trying to get this $4x$ to equal? Do we want it to equal a number or zero? Zero is a number, but...

Charles: Uhm... Just $1x$ like an x .

Paige: Okay, so if we're multiplying we want it to be 1?

Charles: Yeah.

Paige: But, since we're adding and subtracting, we want that to be zero, right?

Charles: Yes.

This part of the session illustrates an example of how to pose questions based on the student's current level of understanding. Paige's questions followed an interesting pattern as she assessed Charles' reasoning in the above excerpt. First, when she noticed Charles' error, she gave him a small hint ("Are we going to subtract that $4x$ or...") to help him notice it. When Paige realized Charles did not immediately notice his error, she pressed him with open ended "why?" questions to consider the rationale for adding or subtracting $4x$. Paige's open-ended questions revealed more clearly that Charles was struggling to remember the correct procedures for solving the equation. Paige had to address that he was struggling at this point and needed support. Once they established that they needed to add and subtract to make it zero, Paige returned to a more open-ended question to again challenge Charles to think about the procedure for solving the equation.

Paige: How are you going to make that zero? (POINTING to the $4x$ in the original equation)

Charles: Subtract it.

Paige: Subtract it, yeah. (pause while Charles works and correctly writes $4x - 12 = 24$;) Now, how are you going to make that 12 zero?

Charles: (pause) Would you add it?

Paige: Yes. So, like -12 plus 12 is?

Charles: 24

Paige: What's this going to equal? -12 plus 12 is?

Charles: Oh! -12 plus 12 is 12

Paige: Is... you take the... so

Charles: Or...

Despite Paige's prompting, Charles was still struggling to add positive and negative integers. To help him make sense of the situation, she made a connection to a real-world example using money, and he began to make progress.

Paige: If you owe somebody 12 dollars and you have 12 dollars and you give them the 12 dollars how much money do you have?

Charles: None

Paige: None, yeah. That's a zero now, which I think you knew.

Charles: Yeah.

Paige: But, now we have to add that 12 to the other side, right? (long pause while Charles works; Charles adds 12 to both sides and then divides both sides by 4; see Figure 1 for his work)

Charles: Oh uhm... Can I use a calculator?

Paige: Sure

Charles: 36 divided by 4?

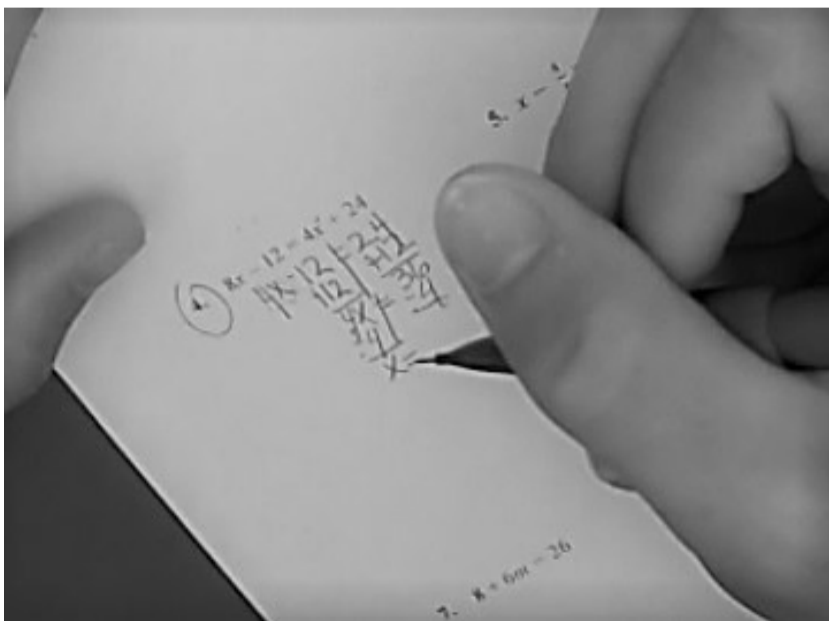


Figure 1. Solving the Equation

At this point, Charles was able to complete the last step and solve for x . However, he would have likely been frustrated and stuck on his work if Paige had not jumped in and provided some guiding questions and directions to keep him moving forward. Her questions ranged from more open-ended questions to give him space to more direct, guiding questions—even prompting—to help Charles keep making progress.

Work on the next problem illustrates the use of gestures and offloading. It was a multi-step equation that required distribution, $3 - 2(x + 1) = 5$, which added an extra layer of difficulty for Charles. In this problem, the gestures used by both Paige and Charles were important, as well as how Paige rewrote the distribution part of the problem, $-2(x + 1)$, separately to offload, or at least separate, that part of the problem away from the rest of the problem. Charles seemed to have trouble thinking about the distribution part of the problem more so when it was combined with the rest of the problem than when it was separated.

Paige: Let's try this one with the distributive property. What do you think our very first step is going to be?

Charles: Add those (POINTING to the $x + 1$ inside the parenthesis)

Paige: Okay, can you add x to 1?

Charles: Yeah. 2.

Paige: Does the 1 have a variable on it?

Charles: No.

Paige: No. Can you add numbers that don't have variables to variables?

Charles: No.

Paige: No. What could our other next step be?

Charles: Add those? (POINTING to the 3 and the 2)

Paige: Okay so...

Charles: And that would be 1.

Like in the previous example, Paige began with a fairly open-ended question ("What do you think...") to assess Charles' knowledge before intervening. From her questions, it became clear that Charles was really struggling, and Paige decided to intervene. She wrote the distribution part of the problem separately to see if Charles could think more clearly about it if it was separated from the rest of the problem. Paige wrote $2(x + 1)$ above the problem (see Figure 2). She then used this opportunity to overlay gestures on top of what she wrote to support the questions she asked Charles.

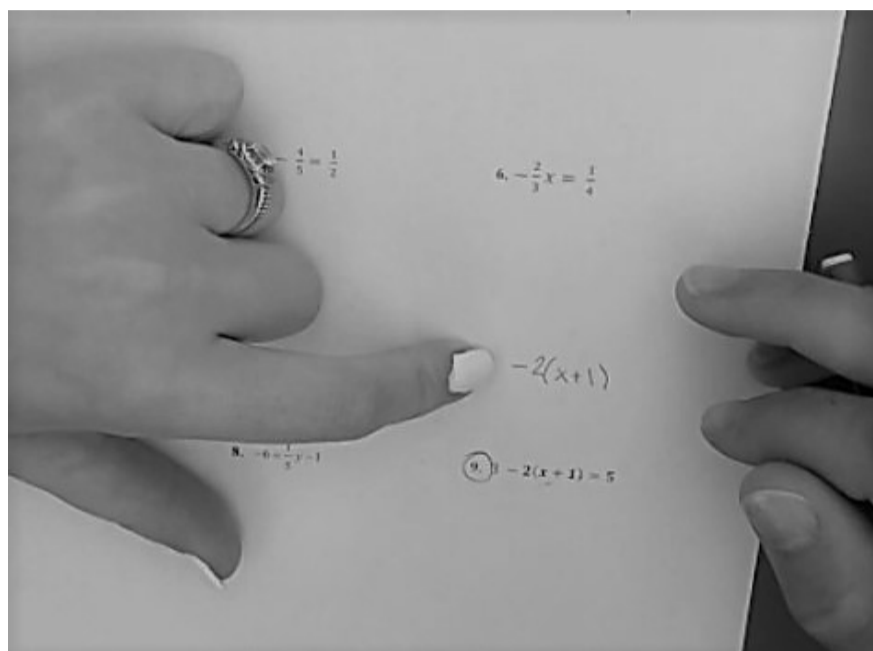


Figure 2. Using Scratch Paper

Paige: Okay, let me show you something. When we've got -2 with a parenthesis and x plus 1, do you remember what that means?

Charles: Yeah.

Paige: Okay, what are you going to do?

Charles: You take that and put it here. (POINTS the eraser of his pencil to the -2 and ARCHES to the x).

Separating the distribution part of the problem seemed to help Charles. He began to understand, and he gestured in a way that demonstrated his understanding of at least some of what he needed to do when he pointed to the -2 with his pencil and arched over the parenthesis to the x in the parenthesis (see Figure 3).

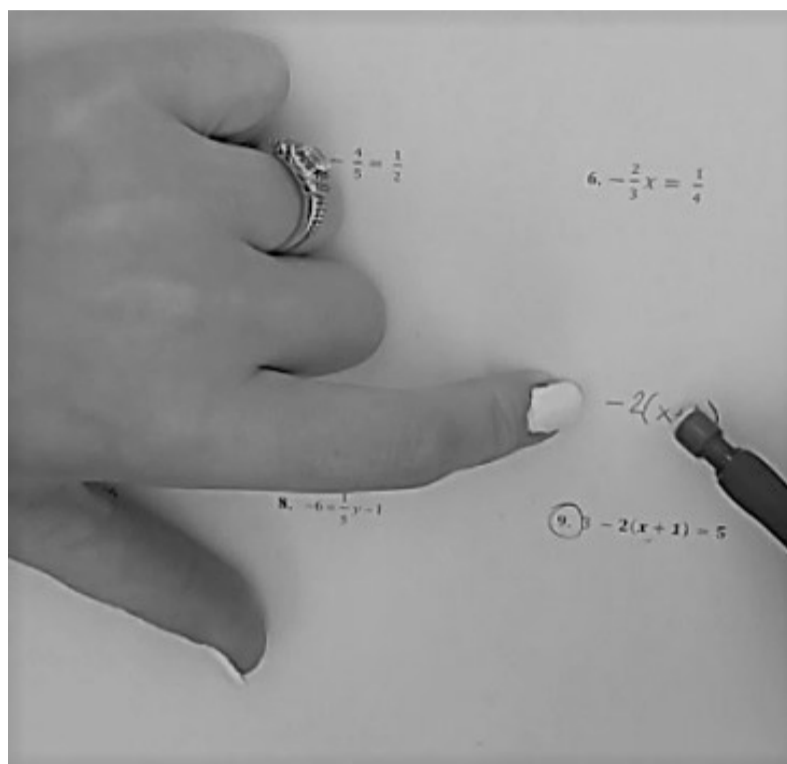


Figure 3. Charles' Distribution Gesture

Paige: Okay, so we're going to draw a little arrow.

Charles: Yeah

Paige drew an arrow from the -2 to the x to show the relationship (see Figure 3). At this point, Charles could see the relationship, which supported his work on the rest of the problem. Paige strategically gestured while she was explaining the relationship between the terms inside and outside of the parenthesis (see Figure 4).

Paige: But, the distributive property also means we need to move it to the 1, right? (POINTING the pencil to the -2 and MOVING the pencil to the 1)

Charles: Yeah.

