

# HEALTH & BEAUTY

## Resolution

(Continued from Page 7)

The following is a description of these "Commitment Areas" and the behavior modification required:

1.) A commitment to "Professional Guidance (H&F Knowledge)": H&F education through the aid of a H&F Professional is essential to helping you develop and achieve a fitness goal/plan to be met and kept for life.

Benefits of Working with A Personal Trainer.

- Motivation
- Accountability
- Consistency
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- Measurement And Tracking Of Progress
- Increased Metabolism
- Improved Flexibility
- Burn More Body Fat
- Increased Strength and Energy
- Tighter / More Toned Muscles
- Fitness Knowledge

2.) A commitment to "Moving More (Exercise/Training)": The majority of the exercise/training activity chosen should reflect your interest. For example, if your interest in swimming, hiking, running or simply walking, that's where you should start. Next, the focus should be a (min. 3X/week) balance of core, cardio and resistance training.

3.) A commitment to "Healthier Food Choices (Nutrition)": Make better nutritional choices by

adapting more whole-foods, fruits and vegetables and less processed and fast foods into a daily nutritional plan.

A carbohydrate study by doctors of New York University Clinical Research Center indicates the biological fact that when carbohydrates are over-consumed, an improper level of insulin is released in the blood suppressing the release of serotonin (the satisfaction hormone) to the brain, thus creating an urge to over eat. Conversely, a lowered level of insulin prompts the body to release fat out of storage and burns it as energy. The idea of substituting better foods, eating smaller portions and avoiding depriving diets promotes better health.

4.) A Commitment to "Added Essential Nutrition (Supplementation)": The key to starting the weight-loss process is first detoxification and PH balance via fasting, more water consumption and proper levels of essential fatty acids, vitamins and minerals.

In Conclusion, Fitness Lifestyle Management is a scientific and practical approach towards sound nutritional, fitness and lifestyle changes. A nutritional lifestyle is a work in progress and execution of the lifestyle is living it every day.

R. Lance Mosley, is a Master Certified Fitness Trainer and owner of Health and Body Personal Fitness in Las Vegas. For answers to your fitness questions, contact 702 467-1801 or [www.Facebook.com/healthandbodypersonalfitness](http://www.Facebook.com/healthandbodypersonalfitness).

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# COMMUNITY NEWS

## Changing The Way We Think About Money in 2012

By Trina Boice

Answer Staff Columnist

Happy New Year!

Each January I'm filled with enthusiastic hope and a renewed desire to break old habits and replace them with energizing ones that will improve my daily life. They say the definition of insanity is doing the same things and expecting different results! To change our finances, we have to make some changes in our behavior. This crazy economy has forced most of us to analyze how we're doing with our money and to rethink our purchases and investments. Money isn't the most important thing in the world, but it sure touches everything that is.

Did you know that more millionaires were made during the Great Depression than during any other time in history? It's true. If you follow money trends, then you already know that we're poised for another huge money transition in this country. The only difference is that the cycle is not just occurring in the United States, but this time it will affect the entire world.

Experts are making all kinds of predictions about what will happen during the prophetic 2012 year. The fact is, no one really knows for sure, but if you can spot financial indicators and know how the global economy works, then you're already preparing NOW. Some financial doomsayers predict a total collapse of the world economy this year, while others are forecasting an uptick from the recession. Are you prepared for both scenarios?

If the Euro were to collapse, bringing down the Dollar with it, then storing extra food and supplies would seem more prudent than stashing paper money in your bank account or under your mattress. If currencies around the world dissolve, then investing in gold and silver coins (especially "junk silver" coins) would be crucial. Getting out of debt should be at the top of your list. Are you doing any of those things? If not, what are you waiting for?

I am confident the world will NOT end in 2012, but I can't promise you it'll be problem-free. Here are some New Year's resolutions that will protect your money in both good economic times and bad:

1. Get out of debt. I put this at number one because if you're in debt, then it's very difficult to make wise financial decisions based out of a position of strength. I highly recommend Dave Ramsey's Financial Peace University material. His



TRINA BOICE

books and radio show are excellent, teaching "baby steps" to help you climb out of your hole and think about money differently. [www.daveramsey.com](http://www.daveramsey.com).

Suze Orman says the new American Dream is not being able to buy more STUFF, but instead, it's being able to have more peace of mind and freedom. Debt is a noose around your neck that can strangle your life. That cute new Prada handbag will NOT give you the same feeling as financial freedom. You have fewer options when your revenue shrinks. For a free "get out of debt" calculator go to: [http://www.moneychimp.com/features/debt\\_payment\\_calculator.htm](http://www.moneychimp.com/features/debt_payment_calculator.htm). For more free help, check out [www.getoutofdebt.org](http://www.getoutofdebt.org)

2. Think of every penny as an investment. Before buying something, ask yourself "How could this money be better spent to become an asset for me?" Most people don't have money because they don't know how to spend it correctly. The old adage "Cash is King" becomes more accurate when stated as "Cash FLOW is King." Buy things that make you money. Assets are what you OWN and liabilities are what you OWE. Take a good look at where you really stand financially. Those innocent-looking designer coffees or spontaneous lunches with co-workers really add up. Think twice before handing over your hard-earned dough.

