

From the Heart...

...Lifeskills for Today's Family
By Sharon L. Benedict MS



Career in Politics, are you serious!?

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Well, now that the Texas Primaries are over, where do we go from here? Did your candidate win the primary? If not, do you feel like all is lost? Do you wonder, "Who in the world would want to be in politics anyway!?" Your next thought may also be "Not me. Everyone in politics is corrupt."

If those were your first thoughts, possibly you already do believe all is lost and are considering jumping ship! There are quite a few out there, both liberal, conservative, Democrat, Republican, who are saying they may just leave the U.S. if "you know who" is nominated and becomes President. Jumping ship naturally depends on who your "you know who" is! Others are planning on going into hiding, buy a few thousand acres in no-man's land, pull the family together, and live off the land off the grid. Have I hit home yet?

Before we go further, can we simply agree right now that not ALL politicians are corrupt. In fact, many continue to fight the good fight for the values so dear to our nation and deserve our continued support. Yet, before you get even more discouraged, let's have a little fun here, biblically speaking. Which person do you relate to the most, Jonah or Elijah? Now, Jonah was quite the character (Jonah 1-4). God definitely got his attention, first with a conversation, then with a "whale of an adventure" inside a whale!

Jonah's first take from the initial conversation was to basically tell God Nineveh and the people were lost and deserved to be lost.

Yet, God was saying just the opposite and Jonah didn't really want to hear it. Somewhere in the dialogue Jonah missed the motive and mission given him. What do you think the motive and mission was? Here's my guess . . . compassion and a choice to be offered. Yet, understandably, Jonah knew Nineveh very well and probably felt sheer terror to even get close to that place and its people. They would either simply mock him, calling him a fool, or actually try to kill him.

But God was serious about helping not only Nineveh but also Jonah. Sometimes, when we decide to run and hide as far as we can, we actually end up in a predetermined "whale" encounter that eventually spits us out and wakes us up to get moving again in the right direction. And as Jonah learned, his actions affected everyone around him, even the ones who he bumped into on his way to hiding. Wouldn't it be nice for those of us who prefer to hide, not hide? We just may then avoid the "whale" detour journey. Your stepping up may also be just what it takes to help our nation avoid its own detour journey. Does all this sound familiar?

I hope you Jonahs actually can trust and risk stepping out there, even to be in political office in the next go around. For now, can you at least support those who are currently running who share your values and compassion for offering a choice on behalf of our nation and citizens?

Now, let's look at Elijah (1st & 2nd Kings). What a firebrand he was! During his time, just about anything that could go wrong did. As a firebrand for God, he stepped out even if it meant his life. For years, he challenged anything and anyone who were

wreaking havoc and destruction on humanity. He was also someone who brought healing and wisdom to multitudes. He actually ended up being the only one at the time still standing as he faced certain death.

Yet, after an incredible event that changed the course of a nation and a people, he also was a human being. Exhausted from it all, in the midst he was depleted of any reserve, blaming himself, and basically giving up under a tree. Then hidden in a cave, he declared to God he was the only one left standing and had no more strength left. Yet, surprise! God said rest awhile, eat a little, listen awhile. As the exhaustion, discouragement, and depression waned Elijah discovered to his amazement there were 7,000 people waiting for him to carry out his re-commission. He also found a partner that teamed with him, to mentor and pass the mantle when ready.

How does Elijah fit for you? Whether you feel you are a Jonah or an Elijah, both were angry, even enraged, discouraged, depressed, felt totally alone, and exhausted to the point of not wanting to live anymore. Yet, once rested and reinvigorated, they both got back up on their feet to continue the motive and mission given them that saved untold lives and changed not just one nation but the world.

This is a new day, a new beginning. No matter what the media or pundits try to predict, we may all be surprised on what happens in the days and months ahead. May you step in to your calling, whether it be in political office or some other profession to passionately and purposefully serve other people with compassion, humility, truth, integrity, and commitment, no matter the challenges ahead. For when you step into your destiny you just may find your dream team who together will continue the good fight and even preserve the foundations of our precious nation.