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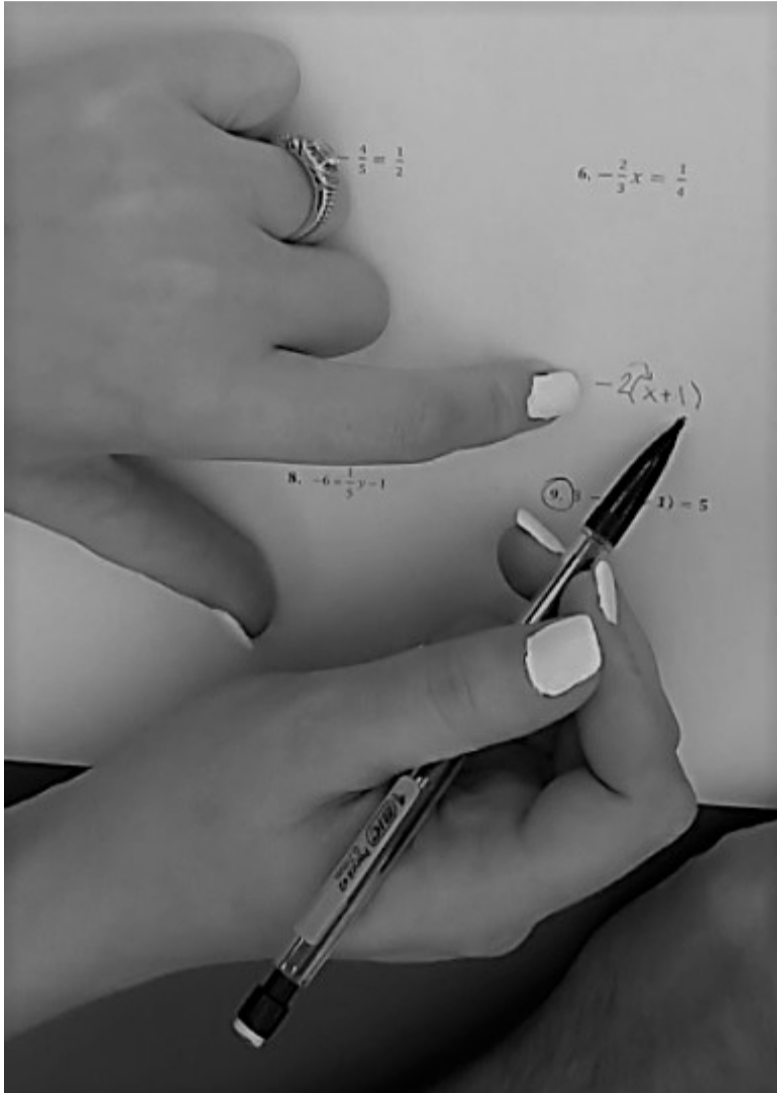


Figure 4. Paige's Distribution Gesture

Then, Paige drew an arching arrow from the -2 to the 1 to complete the diagram to show the distribution to both terms in the parenthesis (see Figure 5).

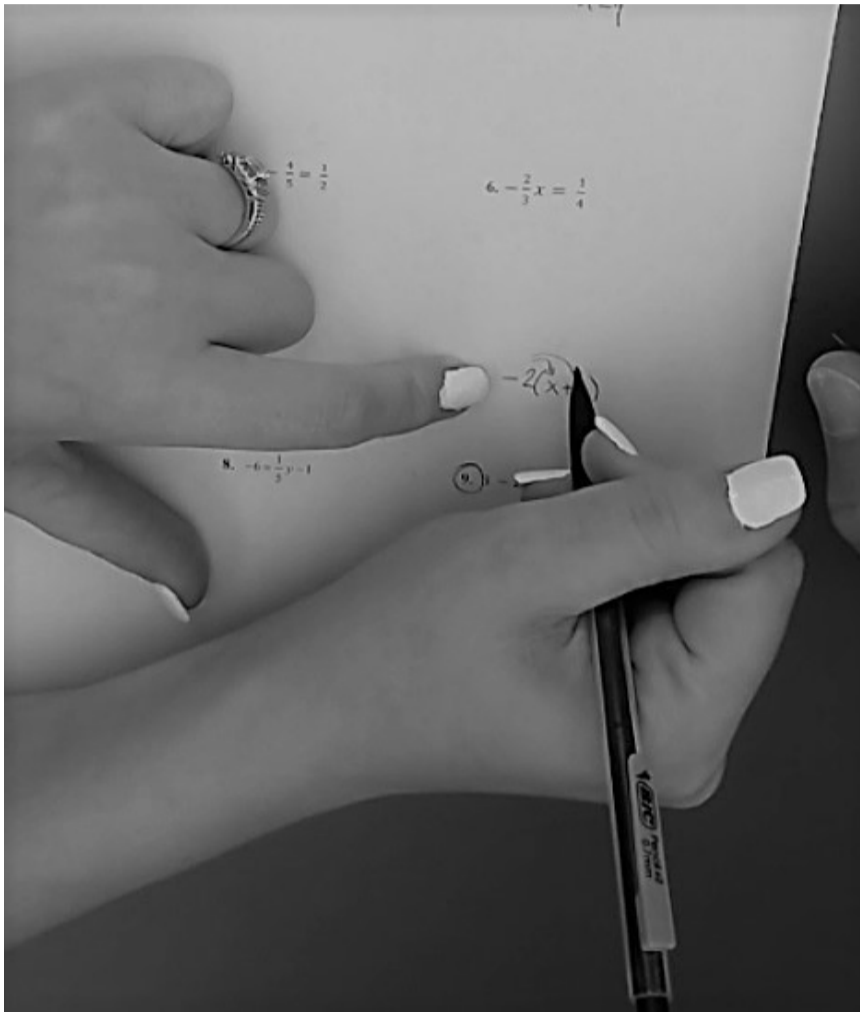


Figure 5. Drawing Arched Arrows

Charles moved his work back down to the original problem and continued to struggle with solving the equation, writing $-4 + 3 = 5$ below the first line of the original equation. Distribution was difficult for him at this point. Paige decided to refocus Charles on the separated distribution part of the problem (see Figure 6).

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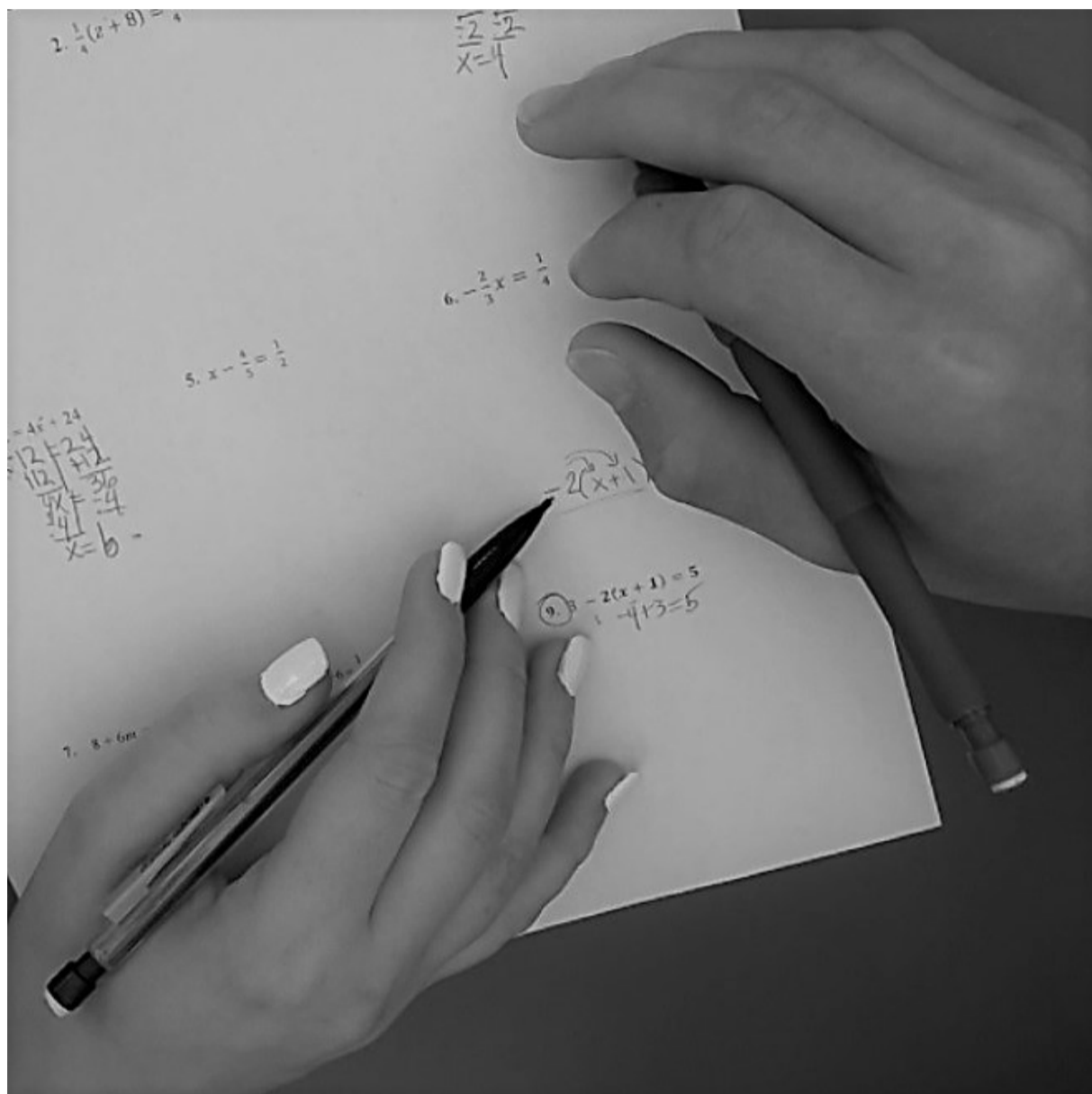


Figure 6. Refocusing on Scratch Work

She overlaid gestures on top of their work on paper and the original problem and provided more direct scaffolding.

Paige: Okay, so let's just re-write this first. Let's not put it in this part yet. Let's just rewrite it up here. We're multiplying right? So how would we rewrite this -2 times x ? (POINTING to the -2 and to the x) And then -2 times 1 . (POINTING to the -2 and 1) How would you rewrite that?

Charles: (writes $-2x - 2x$) Like that?

Paige: Okay, you're really, really close. I got really, really excited. Okay, so this part is absolutely right (POINTING to the $-2x$) and then we are just multiplying the -2 times 1 , so what's -2 times 1 ?

Charles: -2 times 1 ? -2

Paige: Yeah.

Charles: You just write -2?

Paige: Minus 2, right? Same idea.

Separating the distribution part of the problem from the rest of the problem seemed to help Charles. Also, Paige's gestures overlaid on the problem and direct questions seemed to help him see the relationships he needed to see. He did struggle with some multiplication of integers, but he was eventually able to, with a lot of support, distribute the -2 to come up with $-2x - 2$. Once he completed this part of the problem, Paige decided to help him rewrite the original equation and replace $-2(x + 1)$ with $-2x - 2$.

Paige: It would be $-2x$ minus 2. And, now that we've written that, we can put that down here with the whole equation. We can take this part... this whole part... and replace it with this part, right? (POINTS with her pencil first to the $-2(x+1)$ in the original equation and then back to the $-2x - 2$ in the scratch work and then back to where that needed to be put in below the original equation; see Figure 7). So how would you rewrite it using that now?

