

The Name Says It All ...

Program Magazine Success

DECEMBER 2011

URGENT



DR. CHIDI UCHE

The First Medical CEO to Start
Building Clinics In Accordance
With President Obama's
Health Care Initiative

see

DR. CHIDI UCHE
page 16



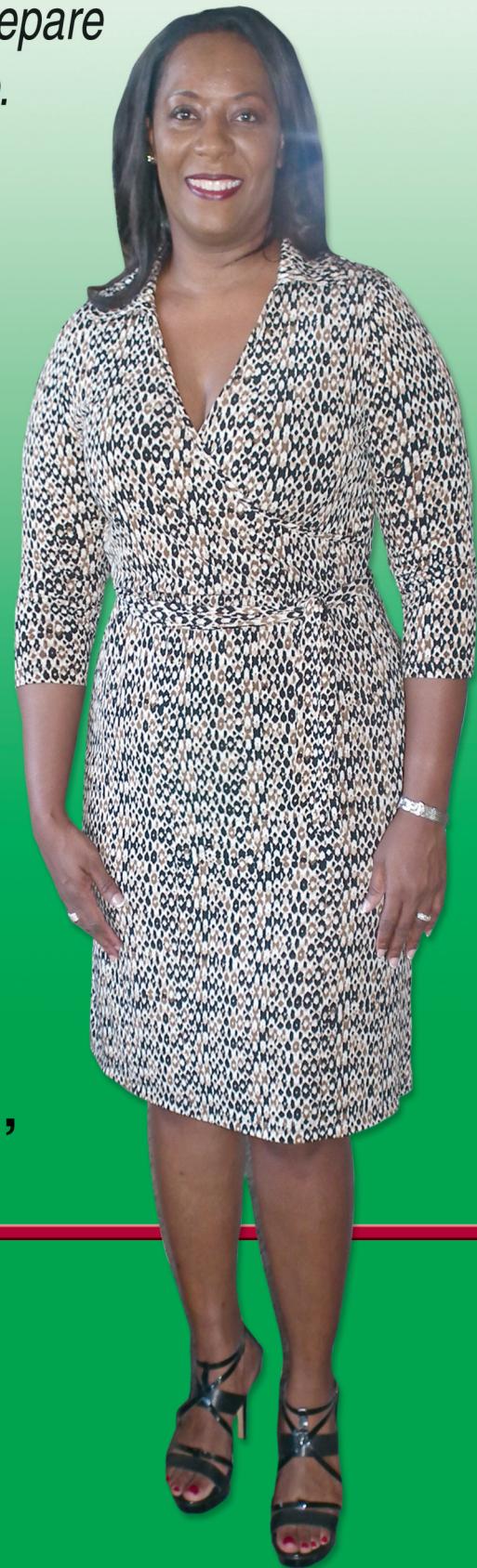
CGS Consulting Group

**Supporting Your Needs... We prepare
the documents so you don't have to.**

**We're a professional support firm
dedicated to providing accurate,
dependable legal document
preparation & tax services to
individuals and small businesses.**

With over 10 years experience combined.

- **Bankruptcy**
- **Divorce/Child Support/Family Law**
- **Business Contracts, Business Plans, Business start ups**
- **Payroll, Personal and Corporation Tax Returns**
- **Last Will Testaments, Living Wills, Deeds**



DEEDRA HESTER/President
deedra.hester@yahoo.com

407-761-0627

**CGS Consulting Group Solutions Inc.
P.O. Box 540495 • Orlando, FL 32854**

Florida Cities Rank Among Saddest in U.S.

Find the Cities where Americans are the Saddest and where they are Living with Big Smiles on their Faces.

If you want record-setting sunshine, St. Petersburg is your city - it once soaked up a Guinness-certified 768 straight days of rays. But there's an asterisk: The people of St. Pete also have the darkest clouds hanging over their heads. We put America on the therapist's couch and discovered that not only is St. Petersburg our Saddest City, but Florida in general seems to be a depressing place to live.



Of course, we aren't shrinks, so our diagnosis is more statistical than psychological. We calculated suicide rates (CDC) and unemployment rates (Bureau of Labor Statistics, as of June 2011). Then we tapped SimplyMap for the percentage of households that use antidepressants as well as the number of people who report feeling the blues all or most of the time.

