

## Financial Matters

### Low Balance Funds

Investing isn't just for people with lots of money; it can be for people with little to no money as well. People who have little to no money can invest small to save up for bigger investments. There are lots of low balance funds that offer good returns, increasing the amount of one's initial investment. Some fund companies that offer low balance funds are: State Farm Funds®, Nicholas Funds, Dupree Funds, Homestead Funds, and New Covenant Funds. These and other low balance fund companies offer an initial investment for as little as \$100-\$500. Even if you think a low balance fund isn't an attractive risk because the fund company is less popular, low balance fund companies may create some return to help your investment grow. By researching and remaining open to what you learn about low balance fund companies, you can make a great investment choice even with little money.

## Consumerism

### The Retail Credit Sale

For most people, shopping is a rejuvenating event that causes people to have a different frame of mind. All feels right with the world, especially when it's time for checkout and the retail clerk offers you an instant 20% savings if you apply for a store credit card and an additional 10% off if your application is accepted. These offers always seem to be a huge break, but can be an even bigger set-up for a credit-ache. Take for instance, having a total checkout charge of \$22.54. If you take the guaranteed 20% off, the actual total is \$18.03 and the discount is \$4.51. Suppose the retail credit you are applying for has a 17% rate. You will actually spend more money using the store credit and the \$4.51 that you save to get the store credit is a super clearance deal you could have paid for every time you purchase more than \$26.53 on the store credit card.

## Tempering Tolerance

### Peace of Mind, Body, and Everything

Peace inside means knowing who you are, comfortably, in front of others who are different from you. Religious celebrations of many kinds share greetings of peace. Peace is taught in religion, but is not always practiced in the heat of the moment – regardless of religion. Baptist, Catholics, Pentecostals, Lutherans, and many others shake hands and give hugs to extend peace to others. Our religion is different and our practices vary but the extension of peace is the same. Stepping out beyond Amen Walls peace isn't carried to highway roads, grocery store checkout lines, and restaurant waiting areas. If peace were carried beyond our places of worship, would the happy calm of excitement and patience help us share the road and be safer drivers? Would the grocery store checkout line go faster? Everyday situations can be made into the peaceful greetings we warm the church with if we extend ourselves everywhere we go.

## Relationships

### Working Things Out

Coworkers back stab. Daughters lie. Uncles boast their brawn. Friends are envious. Lovers are confrontational. The list goes on about the problems that exist between people. Having problems with people are inevitable, but resolving problems with others is a challenge to many. Working out a problem can seem impossible, but there are strategies one should consider. When working out a problem, it is best to speak to the person directly in a neutral setting, over a set time limit, and in meeting format. Depending on the complexity of the problem, it may be necessary to meet more than once and to establish more than one agenda to address all the issues involved. All parties should have an understanding that not all problems can or may not be resolved in one sitting. Problems are solved by all parties making a continuous effort to speak honestly and openly, meditate on the issues and opinions of others, and practice the behavior necessary to implement change to improving the situation. The agenda should focus on no more than three problems at once, and all parties should meet with prepared statements for what they believe the problem is and proposals for how the problem can be solved. All parties must remember that when sharing their views they wrote out about the problem and solution that one person must speak at a time. Emotions can run high when people come together to discuss issues, so it may be wise to have a soft object that is passed around to each person

present that serves as a symbol to let one person speak at a time. It would also be wise to limit each person's speaking time. Whatever the problem, working out the problem is possible if guidelines are set and followed by those involved.

## Food Favorites

### Collard Green Veggie Stir-fry

- ¼ cup of olive oil
- ½ cup of chopped onions
- ¼ teaspoon of garlic
- 1 cup of chopped eggplant
- 1 cup of chopped zucchini
- 1 cup of chopped squash
- 1 cup of red chopped red peppers
- 3 cups of chopped collard greens

First sauté garlic and onions in olive oil, next add all chopped vegetables except for the greens. Sauté vegetable mixtures for 10 minutes and then add greens to the mixture. Add desired salts and seasons to taste to your liking and cook for 20 minutes. Add olive oil to the mixture to prevent vegetables from burning and sticking to the bottom. You may add a little water to cook greens longer than 20 minutes if you desire.