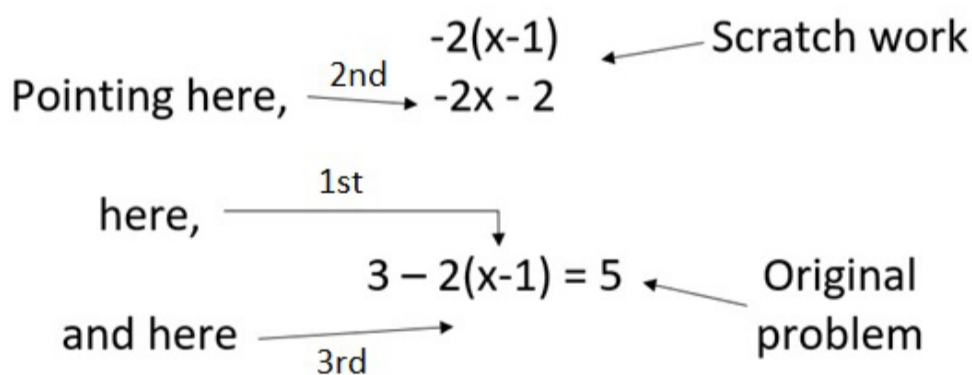


Figure 7. Transitioning from Scratch Work Back to the Original Problem

Paige then helped Charles keep his work organized and think through the steps of solving the problem. She had to help him some more with moving the separated scratch work back to the equation. Paige used the offloaded (or separated) part of the problem (i.e., the scratch work) to help Charles more clearly see and think about that part of the problem and then reconnected that part of the problem back to the original problem using gestures. It seemed as though Charles needed a visual, along with what Paige was saying to mentally transition from their scratch work above the problem back to the original problem. Once they had completed the distribution and rewritten the equation as

$3 - 2x - 2 = 5$, Charles said, “Isn’t that the multi-step equation thing?” demonstrating that he made a connection between this problem and the problems he solved previously.

Charles struggled a lot, but Paige’s work with separating parts of the problem, on which he needed to focus at the time, from the rest of the problem and gesturing helped Charles make progress. Paige also followed a pattern of beginning each new problem with open-ended questions to let Charles consider the procedure for solving each equation (e.g., “how?” questions) and the reasons for those procedures (e.g., “why?” questions). These open-ended questions also allowed Paige to assess Charles’ understanding, and Paige posed more direct questions only after it became clear that he needed more direct support. Charles did make progress through the work, and he did see the connection between the problems regarding their structural similarities. While Charles demonstrated that he was likely to struggle a lot with Algebra 1, he also showed that, with the right kind of help, he could make progress and make important connections with this level of mathematics.

DISCUSSION

Charles seemed to benefit from a combination of offloading (or separating his work into more manageable pieces), gestures, and strategic questioning. Paige had the difficult challenge of deciding when to ask tough questions and when to support Charles with more direct questions or even prompts on what to do next. When he struggled, keeping his work organized on paper seemed to make a difference considering how he seemed to struggle more when working with steps combined in the original problem compared to when his steps were separated (e.g., writing the distribution part of the problem separately from the rest of it). This worked similarly to how storing information on scratch paper, rather than in short-term memory, eases the process of thinking about, remembering, and combining multiple pieces of information. In short, scratch paper is an ally of struggling learners. And, just as a teacher might diagram a word problem to support a younger child, Paige’s use of separating parts of the equation for Charles made it easier for him to see what he needed to see clearly and think about the math successfully (Hord & Xin, 2013; Marita & Hord, 2017).

Gestures were also important for Charles. He made use of gestures to demonstrate his own thinking and also seemed to benefit from Paige’s gestures. While he may not have immediately demonstrated understanding after each time she gestured, he eventually demonstrated understanding of distribution and how the different multi-step equations were similar. The role that gestures played in the tutoring session was consistent with existing research regarding how students can think and communicate more effectively when they gesture and when they observe gesture (Cook et al., 2013; Goldin-Meadow et al., 2001).

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And, the study does provide further support to existing research that gestures can be important for the teaching of mathematics to students with LD (Hord et al., 2016).

Gestures played a role in tandem with strategic questioning as with previous studies (Hord, DeJarnette, McMillan, & Baldrick, 2020). Paige used gestures to draw Charles' attention to key parts of the problems as well as to help Charles see important relationships between parts of problems. Paige often prompted or questioned Charles as she gestured using gestures to support the conversation. Paige also adjusted her questioning from being more open-ended to more direct, when she noticed that Charles was struggling. Importantly, Paige began each new problem with more open-ended questions, continually creating space for Charles to engage in mathematical reasoning. Teachers need to carefully strike this balance to keep students with LD moving forward and avoiding frustration, but also to strive for questioning (whenever possible) to leave time and space for the student to think critically. Ideally, during parts of the sessions, teachers can ask questions that put the students in position to think critically even more about algebra than they would without the teacher's challenging questions.

Limitations and Directions for Future Research and Practice

The study was very small in scale and only included a purposefully sampled session with one student with LD and one tutor. However, the purpose of this study was to describe a real-world teaching session in a way that is accessible for teachers and other researchers while still contributing to the research base. Future studies should include more sessions with more students and multiple studies need to be completed on this topic to further develop the research base and to provide more description of how students with LD can be taught and learn algebra.

The findings from this study and similar studies provide information that is beneficial for teachers regarding how to keep students' work organized on paper in accessible ways, how to gesture on top of that work, and how to ask questions to support and challenge students. We encourage teachers to learn from existing research on how to teach algebra to students with LD and apply the principles in those studies and be empowered to come up with how to organize the math on paper, the gestures, and the right questions their students with LD need as they are engaging with algebra.

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Product Details

WHAT IT IS: Uniquely textured daily cleanser. Removes makeup and deep cleans clogged pores. Softens and conditions, as it cleanses, normalizes and balances skin.

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- GENTLY CLEANSSES SKIN
- FOR ALL SKIN TYPES
- FORMULATED WITHOUT PARABENS
- MADE IN THE USA



WHAT'S INSIDE

Jojoba Oil is a gentle, natural emollient and lubricant. Avocado Oil is rich in vitamins and is a natural emollient and lubricant. Vitamins A & E help to provide antioxidant protection and condition the skin.

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Product Details

WHAT IT IS: Refreshing gel cleanser brightens skin, as it washes away makeup and impurities. Gently exfoliates and helps dissolve dull surface cells, as it hydrates and nourishes skin.

- 4 FL.OZ. TUBE
- DOES NOT CONTAIN GLUTEN, SOY, NUTS OR DAIRY
- REFRESHING GEL CLEANSER
- FOR ALL SKIN TYPES
- REMOVES IMPURITIES
- FREE OF PARABENS
- FORMULATED WITHOUT ALCOHOL, BARLEY, CORN, OATS, RYE, SOY, SPELT OR WHEAT
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WHAT'S INSIDE

Vitamin C (Ascorbyl Palmitate) brightens skin, enhances collagen production, helps strengthen skin's own repair mechanisms, reduces hyperpigmentation for more even skin tone and defends against free radical damage. Green Tea and Vitamins A & E condition skin and help to provide powerful antioxidant protection, plus anti-inflammatory and anti-bacterial benefits. Ginkgo Biloba Leaf Extract enhances antioxidant activity while stimulating micro-circulation and oxygenation of the skin. Natural Tangerine & Orange Peel Oil impart sensorial pleasure.

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Product Details

WHAT IT IS: Gentle foaming cleanser with Papaya Extract. Lifts away makeup and impurities, helps remove dull surface cells and create a brighter, smoother complexion.

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- FOR ALL SKIN TYPES
- EXFOLIATES DULL SKIN
- FREE OF PARABENS
- FORMULATED WITHOUT ALCOHOL, BARLEY, CORN, OATS, RYE, SOY, SPELT OR WHEAT.
- MADE IN THE USA.



WHAT'S INSIDE

Papaya (Papain) Extract helps eliminate the surface dead skin cells that make skin appear dull and cloudy. Geranium & Cucumber Extracts stimulate and hydrate sluggish, tired skin.

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Hydrating Cleanser

Product Details

WHAT IT IS: Gentle, emollient cleanser. Helps dissolve dull surface cells, while moisturizing and nourishing skin. Antioxidant Vitamins A, C & E help repair, protect and maintain healthy skin.

- 4 FL.OZ. TUBE
- EMOLLIENT BALM CLEANSER
- FOR DRY SKIN TYPES
- GENTLY REMOVES IMPURITIES
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WHAT'S INSIDE

Six natural oils (Avocado, Olive, Sesame, Sunflower, Macadamia & Hazelnut) are rich in emollients and vitamins, lubricate skin and seal in moisture. Shea Butter & Jojoba Seed Oil Soften and provide deep hydration. Vitamin E is a potent antioxidant that protects cell membranes against environmental aggressors.

Exfoliating Cleansing Nectar

(Both a cleanser and a scrub)

Product Details

WHAT IT IS: This nectar-textured gel cleanser with gentle exfoliants helps to lift impurities and noticeably brighten the skin. This clean formula creates a light, creamy lather that conditions, soothes and leaves skin clean, soft and hydrated.

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- APRICOT SEED POWDER & JOJOBA BEADS HELP LIFT IMPURITIES AND NOTICEABLY BRIGHTEN SKIN
- NECTAR-TEXTURED GEL CLEANSER
- FORMULATED WITHOUT PARABENS, GLUTEN, PHTHALATES, GMO, SILICONE, ALCOHOL, BARLEY, WHEAT, OR RYE.
- CLEAN, VEGAN AND PROP 65 COMPLIANT
- MADE IN THE USA



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SOME PHOTOS BY PAULA BASTARACHE-ST. CYR
RENZO SALON, WALTHAM, MASSACHUSETTS

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.



Graham Cracker Lasagna

MAKES 6-8 SERVINGS

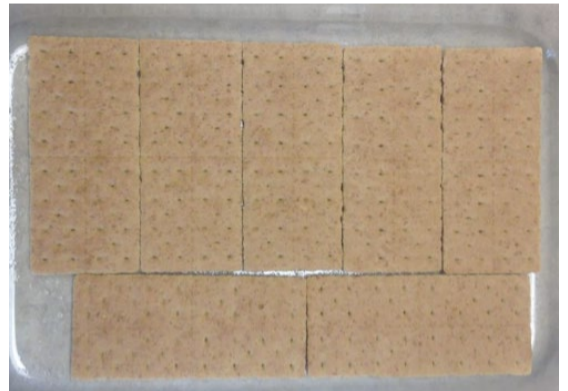
BY ELLIANNA DESTINEE CITRO

Ingredients Needed:

- 1 Box of Honey Graham Crackers
- 1 Small Box of Chocolate Instant Pudding Mix
- 1 Small box of Vanilla Instant Pudding Mix
- 1 Large Tub of Cool Whip
- Fresh Strawberries & Blueberries – to garnish

Directions:

1. Follow the instant pudding instructions (typically 2 cups of whole milk per box.)
2. Line the bottom of a 8x10 in. (or larger) lasagna dish with a layer of graham crackers.
3. Scoop half of the chocolate pudding onto the crackers and spread evenly.
4. Scoop one or two large spoon-fulls of Cool Whip onto the pudding and spread evenly.
5. Repeat steps 2 – 4, interchangeably with the two flavors of pudding. At the end, there should be at least 4 layers.
6. On the final layer of graham crackers, evenly smooth the remaining Cool Whip.
7. Optional: Chop fresh strawberries into halves. Spread blueberries and strawberry halves on top.
8. Chill in the refrigerator for 1-2 hours before serving.