MORE GREEN MEANS LESS BLUE

Pot isn't the only plant that can groove your mood. Dutch researchers found that city dwellers living near parks and gardens were 25 percent less likely to be diagnosed with depression than those with nary a patch of grass in sight. Study author Jolanda Maas, Ph.D., says that frequent exposure to nature may help people recover from the stress and mental fatigue of urban life. Go to capwiz.com/nrpa and urge your rep in Congress to vote for more public parks funding.

DON'T STOP NOW

Be patient with those pills: Spanish researchers found that half of men quit taking their antidepressants after just 2 months—1 month sooner than the meds sometimes need to kick in. Experts say one reason men quit too early may be that they don't think the drugs are working. So guys, do not stop popping any Rx med without first talking to your doctor.

Saddest Cities

- 100. St. Petersburg, FL F
- 99. Detroit, MI F
- 98. Memphis, TN F
- 97. Tampa, FL F
- 96. Louisville, KY F
- 95. St. Louis, MO F
- 94. Birmingham, AL F
- 93. Miami, FL F
- 92. Reno, NV F
- 91. Las Vegas, NV F
- 90. Toledo, OH F
- 89. Bakersfield, CA F
- 88. Jacksonville, FL F
- 87. Atlanta, GA F
- 86. Winston-Salem, NC F
- 85. Sacramento, CA F
- 84. Cincinnati, OH D-
- 83. Phoenix, AZ D-
- 82. Orlando, FL D-
- 81. Washington, DC D-
- 80. Wilmington, DE D-
- 79. Greensboro, NC D-
- 78. Jackson, MS D-
- 77. Columbia, SC D
- 76. Newark, NJ D

- 75. Fresno, CA D
- 74. Cleveland, OH D
- 73. Kansas City, MO D
- 72. Chicago, IL D
- 71. Riverside, CA D
- 70. Albuquerque, NM D
- 69. Portland, OR D
- 68. Richmond, VA D
- 67. Tucson, AZ D
- 66. Milwaukee, WI D
- 65. Los Angeles, CA D+
- 64. Denver, CO D+
- 63. Colorado Springs, CO D+
- 62. Providence, RI D+
- 61. Oakland, CA D+
- 60. Philadelphia, PA D+
- 59. Nashville, TN D+
- 58. El Paso, TX D+
- 57. Charlotte, NC D+
- 56. Aurora, CO D+
- 55. Little Rock, AR D+
- 54. Charleston, WV D+
- 53. Stockton, CA C-
- 52. Baltimore, MD C-
- 51. Baton Rouge, LA C-

- 50. Indianapolis, IN C-
- 49. Houston, TX C-
- 48. Dallas, TX C-
- 47. Seattle, WA C-
- 46. Fort Wayne, IN C-
- 45. Boise City, ID C-
- 44. New Orleans, LA C-
- 43. Fort Worth, TX C-
- 42. Norfolk, VA C
- 41. Tulsa, OK C
- 40. Pittsburgh, PA C
- 39. New York, NY C
- 38. Bridgeport, CT C
- 37. Buffalo, NY C
- 36. Columbus, OH C
- 35. Corpus Christi, TX C
- 34. San Diego, CA C
- 33. San Antonio, TX C+
- 32. Wichita, KS C+
- 31. Santa Ana, CA C+
- 30. Cheyenne, WY C+
- 29. Lubbock, TX C+
- 28. Billings, MT C+
- 27. Oklahoma City, OK B-
- 26. Anchorage, AK B-
- 25. Laredo, TX B-

- 24. Durham, NC B-
- 23. Salt Lake City, UT B-
- 22. Lexington, KY B-
- 21. Raleigh, NC B-
- 20. San Francisco, CA B
- 19. Austin, TX B
- 18. Jersey City, NJ B
- 17. Des Moines, IA B
- 16. Portland, ME B
- 15. San Jose, CA B
- 14. Minneapolis, MN B+
- 13. Chesapeake, VA B+
- 12. Virginia Beach, VA A-
- 11. Lincoln, NE A-