3. Reduce your expenses by calling all of the companies you do business with each month (cable TV, insurance companies, mortgage company or landlord, cell phone and landlines, etc.) and ask them what they can do for you to lower the interest payments or carve off fees. Every six months I routinely call and I always get freebies and special concessions. Just be bold and ask! You may decide, like me, that you don't even need a land-line phone anymore at home if everyone in the family already has a cell phone. This last year I dropped my



\$65/month satellite dish service and now pay only \$8/month by using Hulu and Netflix for all the entertainment I could ever want! My kids' Xbox Live works like a free receiver in my family room and my ROKU delivers free programming everywhere else in the house. Tell your landlord to shave off some moola if you'll do the landscaping or pool service. In this economy, everyone is willing to negotiate. Be brave and just ask!

4. Increase your income by creating a home business. There are so many legal deductions available that it's one of the smartest ways to protect your money. Whether you sell your old junk on Ebay, write ebooks to sell on Amazon, teach piano lessons or become a distributor for a network marketing company, you'll be able to claim deductions on expenses such as housing, gas, computers, education and even some entertainment. Be sure to talk to your accountant before claiming any deductions on your taxes. Reducing your debt isn't the same as creating wealth. You need to generate residual income that can be put into assets. Your goal should be to create enough passive income that it exceeds your monthly living expenses. A JOB will never make you rich. If you want to sell a company's merchandise through their multi-level marketing program, make sure the company is in good standing with the Direct Selling Association which has a strict code of ethics the business must

adhere to. You can see their membership listing at [www.dsa.org](http://www.dsa.org).

5. Get organized. Millions of dollars are wasted every year by consumers who procrastinate and end up paying late fees. Set up your bills on "auto-pay" so that you'll never get hit with unnecessary late fees again. Set up an organized coupon system. Coupons are like free money. Clip and save. A free online tool I like that integrates well with Google calendar is [www.rememberthemilk.com](http://www.rememberthemilk.com) You can use your mobile phone to scan QR codes from retailers to get virtual coupons too. Scan and save.

Keep an organized maintenance record for each car you own. Spot sneaky fees by your bank by balancing your checkbook every month. Some budgeting tools I like are:

- [www.mvelopes.com](http://www.mvelopes.com)
- [www.buxfer.com](http://www.buxfer.com)
- [www.mint.com](http://www.mint.com)

6. Plant a garden. Eat out less often. Brown bag it for lunch. Cooking your own food can save you thousands of dollars each year. Find free grocery shopping lists based by store or state at: <http://inexpensively.com/grocery/>

(See *Thinking*, Page 28)

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# COMMUNITY NEWS

## Our God is a God of Second Chances

By Art Fahy

The Answer columnist

How many times have you given someone a second chance and they let you down? Did you give them another try? Or did you get angry and write them off as hopeless?

How many chances has God given you? You sin. You confess your sin; God forgives, and wipes the slate clean. You sin again. You confess. God forgives, and the slate is clean. How many chances do you want God to give you?

Throughout the bible, we see God giving second chances. Why does He do this? God does it because as believers, we are His children and He loves us. He wants us to grow and be like Jesus and learn His ways. Just as you forgive and give your children a second chance, God does the same for you.

Have you ever felt ashamed because of a sin that you committed and didn't confess? You bury it deep inside your heart and it only brings more condemnation, shame, and sorrow. Imagine the thoughts that went through Peter's mind after he denied Jesus three times. Yet Jesus forgave him.

In John 21:1-11, Peter and a handful of disciples fished all night and caught nothing. Jesus stands on the bank and tells them to cast the net on the other side of the boat. They do and their net overflows



ART FAHY

with fish. When Peter realizes it's Jesus on the bank, he jumps into the water and swims to shore. Again, Peter is the only one to leave the safety of a boat and leap into the water to reach Jesus.

Reaching the shore, Peter stands toe to toe with the man he loves but betrayed. Standing by the fire of coals may have brought back memories of the last time Peter stood by a fire. Jesus knew what was in Peter's heart that night. He knew Peter was scared because of the angry mob.

Jesus waits patiently for Peter. Peter may have had much to say to Jesus. But, for one of the few times in his life, he is silent. What does Jesus do? He offers Peter, the very man who betrayed Him, breakfast. Once again, Peter finds grace and

forgiveness through Jesus.