Enjoy!

Low-Carb Ground Turkey Meat Zucchini Boats

MAKES 4 SERVINGS

BY ELLIANNA DESTINEE CITRO

Ingredients Needed:

4 Zucchini - Choose 9 – 10 oz. zucchinis

Extra Virgin Olive Oil

1lb. Ground Turkey Meat - or you may choose to substitute with ground beef or Italian sausage

1 clove of Garlic

1 ½ cups of Canned or Fresh Chopped Tomatoes

Oregano

Salt

Black Pepper

¾ cups of shredded Mozzarella Cheese

Optional:

Grated Parmesan Cheese – to garnish

Parsley – to garnish

Directions:

1. Pre-heat oven to 400 degrees Fahrenheit.
2. Prepare 13x9 in. baking dish, preferably non-stick. (Tip: if you do not have a non-stick baking dish, lightly coat the dish with olive oil.)
3. Slice zucchinis in half, length-wise and cut off the stems.
4. Hollow out the insides of the zucchinis. Carefully scoop out the centers of the zucchini. Be sure not to break through the bottom or the sides. Leave sides a ¼ in. thick.
5. Lightly drizzle the centers of the zucchini with extra virgin olive oil.
6. Lightly sprinkle salt and pepper on the zucchini.
7. Brown the ground turkey meat (or your substitute choice of meat.) Then add the garlic, finely chopped.
8. Add the chopped tomatoes.
9. Season with light sprinkles of salt, black pepper, and oregano.
10. Allow to simmer for 5 minutes.
11. Carefully spoon the mixture into the zucchinis evenly.
12. Bake for 25 – 30 minutes, or until the zucchini is tender.
13. Remove from the oven. Top with the shredded mozzarella cheese. Bake again until the cheese is fully melted.
14. Optional: Garnish with grated parmesan cheese and parsley.



The Importance of Raw Food

BY REV. RIKA GRIFFITHS

Dan 1: 12-13: "12 Prove your servants, I beseech you, for ten days and let us be given a vegetable diet and water to drink.

13 Then let our appearance and the appearance of the youths who eat of the king's [rich] dainties be observed and compared by you, and deal with us your servants according to what you see."

Raw fruits are the best cleansers of the human body and raw vegetables the best feeders and healers. Our bodies digest fruit and vegetables most efficiently and obtain the maximum amount of nutrition from them when they are raw.

Cooking food has a devastating effect on nutrition:

Many important vitamins and minerals are lost. According to John Michael Douglas, M.D., PhD., Dr.P.H., F.A.C.P.: *"When we treat food with thermal fire, we lose up to 97% of the water soluble vitamins (vitamins B and C) and up to 40% of the lipid soluble vitamins (Vitamins A, D, E and K)."*

The structure of proteins is dramatically changed by heat. This is clearly illustrated when you fry an egg. When the clear runny albumen, which is the protein of the egg, hits the hot oil it immediately changes to a white rubbery texture. The protein is obviously not the same substance that it was before it was cooked.

Minerals are changed in a similar way to proteins when they are cooked. They lose their life and vitality and transform back to an unusable,

inorganic form. There is a difference between minerals that are in the ground verses minerals in plants. Our bodies are not able to use minerals straight from the ground because they are in an inorganic form that cannot be assimilated

by the body. Through photosynthesis and the help of lots of micro-organisms below the ground surface, the plants take the inorganic minerals from the soil and convert them into living, organic nutrients which we can eat and use to build new, living, vital cells that become a part of our body. The molecules of a mineral within a living substance such as a plant are alive and vibrant – and they

vibrate at a different level to an inorganic, lifeless substance such as a rock or particle of soil. When these minerals within plants are cooked, they are converted back into the dead, inorganic form that has harmful effects in the body.

For example, green leafy vegetables such as spinach contain oxalic acid. This is a very healthy beneficial substance for the body in its raw organic form. It helps with peristalsis which is the wave like movement in the intestinal walls that pushes food along the gastro-intestinal tract. However,

"When we treat food with thermal fire, we lose up to 97% of the water soluble vitamins (vitamins B and C) and up to 40% of the lipid soluble vitamins (Vitamins A, D, E and K)."

when spinach and other green leafy vegetables are cooked, the oxalic acid is converted into the inorganic, unusable form which can then form oxalic acid crystals that accumulate in the kidney resulting in kidney stones. Furthermore, oxalic acid combines with calcium in food. If both nutrients are in their raw, organic form this is a good combination that has constructive benefits for the body. However, when oxalic acid is transformed into its inorganic form through heating, then it binds to calcium, destroying the nourishing value of both. This results in a serious deficiency of calcium that causes decomposition of bones.

When food is heated above 41 °C (105°F) the enzymes are destroyed. Water boils between 82 – 100°C and baking begins at 97°C. Enzymes are lost almost immediately from the start of any cooking process, even in steaming vegetables. You are losing more than just the enzymes because enzymes are required for every function in the body. Nothing in the body works the same without enzymes.

Stephen Blauer who wrote "The Juicing Book" very nicely explained the role of enzymes: "*Enzymes are the body's labour force, the active construction-and-demolition teams that constantly build and rebuild the body. Approximately 1000 different enzymes are known. At any one time there will be millions of enzymes working in every living body. Without enzymes a human would be a lifeless pile of unusable chemicals. Outside the human body, enzymes are found in all living things, including food in its raw, uncooked state... Fresh juices are excellent sources of important food enzymes, as are all raw foods.*"

There are three types of enzymes:

1. Metabolic enzymes – are necessary for the organs in the body to function. They are found in every cell and tissue. Some of their functions include boosting the immune system, repair of damaged tissue, rebuilding new healthy cells, regenerating skin, slowing down the aging process and removing toxins from the body.

2. Digestive enzymes – which are manufactured by the body, break down the food that is eaten so that the nutrients can be absorbed and used.

3. Enzymes in raw fruits and vegetables, soaked nuts and seeds. Some examples of foods high in enzymatic activity are raw figs, dates, pineapple, grapes, avocado and bananas. There are four types of enzymes found in food which are:

- **Lipase** – breaks down fat
- **Protease** – breaks down protein
- **Cellulase** – breaks down cellulose
- **Amylase** – breaks down starch

Enzymes facilitate the absorption of all vitamins, minerals, and amino acids (protein) so that the body can utilize all these nutrients. Loss of enzymes in the food will impair the absorption of all the other nutrients in the food.

When we are born, God builds into our bodies a supply of enzymes or an "enzyme bank". However, each fruit and vegetable that is an organic plant has enough enzymes already in it for our body to digest it without having to take out any enzymes from the bank that we were born with. When we cook or process our food, those vegetables no longer have their living enzymes in it for our body to naturally digest it. The body must withdraw enzymes stored in its bank to digest that food. As the person grows older the body produces fewer enzymes and the enzyme reserve gradually become depleted whilst the build-up of toxins begins. Because there are no nutrients being provided to regenerate the enzyme supply the person becomes lethargic and the immune system is weakened, allowing disease to gain a foothold whilst the body uses all its reserves just to stay alive! A diet consisting of predominantly raw fruit and vegetables supplies the enzymes which enable the body to work more efficiently without robbing the organs of enzymes to digest the food.

The enzymatic content in our bodies has a direct impact on the quality of our health. Enzymes are required to sustain life and without them we

would die. Our bodies are composed of living cells which need living food to be properly nourished. Living foods are foods that still contain their enzymes which are the life force. All cooked food is devoid of enzymes and is dead food that does not supply sufficient nourishment for humans or animals.

A good way to demonstrate the difference between living and dead food is to take five raw carrots. Cut the top off the first carrot and place it in a shallow basin of water. Over time you would notice this carrot grow. Take the other four raw carrots and cook them – boil one, steam one, bake one and microwave the other one. Then cut the tops of these four carrots and place them in a shallow basin of water. Will the four cooked carrots grow? No because they are dead i.e., the enzymes which are the life force have been destroyed.

Although most people can survive on a cooked food diet, over time their bodies begin to break down. When we are young, the body can handle a lot of abuse because it is able to adapt to our unhealthy, unnatural lifestyle. However, just because we can fairly well train our bodies to accept our bad eating habits, it doesn't make it safe to do so. Sooner or later, we will experience the consequences of those habits in ill health.

In summary by cooking food, you kill all its enzymes, lose most of the vitamins and transform the proteins and minerals into a form that the body cannot use to make new, vital, living cells. The body then must work overtime trying to move the dead, nutritionally deficient cooked

food through the digestive system, causing a lot of stress on the colon whilst leaching the bones and other organs of their enzymes to finish the process.

The fibre in raw fruit and vegetables acts as a broom that cleans out the colon and keeps it healthy. This has an impact on waste elimination and cleansing of every cell and organ in the body. When food is cooked, the heat destroys the fibre's magnetism and leaves a mushy coating on the intestinal wall which putrefies leading to disease. Raw food is digested very quickly, usually within 30 to 60 minutes compared to the hours and sometimes even days that are needed to digest cooked food. Remember that when food sits in the intestines, it ferments leading to the production of toxins.

Any fruit or vegetable that is steamed, boiled, baked, micro waved, canned or frozen does not have anywhere near the same nutritional benefit as fresh, raw fruits and vegetables. The human body is a living organism which was designed by our Creator to be nourished with energized, living raw foods – not cooked foods that are devitalized and dead.

Dan 1: 15-16 "15 At the end of ten days they looked better and more robust than all the boys who were eating the king's food. 16 So the guard took away their food and the wine they were supposed to drink and gave them vegetables."

RIKI ENTERED THE FITNESS INDUSTRY IN 2007 AND HAD 3 SUCCESSFUL CURVES FRANCHISES WHERE SHE WAS PERSONALLY INVOLVED IN COACHING AND COUNSELING MEMBERS WITH FURTHER STUDIES IN NUTRITION AT BAYLOR UNIVERSITY, TEXAS, AND THE CLEVELAND HEART CLINIC.

WHEN HER HUSBAND WAS DIAGNOSED WITH STAGE 4 LIVER CANCER IN 2015.

THROUGH THIS EXPERIENCE, THE LORD BIRTHED A DESIRE TO EDUCATE, COUNSEL, AND FACILITATE INNOVATIVE MENTAL, PHYSICAL AND SPIRITUAL HEALTH SOLUTIONS THROUGH AN IN-DEPTH FOCUS ON INDIVIDUAL HOLISTIC WELLBEING.