Blues-Proof Towns

- 10. Plano, TX A-
- 9. Burlington, VT A-
- 8. St. Paul, MN A-
- 7. Sioux Falls, SD A-
- 6. Madison, WI A-
- 5. Boston, MA A-
- 4. Omaha, NE A
- 3. Fargo, ND A
- 2. Manchester, NH A
- 1. Honolulu, HI A+



IN THIS ISSUE



Front

Dr. Chidi Uche
First Medical CEO to Start
Building Health Clinics

Page 1

**Florida Cities Rank Among
Saddest in U.S.**

Page 3

Touch of Elegance
By Margie Cody

Page 5

**Texas-Based Company Launches New
Greeting Card Line Honoring
African American Heritage**

Page 7

**Green Growth at Beaver Street
Beaver Street Enterprise Center**

Page 8

**Black Educators Take Matters into
Their Own Hand Concerning the Black
Male Graduation Rate**

Page 11

**Train Up A Child...
“Wait A Minute!”**
By Pastor Leon Bing

Page 13

15 Tips to Control Your Eating
By Carole Carson

Page 21

**The Perfect Gift
An Affordable Home
Free From Foreclosure**
By Marion Martin



Page 23

**Ten Facts from the IRS about
Amending Your Tax Returns**
By Deedra Hester

Page 23

**Alan Grayson Stands
With President Obama Fighting
for America and Central Florida**

Page 25

**HARP Overhaul to Address the Needs
of Struggling Homeowners**
By Keith Loria

Page 26



Page 29

Publisher's Editorial
Darryl A. Barrs, Sr.
Publisher / Managing Editor

Page 29

Page 31

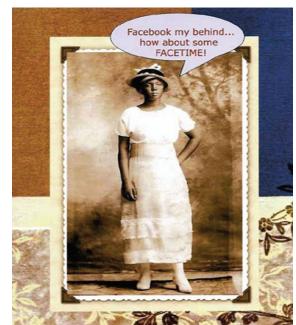
Page 31



Page 3



Page 5



Page 7



Page 8



Page 11



Page 23



Page 25



Page 29



Page 31

Touch of Elegance

Christmas represents the love of God, who gave the Christ Child to the world. On the birthday of our Lord, shepherds brought praise and the wise men brought their riches. There was great celebration!

When it comes to Christmas, we are already getting ready for celebration. We all love this time of year. It is crisp. There is a feeling in the air that wakes up all of our senses. It is a time to share with family and friends, bring out the good china, the silver, and all of the things that add sparkle and excitement.

We get a huge amount of satisfaction out of creating lasting memories. When we really throw ourselves into preparing something that we share with other people, something that comes from the heart – we create a memory that lasts forever.

Every time we celebrate one of the traditional holidays, we become part of a whole chain of memories that came before us and those that follow. Celebration gives us the chance to have fun, try something new or a reason to celebrate the excitement we felt in our childhood.

It is always nice to give each celebration its own personality. You do not need vast resources to be creative. You just need to be resourceful. Beauty can come from the simplest beginning. Take inspiration from anything that is unique and special about you, your family and friends.

Embrace the season. Add an extra special touch to your holiday celebration. Anything that individualizes the celebration will make the space feel more comfortable and intimate. Play with ideas, have fun.

- ❖ Buy special flowers or colored candles for tables.
- ❖ Use colorful napkins.
- ❖ Make a bouquet of balloons.
- ❖ Sprinkle candies or glitter in the center of the table.
- ❖ Put a small gift at every place setting.



Margie K. Cody
President/CEO
A Spirit of Excellent Event Planning

In all of our individual celebrations, we must not lose perspective of the reason for the season. Thank God for the season. As the banquet table is set, as friends and loved ones gather from far and near, let us rejoice. Let us remember that the Lord is a GREAT God, and a GREAT KING above all gods. Remember JESUS is the reason for the season.

Call today and allow *A Spirit of Excellence Event Planning* to help you celebrate and enjoy your special day (reunion, wedding, business or special event) that will have lasting memories. We will add sizzle with new, fresh and exciting ideas. All of our events are customized to your desires and planned with a

“Touch of Elegance.”