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From the Heart. . .

...Lifeskills for Today's Family
By Sharon L. Benedict MS



Everyone Is Corrupt . . . Who throws the first stone?

(published in Boerne Star, Friday, March 11, 2016)

You may ask, "How does this title have anything to do with this month's lifeskill, *Career & Money Management*? Stay with me and you will shortly find out. And please lend me your patience with this venting moment.

I've had several of these venting moments lately haven't I? Who hasn't with this election year! After listening to or reading something about every candidate remaining on the presidential train, they all seem to have a central theme, most all their opponents are corrupt. What conclusion do many draw for their venting? Here's the obvious, "Everyone is corrupt!" Or are they?

Then, let's add to this gigantic generalization, that they, whoever "they" are, are also racists, bigots, socialists, idiots, liars, crazy, haters, close-minded, greedy, old-fashioned, wasteful, incompetent, stupid, hypocrites, intolerant, even dangerous. The ignoble list goes on and on! What one word do you think can lump them all together?

How about the word "incite?" The dictionary.com defines this word as "to stir, encourage, or urge on; stimulate or prompt to action." Another definition from macmillandictionary.com accelerates the meaning, "to encourage people to be violent or commit crimes by making them angry or excited." Does all this sound so familiar when you talk with someone, check your Facebook page for the latest, or watch the news? It

may even become more personal with something you experienced right in your own neighborhood or community.

Are you being swept into the maniacal maze? Has your “party” affiliation basically buried you in it? And yes, I am referring to both Democrats and Republicans, even Independents and Libertarians; or whatever other party you attend. Having fun yet!?

I know, I am definitely not having much fun. I find myself praying a lot more. And much of the praying is pleading God to keep my mind from going crazy and getting caught in that maniacal maze along with so many. Yet, with all the craziness don’t we have a “steady as you go” option always before us? Maybe, just maybe we can find steady ground with the values we hold dear at work and at home.

Would you agree that being “incited” to voice our values may offer us a more positive, respectful way to continue on steady ground? Keep in mind, voicing your values don’t have to become vicious, no matter how passionate you feel. May I offer a well-known phrase over the years? *Vote Your Values*. How do you do that?

First, turn off the TV, radio, Facebook, and any other so-called “news” source. Then go to each candidate’s website and read their platform and issue responses. Next, look at their voting record. If you don’t know what to do about someone who says they were never in politics, think again. First, everyone who votes has participated in the political arena. Second, many of them have supported and endorsed many political candidates over the years. See who they have backed. Do they match up to your values with their record and lifeskill behavior? Yes, listen to the debates if you are so inclined. However, be aware that coupled with a few informative moments, they tend to be a

media celebrity-bent circus at times. Choose what seems informative, insightful, and leave the rest behind.

With each source, if they don't match up, move on to those that do. Then narrow down to one who has demonstrated your values the most. Keep in mind, we are all imperfect human beings. We show that imperfection all the time at our workplace and our home. So, which one of us can really "throw the first stone?" Yes, I understand. There may be some solid evidence of wrong-doing, even something illegal at some point. Can we believe that our legal process will help resolve any lingering questions? I hope so. But I can hear someone already say, "the courts are already corrupt, everyone of them!" May the following phrase I have shared many times over the years soften your declarative stance a little. Just like when you try to submerge a balloon down in the water, it will eventually pop up to the surface. No matter how many try to sink it out of sight, truth will eventually rise to the surface.

Each of us will need to make a choice to not use the word "always" or "never" when it comes to us human beings. Yet, there is one time we can use these two words. We will "always" make a mistake or say an unkind word some time; and will be particularly vulnerable when we declare we will "never" do that." Let's remember that old adage, "Except for the grace of God, there go I," attributed to a few notables, including John Bradford (1510–1555), English reformer and martyr. He was imprisoned in the Tower of London for alleged crimes against Mary Tudor and was burned at the stake July 1555. It was scary back then when you disagreed with the current authority; and it seems many are getting scarier with each day! Can we revisit "we've come a long way, baby, since then?" Again, I hope so.