The Health Benefits of Owning Pets

BY ELLIANNA DESTINEE CITRO

If we were asked the question "What benefit is there to owning a pet?" One of the first responses that come to mind is companionship. However, having a fuzzy friend has many more pros. And while sometimes caring for (or cleaning up after) your pet can be a challenge, many times the pros outweigh the cons.

Think of pet ownership as a bundle package as you read a few of the following health benefits:

1. Reduces Stress and Promotes a Healthy Heart

Studies show that even simply petting an animal has positive health benefits, two of which include lowering blood pressure and stress. Petting your dog or cat causes your body to produce more dopamine and serotonin ("happy" hormones) and less cortisol (a "stress" hormone), which will boost relaxation and happiness. And with that comes all of the health benefits of reduced stress and anxiety.

Additionally, walking a dog promotes exercise which can also lower the risk of high blood pressure.

Studies also prove that owning a dog can even extend the lifespans of heart attack patients.

2. Promotes Exercise

As mentioned above, taking your dog for a walk not only promotes their physical fitness, but yours as well! Going for a walk can lower the risk of high blood pressure, along with the many other benefits of physical exercise, such as promoting weight loss, proper circulation, and overall good health.

3. Boosts Your Mood

Our pets always have their moments that make us smile. Whether they do something silly, or just simply run to greet us when we enter our homes, they always seem to make us happy.

Studies show that dogs (and possibly cats) react differently when you're upset. It is not uncommon for your dog to approach you when you are in a bad mood; and sometimes, spending time your with your fuzzy friend can fix that bad mood, too!

Studies also show that pet owners are less likely to suffer from depression than those without pets.

Additionally, as mentioned before, petting animals can increase the production of dopamine and serotonin.

Consider taking a few minutes out of your day and grab your pet's favorite toy for some playtime. Not only will you both have fun, but you will also be bonding with your pet.

Additionally, while your average house pet comes with many health benefits, there are certain animals that are specially trained to handle different things. Dogs (and even miniature horses) can be trained as service or emotional support animals.

It is well known that there are service animals for the blind and deaf, but guidance jobs aren't the only tasks that service animals can be trained to handle. Service dogs can be trained to prevent, detect, and defend against panic attacks and destructive psychological and impulsive behaviors. Service dogs can also be trained to detect seizures, low blood sugar, and possible allergens!

Note: Always remember to respect and never distract service animals at work!

I encourage you to do some additional research into the benefits of pet ownership.

God designed many different animals, each with special purposes. He gave animals the abilities to benefit man in many different ways. Some of those ways include health and wellness benefits, as you can see by a few listed above. Take this into consideration next time you hang out with your fuzzy best friend!

The content of this article is for educational purposes only. Consult with your doctor about any medical information.

ELLIANNA DESTINEE CITRO IS A HIGH SCHOOL STUDENT WITH A PASSION FOR ANIMALS. SHE ASPIRES TO GO TO VETERINARY SCHOOL. SHE HAS AN INTEREST IN DIGITAL ART AND HAS BEEN COMMISSIONED FOR PET PORTRAITS. HER ART HAS BEEN RECOGNIZED BY POPULAR ACTORS AND A POPULAR FASHION BRAND. SHE ENJOYS SINGING, READING, AND WRITING; HER WRITING HAS ALSO BEEN PUBLISHED.

Real Estate

BY JESSICA CAVALLARO

Spring greetings of blessings and refreshment. I would like to introduce myself; my name is Jessica Cavallaro Healy and I am a realtor with Keller Williams Realty North Central.

I have been a real estate agent for almost a decade now, and my-oh-my, I have seen some of the most sporadic, bizarre, and interesting market trends and patterns, not only in my career, but amongst national averages, as I am sure some of you may have witnessed for yourselves. And by the "grace of God" still I stand and am active in the business every day.

By actively working in the real estate market and helping clients buy, sell, rent, refer, and/or invest, I come across some of the "best in the business" for vendors (in my humble opinion ;)!)

With that being said, let's focus on "what the market looks like" currently (because the market is unpredictable and can change at any moment) and what it takes to be a strong and stable buyer.

For buyers, what it takes to obtain a hearty, accurate preapproval letter from a trustworthy loan officer to help you purchase a home, land, condominium, commercial, multifamily, house of worship etc... Of course, if you are a "cash buyer" then some of this may not apply to you...but wait! Some of you may not like to not "put all your eggs in one basket," and would like to explore other financing options. Or some of you may feel like, "Golly, I would really like to purchase a home, but I don't think it's in my plan right now" ...

Please allow me to put your minds at ease; and introduce Andrew Savard of Allied Mortgage Group (a national lending institution with a small town feel and business practice.)

J. Hi Andrew, how are you today?

A. Hi Jessica! I am doing well, thank you. The sun is shining, and spring is approaching so I am excited for that. I truly appreciate this opportunity to speak with you, so again, thank you.



J. Great to hear! And not a problem. A huge shutout to Thread of Hope and their platform for letting us share real estate insight to others. Could you please give us some insight on what the current mortgage market looks like compared to a couple months ago?

A. As I am sure you have seen; rates have steadily increased for the most part over the past couple months with some drops and lulls mixed in. As a result, the demand for your standard rate-and-term refinance has decreased significantly and the market has shifted to purchases. With record equity in homes, the interest in cash-out refinances has also increased for those looking to do renovations, make large purchases and investments.

J. How interesting! Why do you think that is?

A. Well, in simple terms...with the state of the world, inflation climbing and other economic factors, rates have made their way back over 4% as a national average. Again, this has caused for the shift to a purchase market.

J. Is there a way for a potential buyer to avoid these current rate rises?

A. What I would focus on is trends, comfort level, and purchasing power. With the current state of the market, there is often the discussion of "should you wait to purchase?" This is ultimately a personal decision, but it can be made with the help of professionals. I would recommend

evaluating your financial profile and current position as buyer - again, on your own and with the help of professionals. From there, determine if potential increases in rates and putting off purchasing is going to decrease your purchasing power as a buyer.

J. As realtors, we see a lot of "Prequals v. Preapprovals" out there. I'm personally partial to preapprovals, because I feel as though they are a more accurate snapshot of the persons purchasing power. Is that a myth?

A. It's not a myth, and the terms prequalification and preapproval are often used interchangeably, which can add to the confusion. To clarify, a prequalification is a quick estimate of what you can afford for a purchase price and monthly payment based on information you communicate to your lender. A preapproval is a thorough review of your financial profile, supported by financial documents, to determine a specific amount you can afford. A preapproval puts you in a much better position as a buyer 1. For confidence and comfort when shopping for a home and 2. As a buyer presented to a listing agent when you submit an offer on a home.

J. What in your opinion makes for a ready, willing, and able buyer?

A. This is a great question and I am glad you asked this. One thing I would emphasize, especially in this market, is if you want to purchase a home, make it a priority. Prioritize your financing, your home search, and communication with your loan officer and agent. To me, ready, willing, and able buyers are those who provide the necessary information and requested documents, etc. in a timely manner and make it a priority to do so. The earlier you take care of all of this, the stronger the position you put yourself in as a buyer.

J. Beyond their financial profile, what does a good loan officer such as yourself ;) take into account when interviewing a potential borrower?

A. I start by learning about the borrower(s). What is their current situation? Are they renting? What are their goals for purchasing and their lifestyle? For example, what is their timeline? Meaning,

when would they ideally like to purchase by? What location(s) and what type or types of properties are they interested in? What is a comfortable monthly mortgage payment for them? These answers, among other things, allow me to connect with the borrowers and understand their goals so we can implement a plan to reach them, and be able to effectively facilitate information between them and their realtor throughout the process.

J. Are there any ways that you can help potential buyers with this? For example, what materials should clients bring to your meeting (whether in person or via phone/email) to help make your job easier and make the process less stressful?

A. Jumping back to the last question, having evaluated your finances and knowing what you are comfortable with for a monthly payment is always helpful. But to answer your question, I would emphasize organization. One thing I like to personally recommend is whether physically or electronically, create a folder with your financial documents and keep them updated. You can start with the basics: Copy of your license, copy of your Social Security card, paystubs covering 30 days, bank statements covering 60 days, and W2's for the last two years. If you are self-employed or have a rental property...your last two years' tax returns. As updated documents come in, for example a new paystub, update your folder.

J. That is some great advice! How will we know if a client should wait to purchase a home and/or try to save up more money for a down payment? I'm sure that you make sure that you screen potential borrowers strictly, but is there a lending formula that you are allowed to share with us?

A. Another great question. Your lender should be looking out for your best interest. It is not their job to get you into a home. It is their job to get you into a home comfortably. When submitting a mortgage application, documents etc. and going through the preapproval process, this is where you will find the answer to this question. With the appropriate information and documentation, you and your loan officer will determine what loan program you qualify for, what is a minimum required down payment, and among other things,

the maximum amount you can comfortably put down. This all affects your monthly payment. Once you evaluate all of these programs and options, you will know if you are ready to purchase a home that fits your lifestyle and needs.

J. Sometimes we see clients lose financing during a transaction. Do you have any helpful hints to help keep borrowers on track and avoid hiccups in the transaction if they can prevent it?

A. Stay in contact with your team and ask before you act. If you are thinking about doing something, but are unsure how it will affect you, contact your lender and run it by them. But a few basic suggestions off the bat: Don't change or quit your job. Don't take on or open any new debt or accounts for yourself or as a co-signer. Don't make any large purchases or deposits in your accounts. And keep all your existing debt payments current.

J. Love that, "ask before you act"! Is there anything a buyer can do with their agent in the offer process that would make them more appealing to a seller if they were to potentially submit an offer?

A. I think this is a good opportunity to address a common misconception with the homebuying process. It's easy to assume it starts by contacting a real estate agent, which is fine, especially to start developing a relationship. But from there, how does the agent effectively navigate the housing market with you? At the minimum they will need to know what price range you are looking in and what you can offer for a down payment. This is all involved with your preapproval from your lender. And again, that preapproval is going to make you a stronger buyer.

J. It is true to "know before you go." I have seen more buyers be disappointed that they cannot afford the home they want prior to getting preapproved. But on the contrary, other clients who are pleasantly surprised, post preapproval, that they can afford more. Are there any other misconceptions that you feel are worth sharing?

A. Yes! It is very common to think that it is required to put a 20% down payment on a home.

Some conventional programs allow 3% with qualifying factors. Others 5%. FHA 3.5%. I would like to mention credit as well. You do not need to have exceptional credit to qualify for a mortgage. In short, the best thing you can do is start the preapproval process early enough to evaluate all of these options and, for example, if there is an issue with your credit, you can address it in a timely manner.