**Call 904 766-5546
or email:
spiritofexcellence@aol.com
today for your free
personal consultation.**

**We are eager to
serve you!**





soul food Kitchen

TUESDAY–SUNDAY
11AM–7PM

WE DELIVER!

**Daily Specials
Cooked to Order**

- Wings/Waffles
- Fried Chicken
- Shrimp & Fish
- Cheeseburgers
- Fresh Salads
- Cheesesteak Subs
- Sauteed Fish
- Fried Pork Chops

SAM'S SERVICE STATION
(corner of Bruton & Columbia)

**1208 Bruton Blvd.
Orlando, FL 32805**

Call for Menu

321.287.3130
407.797.0184

soulfood.kitchen@yahoo.com



Program Magazine Success

If you keep on doing what you have always done, you will keep on getting what you have always gotten. In order to get what you have never gotten, you have to do what you have never done. When you do what you have never done to get what you have never gotten, you become Program Success.

Program Success celebrates our accomplishments as a people in the fields of Business, Politics, Religion, Education and Society. We place the Spotlight of Success on Businesses and Individuals who have excelled in their arenas of expertise in order to inspire, encourage and enhance the lives of others aspiring greatness.

We are Mountain Climbers who believe in assisting other Mountain Climbers to the top by extending a support line uniquely designed to develop the mind, body and soul of the reader. We point out and eliminate barriers, pit falls, and obstacles that conceal and inhibit that allusive path to success, because... Failure is not an option.

We are Program Success.

Our mailing address is:
P. O. Box 9604, Daytona Beach, Florida 32120.

Darryl A. Barrs, Sr.
Publisher / Managing Editor

Gwendolyn E. Barrs
General Manager / Chief Executive Officer

Charles E. Simmons
Principal / Executive Manager

www.ProgramSuccess.net

Information@ProgramSuccess.net

Program Success is looking for
Area Managers in your city.
Full-Time or Part-Time
Positions Available.
Call Today!

(386)334-0040

TEXAS-BASED COMPANY LAUNCHES NEW GREETING CARD LINE HONORING AFRICAN AMERICAN HERITAGE

Dallas, TX - Kinfolks Cards are produced and distributed by Texas-based Company, Amazon Creations. Owner, Georgia Williams, is also the author and artist of all Kinfolks Cards collections. The company began on line in the fall of 2009, but made its wholesale debut in 2011. First at the Dallas Market Center, Gift & Accessories Show in January and most recently at the New York Stationery Show, held at the Jacob Javits Convention Center in May. As a member of GO TEXAN, Kinfolks Cards was featured several times on the television show, Texas Country Reporter.

The message the company hopes to convey is that Kinfolks Cards are more than greeting cards, and were created to fill a void in the greeting card industry. They are a way to honor the memory of African Americans while preserving their legacy. The cards feature six generations of nostalgic photos of Georgia's relatives, hence the name "Kinfolks Cards". She contends that all African Americans can relate to the photos, and are proud to send the cards to their friends and relatives.

Kinfolks Cards include the traditional mix of all occasion cards (i.e., birthday, thank you, special occasions, etc...). They also offer special collections, such as the popular Girlfriend Series; a special collection of Military Greetings, geared toward military families; a new Inspirational Series that feature uplifting scripture in every card; as well as custom cards available to their customers featuring their 'kinfolks'.

For more information, visit www.kinfolkscards.com; To schedule an interview, contact Georgia Williams at 214-455-3808 or info@kinfolkscards.com.



Sample Kinfolks Card



André T. Young
Partner

YOUNG DeLOACH

ATTORNEYS AT LAW



Earnest A. DeLoach, Jr.
Partner

Offices Orlando | Daytona Beach

Auto and motorcycle accidents
Bankruptcy
Business formation

Contract disputes
Employment discrimination
Foreclosure defense

Landlord-Tenant
Slip and falls
Wills, Trusts and Estates
Wrongful death

www.youngdeloachlaw.com

1115 East Livingston Street
Orlando, FL 32803
407.422.4000

1500 Beville Road, Suite 606-104
Daytona Beach, FL 32114
386.308.8810



Beaver Street Enterprise Center
1225 West Beaver Street
Jacksonville, FL 32204
www.bscenter.net