Let us find a way from this day forward to not only voice and vote our values but also live them each day. No matter who becomes president or fills a political office, let us be incited to gratitude and service to others, our community, our nation. And even if we strongly disagree, let us do so with respect, humility, and integrity. We just may then have a positive and life-affirming impact at our workplace, in our home, and throughout our nation.

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Money & Tax Time Coming

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Since tax time is coming soon, I decided to leave my “political” venting for awhile. But can’t guarantee I won’t be back sometime in the months ahead! So stay tuned! Let’s focus for the moment on this other “taxing” topic for now.

You probably have already faced some changes that happened when you submitted your 2014 tax returns. You will again face them with additional changes for your 2015 return. Check out those changes at these resources, <https://www.irs.gov/uac/Newsroom/> (type “2015 tax changes” in search field) and <https://turbotax.intuit.com/tax-tools/> (click on any link button applicable to your needs; or type “Tax Changes You Need to Know for 2015” in browser search field).

One source you may find interesting to find out what you need to know is from Olivia Lowenberg, *Tax season is open for 2016: 10 changes and five weird deductions* (January 19, 2016), Christian Science Monitor (<http://www.csmonitor.com/>, type Tax season is open for 2016 in search field).

Lowenberg offers several IRS links and others for those who want to dig deeper. Here are just a few changes listed to learn more and check out the links provided:

- Have federal tax debt, IRS can revoke passport privileges
- Tax Season Going Online

- Not having health insurance will cost you
- American Opportunity Tax Credit made permanent, capped at \$2500
- Contribution limits stay the same for IRA, Roth IRA, and 401(k) plans

Other interesting tax tidbits include tax filing date extended, Tax brackets have moved slightly, IRS has raised HAS contribution limits, Earned Income Tax Credit made permanent for those who qualify, weight loss programs, moving expenses, business entertainment, office-home.

Hope these resources help you ease into filing your 2015 returns. And remember to smile along the way as you count your blessings of faith, family, and friends. It just may help you focus on what is most important and treasure those more “taxing” moments coming.

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From the Heart...

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By Sharon L. Benedict MS



Money & Your Moral Compass

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When it comes to money, where does your moral compass point? Let's focus on some basic spending habits we all have. We all have bills to pay, groceries to buy, home and car purchases and repairs, expenses for work or school, pet care, contributions to nonprofits, charities and church. These are just a few examples of where the money goes. Are we diligent and dependable to pay our bills and cover the myriad expenses coming our way each month?

Here's a Q&A for you to size up not only your quantity of cash flow but also the quality of what that cash gives you. Score yourself (1= lowest, 5=highest):

1. Are you able to pay your essential bills on time?
2. Are the groceries you buy not only appetizing but healthy?
3. Are you keeping your vehicle(s) maintenance up to date?
4. Are you able to continue your monthly contributions to your favorite nonprofits, charities, and church?
5. Do you have some discretionary money put aside for surprise expenses, such as a doctor bill, school supplies, after-school sports activities, car repair, increase in insurance premiums, birthday gifts, you name it?
6. Was there vacation money saved?

7. Were you able to hold yourself back from some spontaneous spending spree?

These are just a few questions to ask before you find yourself tipping over the cash flow expense edge. What other questions can you ask yourself right now? How do you score yourself?

Once you first rate your scores, take a moment to reflect on the reasons for your scores. If you score yourself high, pat yourself on the back. But be cautious about rewarding yourself with a spending spree that may lower many of those high scores! Also, look at each question and score and ask yourself, "How do I support my core values and moral compass in the way I spend my money?"

You just may be very surprised at some of the thoughts that come to mind. Write down your thoughts related to each score. Ask your spouse, a trusted friend, or family member about your scores. What behaviors do you want to change in order to better align with your moral compass and core values? Ok, enough questions. Have fun discovering any number of quietly hidden habits that may need to be left behind for a better future.

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