J. What types of loans does your company specialize in?

A. We of course offer your standard conventional, FHA, VA and USDA programs, as well as first-time buyer programs. From there we offer a variety of flexible programs for unique financial situations. One good example is for self-employed borrowers. It is common for a self-employed borrower to have a great income, credit, etc., but do not qualify on paper. We have unique programs for them. Also, the two programs I would like to mention most are MassHousing and renovation loans. We are a MassHousing-approved lender, which allows us to offer a more extensive selection of affordable loan programs – some including down payment assistance. Also, we have all watched a television show or two where buyers opt to purchase the home that needs significant renovations and use their remaining financing to renovate the property. This can be done with a renovation loan, which are very complex and detailed programs, but we specialize in these.

J. Are some programs stricter than others? For instance, I know if a client is using a VA (Veteran Affairs) loan, a pest inspection and water test result (if property contains a well/private water source) is mandatory amongst other checklist items.

A. Yes, great question, I am glad that you touched on this. Each program has their own qualifying factors for the borrower, but as you alluded to, some have property standards as well. For example, government-backed loan programs, such as FHA and VA in particular have strict minimum health and safety requirements that the property itself has to meet.

J. And if a client wanted to start the preapproval process with you, how could they get in touch with you? (Besides through me.)

A. In this day and age, I make myself available through as many channels as possible. I am available throughout the week, including weekends and evenings via call, text, email, and social media. My cellphone number is 978-979-3090, email asavard@alliedmg.com, and I can easily be found on Facebook, Instagram, or LinkedIn. If I had to choose, the best way to reach me is by call or text.

J. Thank you so much Andrew for your time! This was super informative. Do you have anything else you would like to add?

A. Jess, I want to thank you and Thread of Hope again for the opportunity to speak with you. One quick thing I would like to add, or have potential homebuyers think about is, what matters most to them when choosing a lender or agent? Your relationship with your lender and agent should be built on education, communication, guidance, and transparency. And above all, they should have your best interest in mind. Beyond that, go out there and enjoy your journey to homeownership. I am always available to help in any way I can.

J. Andrew, I can personally attest to this. Purchasing real estate can be an exciting yet emotional journey, and it is important to make sure you have a team who is in your corner and knows your "needs and wants." I also pride myself in being available to answer any questions that clients may have (that are in my scope of expertise); and make them feel comfortable and engaged in the process. If you or anyone you know is currently looking to buy, sell, rent, invest and/or join, please feel free to contact me, Jessica Cavallaro Healy of Keller Williams Realty North Central, Cell: (978) 837-8959, Email: jessicacavallaro@kw.com (Sometimes we get a lot of spam as agents, so if I miss your call feel free to mention this Thread of Hope article). By the chance I cannot help you in your location, I can certainly connect you with a fantastic agent, and send a referral anywhere on God's creation! (Sorry we are not in outer space yet... that I know of ;) lol).

Thank you!

Xoxo & God bless

With love,

Jessica

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Does your employer offer adequate life insurance?

If your workplace offers life insurance at a low cost (or no cost) to you, you may assume it provides sufficient coverage for your family—and not bother to give the subject a second thought. According to the 2021 Insurance Barometer study, 57% of U.S. workers rely on their workplace for life insurance.¹ But you owe it to yourself, and your family, to make a careful assessment. You may find that the coverage offered by your employer, welcome as it is, won't actually cover your family's future needs.

Here's how to figure out whether your employer offers adequate coverage for you:

First, find out how much coverage is offered.

Your workplace's group life insurance may be included in your benefits package—and you may be automatically enrolled—which makes it very convenient. However, it's worthwhile to do a careful review of the coverage. The amount your employer offers may start at \$25,000 and range up to your annual salary. And it probably will not take care of your life insurance needs.

Second, assess your family's long-term needs.

Once you get married—or if you have dependents—you will probably want to increase your coverage. So that \$25,000 policy may not seem like much once you sit down to do the math and figure out your needs five, 10, or 20 years down the line. You'll probably want to make sure there's enough coverage to pay off a mortgage, send your kids to college, or help your spouse comfortably retire. (It is often recommended that insurance coverage be five to 10 times your annual salary.)

Even if you're single, the group policy through your workplace may not be enough after you consider the potential total of your final expenses.

Sources:

¹"LIMRA's Facts About Life – Workplace Benefits," LIMRA, September 2021.

²Ashley Hubbard, "Life insurance facts and statistics 2021," Bankrate, April 28, 2021.

³Samantha Subin, "Millennials, Gen Z are job-hopping, but contrary to popular belief, maybe not enough," CNBC, February 28, 2021.

⁴"Life Insurance Barometer Study," LIMRA and Life Happens, 2021.

Furthermore, if you have a co-signer for a mortgage, car loan, or student loans, remember that the burden will probably rest with your co-signer should something happen to you.²

What happens if you change jobs?

Long gone are the days when people expected to stay at the same job for 30 years. A study from IBM's Institute for Business Value found that 1 in 5 employees voluntarily changed employers in 2020.³

But if you job hop, you'll lose your workplace insurance when you leave the company. And while you may be able to convert the group life insurance policy from your old employer into an individual policy, the cost of that coverage could go up significantly.

Look into options to supplement your coverage. If you find your employer's group life to be insufficient, you may want to add supplemental coverage.

Concerned that you can't afford it? According to LIMRA, more than half of Americans estimate that life insurance will cost three times as much as it actually does.⁴ You'll need to balance your family's needs with the cost of insurance. But if you look into your options for a supplemental policy, you may find that life insurance is more affordable than you think.



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A Blessed Life

RIGHTEOUS *Living*



Dr. Teresa Allissa Citro
Dr. Linda A. Knowles
Dr. Justin Noah Citro

“There is no point in expecting anything from God without living righteously before Him.

If you desire the blessings of God in your life, you want to see miracles worked in your family, and you want God to hear and answer your prayers, there is only one way to do this: living a righteous life before God.

Discover the meaning of righteous living from the real lives of Biblical characters such as Elisha and the poor widow, Tamar (Judah’s daughter-in-law), Abigail, Bathsheba, Caleb, Esau, Noah, and Judas.

Living in rebellion and defiance towards God results in catastrophic consequences, while righteous living brings glorious blessings and rewards.

The righteous shall prevail. The righteous are drawn to His side with everlasting love. Set your face like flint, determine to do His will, and live by His ways and His commands, knowing that you will not be brought to disgrace but will be called righteous.”

- Dr. Teresa Allissa Citro

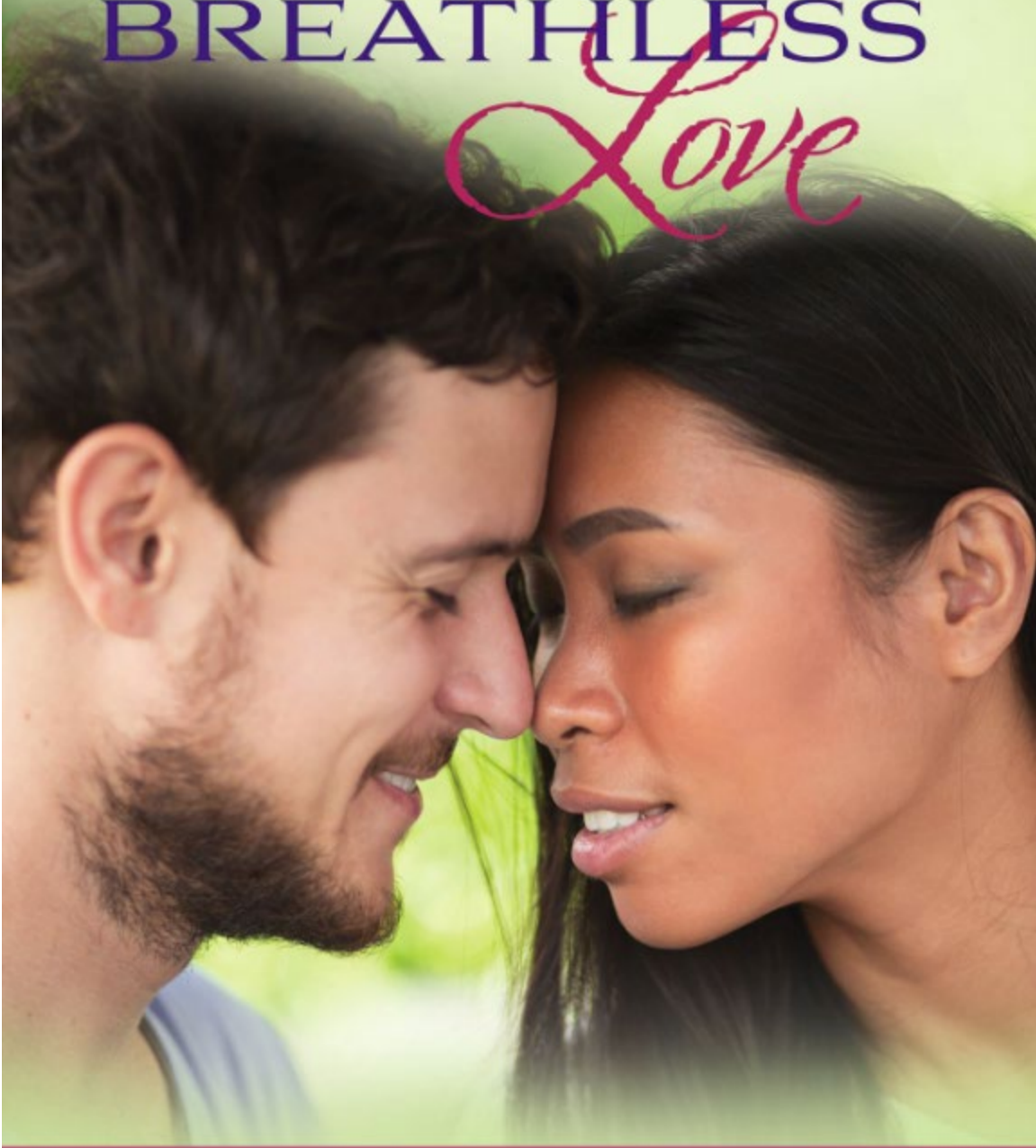
Publisher Note: This book is suitable for adults, young adults, teens, pastors, church leaders, church teachers, Sunday School curriculum, Bible study leaders, Bible Colleges, Seminary Schools, individual, group, or classroom study.

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Finding and Keeping Your Happily Ever After

BREATHLESS *Love*



Dr. Teresa Allissa Citro
Dr. Linda A. Knowles
Dr. Nicholas D. Young

“The love journey God intends for men and women results in a lifetime of explosive ecstasy.

From the pages of The Bible, discover the most beautiful stories of men and women who experienced amazing love, the love of a lifetime. God wants you to experience this same kind of love, a love that leaves you breathless and wanting for more.

Abraham and Sarah, Isaac and Rebekah, Jacob and Rachel, Boaz and Ruth, Queen Esther and King Artaxerxes, The Shulamite and King Solomon were amazing couples with great destinies. Each of these men and women had ups and downs, they faced extraordinary challenges, yet the bond of love remained strong.

When two people come together to commit in love and devotion to one another, it results in an explosion of ecstasy. We all dream of this kind of love, and the truth is, it is yours for the taking. Love is important to God. He is the One who created it and wants you to experience it to its fullest.