Year Established: 2003

Incubator Size 25,000 square feet (additional 13,000 sf in February 2012)

Incubator clients:
21 in-house clients
14 affiliate clients

Incubator Graduates: 12

Organizational structure
501c(3)

Mission: to stimulate economic growth by recruiting, training and nurturing entrepreneurial talent to fuel growth, create wealth and encourage reinvestment in the community

Growth Program Entrance Criteria:

- Has been in business for 2-3 years
- Is stable and currently faces issues of growth rather than survival
- Is generating a minimum of \$400,000 in sales
- Has goal of growing jobs
- Willing to commit three to five hours a month

Green growth at Beaver Street

Expansion to house potential 'Stage 2' businesses and create jobs

Plans for the future: Building a strong commercial center

Doing business for eight years as Jacksonville's only full service business incubator, Beaver Street Enterprise Center (BSEC) will build on services currently offered to incubator clients and develop new services specific to the needs of later-stage companies. The expanded technical assistance will include advanced leadership/CEO classes, CEO roundtables, small business-hosted services (e.g., customer relationship managers, contact management systems, etc.), and appropriate technology infrastructure, such as virtual IP services. "We wanted to carry our entrepreneurs a little further," Perry says. "Just because entrepreneurs are able to generate revenue, it doesn't mean that they no longer need support."

BSEC's expansion project will allow the program to assist companies with more advanced business needs, while drawing on the expertise of these later-stage firms. Incubator graduates and second-stage firms can advise BSEC staff how to improve programs and services to better meet client needs,



Jackie Perry, Executive Director



Jackie Perry, Executive Director present incubator tenants, Russell Yaffee (left) and Dow Peters (right), of Peters & Yaffee Transportation & Traffic Engineering, with the National Business Incubation Association Outstanding Incubator Client of the Year for 2011



Jackie Perry, Executive Director and board members receive corporate donation from BB&T Bank Representative.

serve as speakers at incubator training events and be mentors to early-stage clients.

The BSEC expansion will house a combination of current incubator clients that meet the entry criteria and new growth clients seeking to reach second-stage status. The expansion project increased incubator clientele even before the doors opened. In the process of recruiting businesses for the new building, BSEC identified clients so eager to enter the incubator that, rather than wait for the new LEED certified building, they entered BSEC right away. The grand opening of the new building is February 2012.

The place for millionaires in the making



*Jackie Perry, Executive Director,
Angelia Redding, Client Services Coordinator,
Suzy M. Jackson, Office Manager,
Rum Robinson, Program Manager
(counterclockwise from bottom right)*

What Do I Learn?

The program, in conjunction with the Small Business Development Center of North Florida, and other partners, helps entrepreneurs learn how to establish a brand, develop negotiation and high level presentation skills, go to scale, build financial models, validate the market, perform customer diligence, find funding, build a management team, and develop a board of directors.

What Specific Industries are Served?

Industries served include education, health services, technology, government contracting, engineering and construction, green technology, and other service-related entities.

Whom Do I Contact?

Contact Rum Robinson at (904) 265-4700 or email Rum.Robinson@bsecenter.net for more information and details.

The American Dream, kicked up a notch.



Mercedes-Benz
of South Orlando

4301 Millenia Blvd, Orlando, FL 32839

www.mbso.com

BLACK EDUCATORS TAKE MATTERS INTO THEIR OWN HANDS CONCERNING THE BLACK MALE GRADUATION RATE

For Chike Akua and L. Kobie Wilkerson, the Black male graduation rate in America is absolutely unacceptable. Several months ago The Schott Foundation released its report finding that the national graduation rate for Black males was a lowly 47%, nationally. “It’s unacceptable, given what we know about what it takes for our children to achieve and succeed,” says Akua, an author and former Teacher of the Year who trains teachers on how to increase student achievement, especially African Americans.

Akua taught for 14 years in Virginia and Georgia public schools. He began developing training seminars for educators to deal with cultural issues he felt were not being addressed in traditional professional development workshops. Additionally, he began developing African-centered curriculum materials that are now being used in public, private, and charter schools around the country. He is now one of the most sought after keynote speakers and trainers at K-12 schools and educational conferences.