Jesus waits for you just as he waited for Peter. You stand in front of Jesus. It's just the two of you and you both know your sins. Jesus wants you to talk to Him and confess your sins. You are scared and ashamed. His desire is to shower you with His forgiveness and grace after you have blown it again. David writes in Psalm 103:12 "as far as the east is from the west, so far has he removed our transgressions from us". He is the God of second chances and often hundreds of chances.

The slate is clean. What's next? Pray and thank God for His forgiveness and grace. Study the bible and keep His word in your heart. Do your best not to commit the same sin over again. Surround yourself with other believers.

Check your thoughts during the day. Proverbs 4:23 warns you to be careful what you think because your thoughts run your life. Call on the Holy Spirit to help you change your thinking. Paul writes in Philippians 4:8 to concentrate your thoughts on whatever is true, noble, right, pure, lovely, admirable, and anything if excellent, or praiseworthy.

When Jesus cleanses you and lifts you up, He is inviting you to try again. This time don't try it alone. He gives you a second chance so try it with Him.

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# FROM THE PULPIT

## Thinking

(Continued from Page 26)

Some web sites I like that give you tons of budget recipes for inexpensive meals are:

— <http://www.tasteofhome.com/Top-10-Recipes/Top-10-Cheap-Dinner-Recipes>

— [http://www.hearthealthyonline.com/healthy-recipes/main-dish-recipes/cheap-dinner-ideas\\_ss1.html](http://www.hearthealthyonline.com/healthy-recipes/main-dish-recipes/cheap-dinner-ideas_ss1.html)

— [www.cheapfamilymeals.info](http://www.cheapfamilymeals.info)

— [http://www.bloglander.com/cheapeats/category/recipes/three\\_dollars/](http://www.bloglander.com/cheapeats/category/recipes/three_dollars/)

— [www.poorgirlleatswell.com](http://www.poorgirlleatswell.com)

7. Take your last puff. End all of those “sin” taxes by quitting smoking, eating garbage, and drinking your worries away. You could save hundreds of dollars a year, lower your health insurance and reduce office visit co-pays. It’s true what they say about good health being priceless. In fact, I even found a legitimate company that will PAY you to lose weight! Check out [www.healthysage.com](http://www.healthysage.com)

8. Build an emergency fund. Warren Buffet said “You don’t know who’s naked until the tide goes out.” Start with six months and add to it as much as you can. Keep some of your emergency fund as cash and coins in a firebox at home.

9. Create a written financial plan that includes estate documents such as a testamentary will, financial durable power of attorney, medical durable power of attorney, and living will. Check out [www.doyourownwill.com](http://www.doyourownwill.com) or [www.free-legal-document.com](http://www.free-legal-document.com)

Plan for retirement savings. Find a CPA who thinks strategically, rather than just tactically. Make sure your cash is covered by FDIC insurance and never put more than \$250,000 in one bank account. Diversify and moderation are two words that will guide you well in financial matters, as well as in life.

10. Give some of your money away. You heard me. Whether you pay tithing or donate to good causes, your money will bless you when you use it to bless others. Teach your children how to control money before it controls them. True wealth isn’t what you HAVE, but what you’re able to GIVE.

Now, I know I SHOULD write 12 goals since it’s 2012, but I’m going to leave the last two slots for you to write your own personal financial goals for the new year. Design the life you want to live and create financial goals that will enable you to live it!

CENTSerely,  
Trina Boice (the fruGAL)  
[www.trinaboice.com](http://www.trinaboice.com)



PASTOR DARREN THAMES

*The Saints of God need to change their focus from church work to kingdom work and provide a platform for our youth and young adults to express their ideals. The saints need to have open dialogue with our youth and young adults concerning sex, education and life skills. These concerns has been considered taboo in the church for too long. It is time to bring them to the forefront. Now is the time for the church to partner with other agencies and community programs to provide our youth and young adult holistic options instead of a one dimensional way of awareness. Hosea 4:6 states “my people are destroyed from lack of knowledge. “Because you have rejected knowledge, I also reject you as my priests; because you have ignored the law of your God, I also will ignore your children.”*

*What do you think the Saints of God need to do different this year to bring about a change in the Las Vegas Community in 2012?*



BISHOP CURTIS A TIMMONS AND LADY JO YVONNE TIMMONS

*Bishop Curtis A Timmons and Lady Jo Yvonne Timmons would love to see the Christian Community of the Greater Las Vegas area in 2012 organize and fully support an Inter-Faith Ministerial Alliance where we could speak and act as a collected body on issues of importance facing our community. There is so much that could be accomplished through such an organization.*



PASTOR RAYMOND L. GIDDENS

*In order to bring about change in Las Vegas for 2012, we must put GOD first in everything we say and do and take our eyes off the situation and look to JESUS, the author and finisher of our FAITH.*

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