You can experience breathless love, finding and keeping your happily ever after.”
- Dr. Teresa Allissa Citro

Publisher Note: This book is suitable for individual, group or classroom study as well as marriage counseling and pre-marital counseling. Readers who are single, contemplating marriage or already married will benefit from this book.

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RAISING RIGHTEOUS CHILDREN

By Dr. Teresa Allissa Citro



Thirty Days of Wisdom, Encouragement, and Prayer for Christian Parents Raising Honorable and Pure-Hearted Young Men and Women

Teaching children how to live godly lives in a world geared toward selfishness is beyond difficult. Moral character, self-respect, respect for peers, respect for authority, the sanctity of life, purity, and honoring God in all things, are the character traits of a righteous child.

Through real-life examples and practical application, Dr. Citro shows parents how to instill Godly-character, confidence, and success from birth to adulthood. In this easy-to-read and easy-to-understand thirty-day devotional, Dr. Citro uses personal examples of challenging situations, taboo topics, and biblical ways to handle each.

Each daily devotion includes teaching surrounding a specific issue, a practical example of the topic, along with a parental prayer for spiritual power and dominion. Dr. Citro explains how to effectively put the Armor of God on our children while personally living a life of holiness and righteousness.

"Grandchildren are the crown of grandparents, and parents are the glory of their children." *PROVERBS 17:6*

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STOP SETTLING FOR THE
"GOOD LIFE" AND SEEK
GOD'S PRESENCE AND PLAN

BE A GOOD NEWS CHRISTIAN
IN A BAD NEWS WORLD.

ALLOW GOD TO WORK IN
YOU **SO YOU ARE PREPARED**
FOR WHAT THE DESIRES TO
DO WITH YOU

LIVE IN THE ACCEPTANCE
AND APPROVAL THAT IS
YOURS IN CHRIST

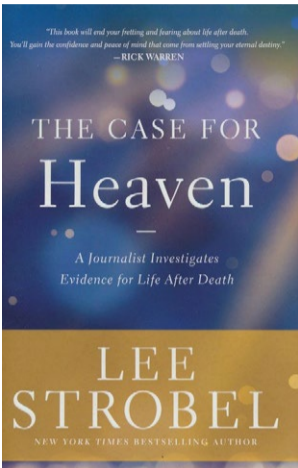
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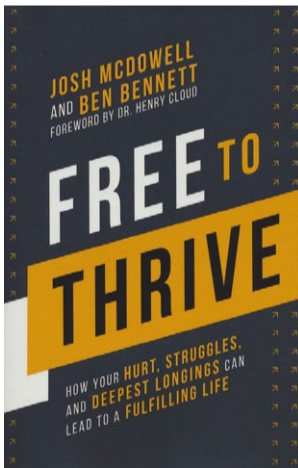
THE CASE FOR HEAVEN

By Lee Strobel

Publisher's Description: "We all want to know what awaits us on the other side of death, but is there any reliable evidence that heaven exists? And if so, what do we know about it?"

In Why Believe in Heaven?, bestselling and award-winning author Lee Strobel investigates the evidence for the afterlife and offers credible answers to our most provocative questions about what happens when we die. Through fascinating conversations with respected experts, Strobel offers compelling answers for questions such as: How can we know there is an afterlife? What is heaven like? Who will be there? How will we spend our time there? What does it mean to see God face to face?

Derived from material published in *The Case for Heaven*, this compact book is an exhilarating journey through the credible, awe-inspiring life to come."



FREE TO THRIVE

By Josh McDowell & Ben Bennett

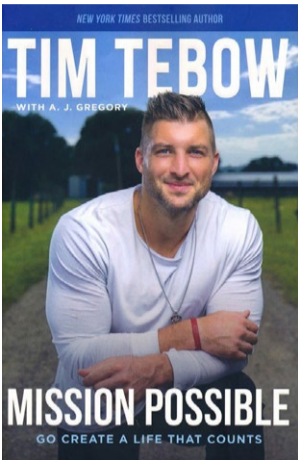
Publisher's Description: "Overcome your struggles. Fulfill your deepest longings. Your whole life awaits you."

Many people today are struggling with unprecedented levels of anxiety, hurt, doubt, guilt, and shame. Medical and mental health professionals confirm that much of the dysfunction and disconnectedness we experience in life stems from unresolved relational and emotional hurts. These hurts leave us with unfulfilled God-given longings that we seek to fulfill through unhealthy behaviors and relationships. Yet, our struggles aren't random; they're signals that when answered, can pave our way towards a thriving life.

In Free to Thrive, Josh McDowell and Ben Bennett invite you on a journey of healing and will teach you how to overcome unwanted behaviors by engaging your unmet longings. With a blend of hard-won wisdom and youthful energy, they present: Biblical teaching, Recent neuroscientific research, Time-tested principles, Personal stories of deliverance, Practical tools, Opportunities for reflection

No matter what you are struggling with, it is possible to experience the spiritual, emotional, and relational wholeness that God wants you to have-- and live the thriving life you were made for."

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MISSION POSSIBLE: GO CREATE A LIFE THAT COUNTS

By Tim Tebow

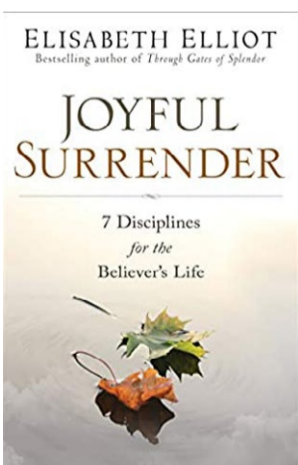
Publisher's Description: "The New York Times bestselling author and athlete encourages you that it's possible to find your God-given mission and create a bolder, brighter, more fulfilling life. "When you take this journey through these pages with Time, one thing is clear: you're going to discover purpose wherever you are and leave an impact where you go." -Thomas Rhett Akins

Tim Tebow believes that the secret to a truly meaningful life is not more comfort or ease, but recognizing the clear, unique mission that God has set before you. Having a focused sense of your personal, God-given significance will bring you a lasting sense of purpose. That's why Mission Possible will help you:

- Identify your priorities
- Align your responsibilities
- Elevate convictions over emotions
- Make decisive, wise, and impactful choices
- Fuel your drive and passion
- Set your sights on eternity

Let this book ignite a new spark in your life. Wherever you are, whatever your work, you can find God's purpose for your life. Accomplish the mission that you have already been called to and equipped for. It's never too early and it's never too late to start living a mission possible life.

Find your mission, pursue your purpose, and go create a life that counts."

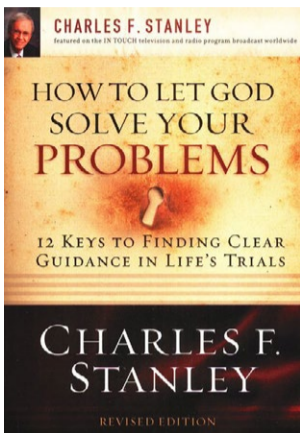


JOYFUL SURRENDER

By Elisabeth Elliot

Publisher's Description: "In our age of instant gratification and if-it-feels-good-do-it attitudes, self-discipline is often overlooked. Yet it may be one of the most important lost virtues of our time. In *Joyful Surrender*, former missionary and beloved author Elisabeth Elliot offers her understanding of discipline and its value for people of all times. She shows you how to discipline your mind, body, possessions, time, and feeling, overcome anxiety, change poor habits and attitudes, trust God in times of trial and hardship, and let Him have control in all areas of life. Elliot masterfully and gently takes you through Scripture, personal stories, and incisive observations to help you discover the understanding that your fulfillment as a human being depends on your answer to God's call to obedience."

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HOW TO LET GOD SOLVE YOUR PROBLEMS: 12 KEY TO FINDING CLEAR GUIDANCE IN LIFE'S TRIALS

By Charles F. Stanley

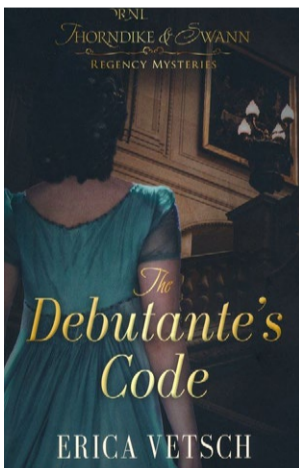
Publisher's Description: "God, how did I get in this mess!?"

Is that the cry of your heart? You may be in the midst of an emotional hurricane right now and wondering *Can anything good come out of this situation?* Or you may be stumbling through the aftermath of a physical or financial crisis, fearful that you'll never get back on your feet.

In *How to Let God Solve Your Problems*, Dr. Charles Stanley demonstrates how God allows times of trial for a number of reasons:

- To turn your attention back toward Him.
- To adjust your priorities.
- To purify and prepare you for greater service.
- To better form you into His image.
- To grant you the experience of His comfort.

Whether your hardship is the result of sin, unwise choices, or simply the consequence of living in a fallen world, God still has a plan for your life. He is aware of your circumstances, He has not forgotten His promises, and He will guide you through your difficulty to victory!"



DEBUTANTE'S CODE

By Erica Vetsch

Publisher's Description: "*Jane Austen meets Sherlock Holmes in this new Regency mystery series*

Newly returned from finishing school, Lady Juliette Thorndike is ready to debut in London society. Due to her years away, she hasn't spent much time with her parents, and sees them only as the flighty, dilettante couple the other nobles love. But when they disappear, she discovers she never really knew them at all. They've been living double lives as government spies--and they're only the latest in a long history of espionage that is the family's legacy.

Now Lady Juliette is determined to continue their work. Mentored by her uncle, she plunges into the dangerous world of spies. From the glittering ballrooms of London to the fox hunts, regattas, and soirees of country high society, she must chase down hidden clues, solve the mysterious code her parents left behind, and stay out of danger. All the while, she has to keep her endeavors a secret from her best friend and her suitors--not to mention the nosy, irritatingly handsome Bow Street runner, who suspects her of a daring theft.

Can Lady Juliette outwit her enemies and complete her parents' last mission?

Best-selling author Erica Vetsch is back with a rollicking, exciting new series destined to be a hit with Regency readers who enjoy a touch of mystery in their love stories. Fans of Julie Klassen, Sarah Ladd, and Anne Perry will love the wit, action, and romance."