Nationally-known educator and author, L. Kobie Wilkerson agrees that schools could achieve at much higher levels if all staff received training on how to cultivate authentic relationships in addition to training on how teachers can empower their students through their instruction. Wilkerson trains teachers and administrators on changing the school culture. “We have schools that have succumbed to a culture of underachievement,” says Wilkerson who is known for his powerful model teaching seminars in which he actually goes into the classroom and teaches a model lesson, then coaches teachers on how to prepare and deliver the lessons using state standards.

“Nobody likes to just be told what to do - I believe teachers would rather hear it and see it done in the classroom with their students so they can see the impact and results with their own eyes. That’s what I do and the teachers love it.” Wilkerson travels the country training



**Chike Akua
Educator & Author**

teachers and his trainings are so in-demand that he has not been at home for more than three consecutive days since January.

Akua and Wilkerson have partnered to make the Teacher Transformation Institute the premiere professional development conference for teachers who want to reach African American students. The Teacher Transformation Institute is a standards-based, research-driven, best practices conference that gives teachers practical, specific strategies they can use to increase student achievement.

“It’s clear that culture is the key - the critical mediating factor in increasing student achievement,” says Akua. “So we train teachers on how to use culture as a bridge rather than a barrier,” says Akua who launched the Teacher Transformation Institute in the fall of 2009. The response has been phenomenal. “Teachers have come from all over the country to attend the Teacher Transformation Institute and have told me things like , “this is exactly what we need!” “we’ve never had professional development like this before!”

The next Teacher Transformation Institute will be in Atlanta on December 6, 2010. Educators can register online at www.MyTeacherTransformation.com. Akua and Wilkerson expect a capacity crowd, just like the last two Institutes. “Many teachers and administrators know that what they’re doing now isn’t working. They’re looking for answers. We don’t have all the answers, but we’ve got quite few that get results.”

SWEET MOSES Clean Cut Greens

is BACK
and has
joined with



Collard Greens “Washed & Ready To Cook” Fresh • Cut • No Stems

- Find our Delicious brand back at our same location in the New Greens & More II Store in the Village Square (old Wilcox Mall)

- Don't forget to Stop by the Goldwyn Ave. location to place your pre-order/pre-pay Collard Green THANKSGIVING & CHRISTMAS COLLARD GREEN ORDER TO ENSURE YOU HAVE GREENS FOR THE HOLIDAYS!

- We now take Credit Cards & EBT

- You can also find our Sweet Moses Brand at the following locations:

Caribbean Supercenter (Orlando 407.523.1308)
Sunlite Grocery (Orlando 407.841.3482)

The Meathouse (Winter Park 407.629.6320)

Kim's Cabbage Patch (Lake County 352.394.4119)

Contact Rhonda Sweet for more info. @ 407.579.7260

927 S. Goldwyn Ave. Suite 109 • Orlando, FL 32805 • Phone: 407.730.7919



North Jacksonville Family Worship Center

Where Jesus Is Lord!