Collard Green Veggie Stir-fry is best served along-side rice.

## Healthy Bones

### Keeping Good Records

Doctors are human beings that sometimes see you for five minutes treat problems instead of preventing problems, make mistakes, don't connect all your health details that they barely glance at, etc., etc., etc. Regardless, getting and keeping health records is very important. By getting and keeping your health records, you can compare past and present test results to alert your doctor about a possible health problem. Doctors may sometimes only take a look at results that are very abnormal. Your observation

regarding significant changes in your test results could be helpful to point out and question to help you prevent an arising problem that your doctor would typically ignore. Take for example your cholesterol test results. If your bad cholesterol levels are in the low normal range in tests performed in February, yet in May these levels reflect a high normal range, and then in November your bad cholesterol reports a low range of high cholesterol, then this may be a red flag. You need to point out this information to your doctor and inquire about why this could be happening and how you can stop it from happening. A doctor should be able to advise you about an appropriate plan of action for you to take. A good doctor should want to monitor the health concerns you point out as problems based on test results. Knowledge about your past and present test results can help you prevent illnesses that a test can track, detect, and treat for quick relief.

## Relaxation

### Paint-out Your Emotions

You are not artist! I mean really, you are not an artist. You can't draw, but you wish you could. Yet, your mind lets your hand paint a picture so clear that you've created a work on the level of The Mona Lisa; except the details are subject to individual interpretation. Now how about that! You are an artist. Relax! Get some paint and a huge cardboard. Place the cardboard on a bed of unfolded newspaper and paint. Use a variety of colors to draw unusual shapes. Try to draw something specific, if you miss the mark, you have art any way. Paint until the cardboard is covered with details. Add more than one coat of paint and blend colors by adding one color on top of another. Stand back and imagine what your creation tells you about it. Let your mind wonder what details to add. Let your mind create more pictures that interpret emotion. Let your emotions overload your canvas of cardboard. Let your artist out. Let the artist inside relax you.

## Legal Ease

### Pre-paying for a Peace of Mind

Prepaid Legal Services is a service that allows people to have access to legal help for free or at discount when paying a monthly fee. This service does have its advantages. Some of these advantages can range from speaking to

lawyers directly for legal advice, IRS audit assistance, legal document preparation, traffic court defense, and much more. Although no one expects to have legal problems, having access to a prepaid legal service can help you quickly best plan how to respond to situations that can prompt a legal court battle. This service can cost on average \$30 a month, but just think of all the legal questions you have in a year and the fact that an initial consultation with a lawyer from the phone book can start at \$200 for an hour. Having a pre-paid legal service allows you to possibly ask unlimited questions for about \$360 a year. In addition to just asking questions, you can get other legal services that are common to today's world. Prepaid legal may be an added monthly expense, but can certainly pay itself based on the peace of mind it allows you to have.

## Workplace

### Do Your Best and Forget the Rest

Are you overworked? Well who isn't. The bad thing is that the work you always really have to do can't be done in the time frame you have to do the work. So like most people, you work until your brain walks out on you and leaves you with more work for the next day. Anxiety increases and your mind contemplates various options by which to justify your work being incomplete. Well all you can do is what you have the time to do. However, is there another way you can organize yourself to make it seem like you've completed all the work you really aren't done with? The answer to that is always yes – you just have to be crafty enough to figure out those details. Yet, imagine for a moment having to complete eleven tasks in seven hours (that's right exclude your lunch hour from your work day because that time is your time). Eleven tasks in seven hours can mean that you have about thirty-eight minutes for each task. Scratch that, thirty-three minutes per task because you may need five minutes to regroup and to pee. Anyway, in these thirty-three minutes per task conquer the big most important details that can give the impression that you did it all. Before you know it, in a week's time the little details you skipped may be patched up quicker than you think after the hard parts of your week's tasks are complete. That's right, prioritize and tell your little boss that it's called management.