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~Jonathan Shuttlesworth, Evangelist

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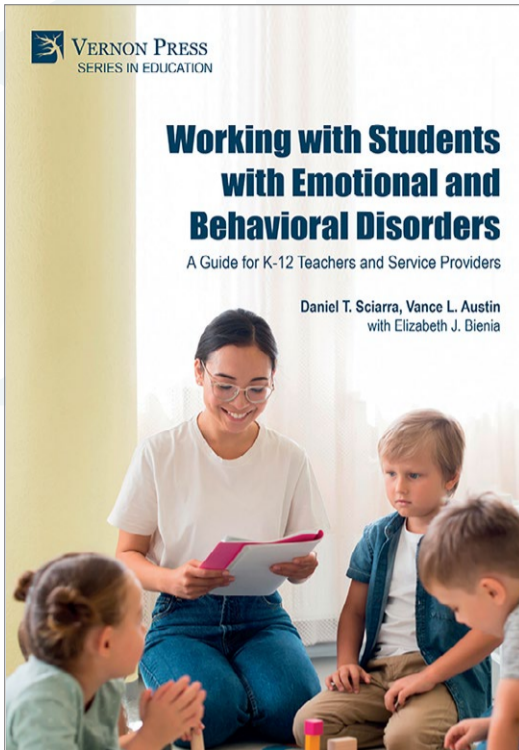
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Working with Students with Emotional and Behavioral Disorders

A Guide for K-12 Teachers and Service Providers

This text is designed to help teachers and service providers work successfully with children who exhibit emotional and behavioral disorders by affording them a repertoire of valuable, evidence-based treatment strategies. Furthermore, because the book represents a synthesis of expertise, written from the dual perspectives of an experienced clinician and an educator, the school professional who reads it will better understand the role of both teacher and service provider, thus optimizing the coordination and effectiveness of the services that are critical to the success of these students.

‘Working with Students with Emotional and Behavioral Disorders: A Guide for K-12 Teachers and Service Providers’ explores the most prevalent behavioral disorders encountered by school professionals as they work with today’s students. These high-incidence behavioral disorders are addressed by type, and each includes a discussion of the relevant characteristics, causes, prevalence, and treatment strategies. Features that are unique to this book include its acknowledgement of the need for a collaborative approach to these problems by all school professionals, as well as the coordination of services provided by the classroom teacher and other service providers working with these students. To date, few books, if any, have provided this holistic perspective.

This book is designed to help K-12 teachers and related service providers (i.e., school psychologists, school social workers, speech-language pathologists, guidance counselors, and occupational therapists) work successfully with children who exhibit emotional and behavioral disorders by affording them a repertoire of valuable, evidence-based treatment strategies.

Daniel T. Sciarra,
Hofstra University

Vance L. Austin,
Manhattanville College

with **Elizabeth J. Bienia,**
Endicott College

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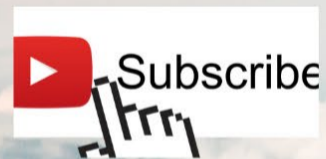
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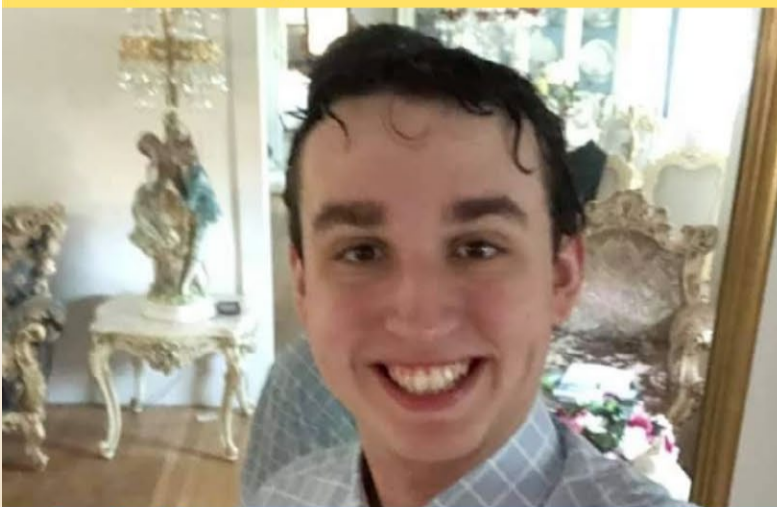
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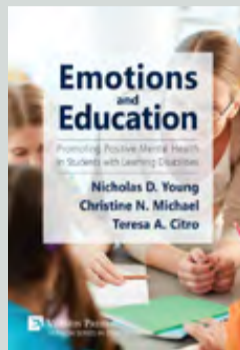


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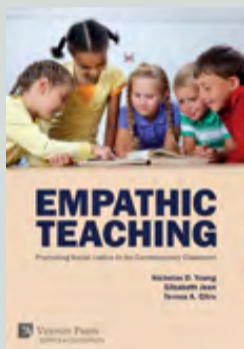


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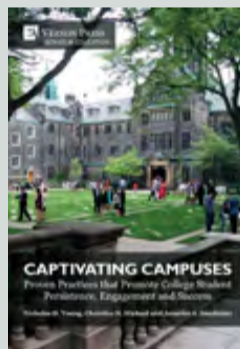


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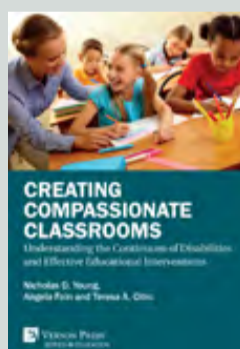


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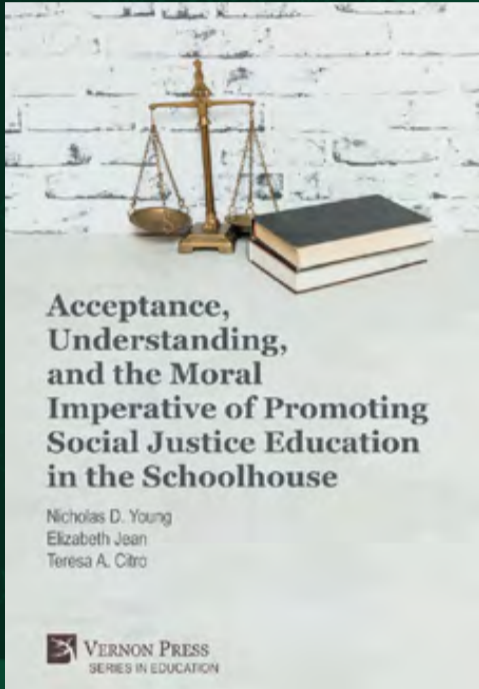
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Acceptance, Understanding, and the Moral Imperative of Promoting Social Justice Education in the Schoolhouse



Nicholas D. Young, American International College
Elizabeth Jean, Endicott College
Teresa A. Citro, Learning Disabilities Worldwide

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“Offers a fresh look at the concept of equity between students regardless of race, ethnicity, gender, and other defining characteristics. The book takes a brief look at the fundamentals of social justice as well as federal law before turning to the more important job of identifying students and the benefits that social justice can bring to each and every individual.”

Richard B. Holzman,
Ed.D., Senior Advisor for External Affairs,
UMass-Amherst and Springfield, MA; Superintendent
of Schools, retired, Ware Public Schools

“The authors discuss how to use both the Common Core and social justice simultaneously in the classroom as well as how assessment bias plays a role in student performance. This book is of benefit to all educators who wish to dig in a bit deeper into social justice and begin to include more equitable strategies in the classroom.”

Judith L. Klimkiewicz,
Ed.D., Senior Consultant, Mass. Department
of Elementary and Secondary Education

“Offers a close look at the possibilities that exist for students who find themselves in the classroom with a teacher who believes in teaching fairly despite the innate difficulties that come with that curriculum.”

Anne E. Mead,
Ed.D., Director, Danbury Public Schools

This book examines the critical issues associated with the topic of social justice in primary and secondary education. Emphasis is placed on programs, approaches and strategies to increasingly teach tolerance, respect, and understanding within and between these groups and members of the majority culture. This book is for teachers, psychologists and other education professionals who wish to gain a better understanding of how social justice can and should become a valuable part of the educational landscape.

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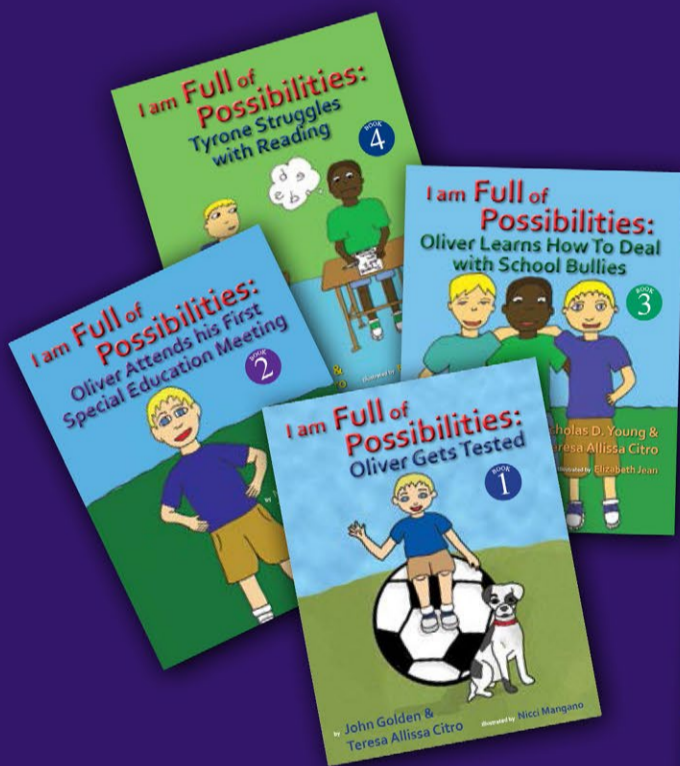
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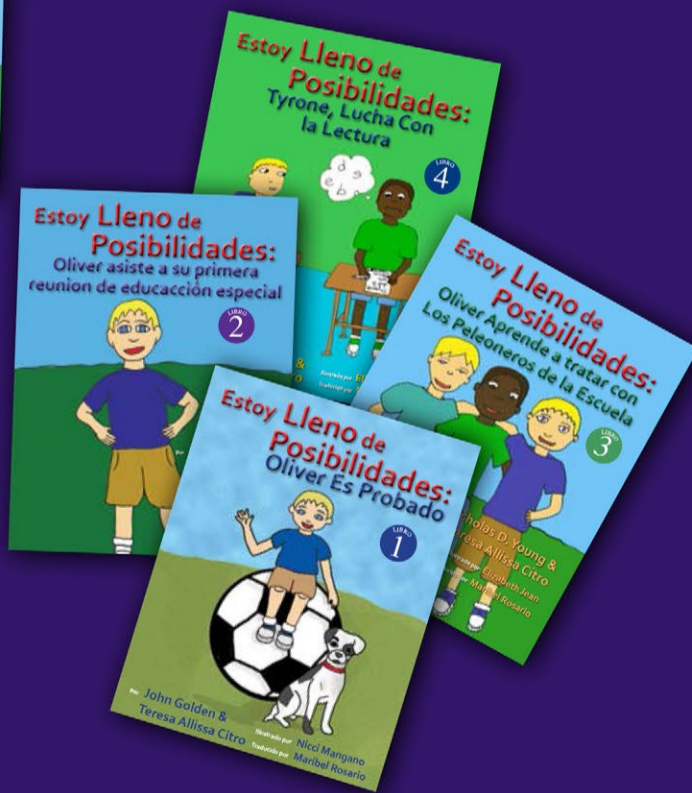
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