HOURS OF SERVICE

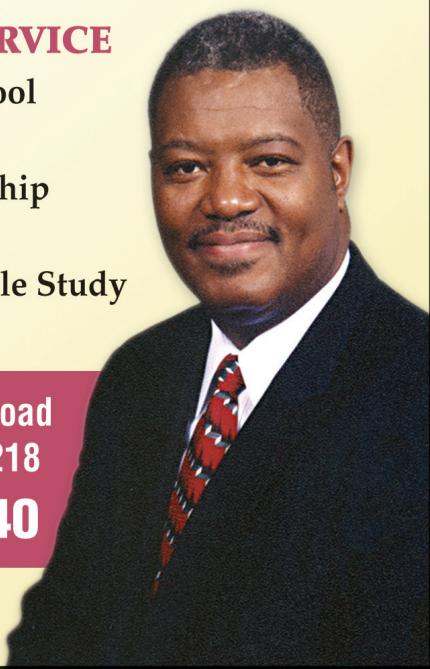
Sunday School
9:00 AM

Sunday Worship
10:30 AM

Wed. Prayer & Bible Study
7:00 PM

10224 Lem Turner Road
Jacksonville, FL 32218
(904) 765-4040

Leon R. Bing, Pastor



TINY'S

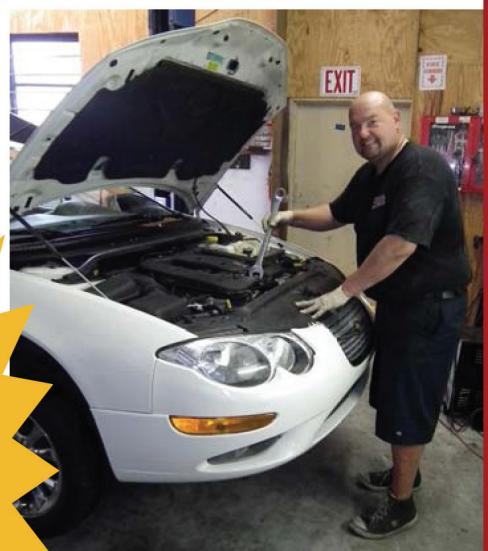
Car & Truck Repair

(386) 868-4590

2668 N. Yonge Street
Ormond Beach, Florida

Certified Mechanics

-Free Car Wash
-Free Shuttle Service
With Every Repair



- Special -
- ◆ 8,000 Mile Synthetic Oil & Filter Service
- ◆ 30 Point Inspection
- ◆ Tire Rotation
- ◆ Complete Lubrication
- \$29.95 -

Servicing All Domestic & Imported Vehicles
One of the

- LOWEST HOURLY RATES -
of Licensed Shops in Volusia County

Train Up A Child... “Wait a Minute!”

By Pastor Leon R. Bing

We remember this passage of scripture that says;

Train up a child in the way he should go: and when he is old, he will not depart from it. Proverbs 22:6

But what happens when the one who is to train up the child has not been trained? This has become a reality in the lives of so many young people today. We are so busy looking at the unfortunate issues of our teenage generation that many of us have missed this one fact! Some of these teens are in situations where the ones that are responsible for training them in the ways of the Lord, have not been trained themselves.

There is so much to learn from the Book of Proverbs, and I encourage everyone to really read and study this Book of the Bible. Even better get it also on cassette and compact disk. That way you can even listen to it throughout the day if you have the opportunity to do so.

Now lets us focus on the matter at hand. There are so many cases where we look at situations involving our youth and we just shake our heads wondering, how? Why? And who, would allow there children to do some of the things that we see happening around us? But I think we need to really look at and begin to pray for those who missed the opportunity to properly train their children. And to those of you who are in this situation, I encourage you to no longer sit back and not to seek spiritual assistance. We are in a time now that we, the body of Christ must work with all of the families of God to restore one another back to the place in Christ where we need to be. We must stop placing faith in a system that does not work, and start placing faith in the God who does not fail!

I know that this is not a shock to you, but the system has failed us. Yes I said it, the system has failed us. Take your pick, the School System, Juvenile Justice System, Dept. of Children & Families, all of them! What I mean by this is that they have allowed things to get so far out of control that it is basically, in my opinion, beyond repair! Now please don't get me wrong, there are people who are working as hard as they can to make the system work, but there are too many laws and policies that prevent anything fruitful to come from their hard work. And yes there are a lot of success stories, but much more failures than you have been led to believe. Now let me get off of this political soap box and give you spiritual sustenance. Let us take a look at Chapter 1 of the book of Proverbs:

Proverbs 1:1-7

1 The Purpose of Proverbs

These are the proverbs of Solomon, David's son, king of Israel.

2 The purpose of these proverbs is to teach people wisdom and discipline, and to help them understand wise sayings.

3 through these proverbs, people will receive instruction in discipline, good conduct, and doing what is right, just, and fair.

4 These proverbs will make the simpleminded clever. They will give knowledge and purpose to young people.

5 Let those who are wise listen to these proverbs and become even wiser. And let those who understand receive guidance

6 by exploring the depth of meaning in these proverbs, parables, wise sayings, and riddles.

7 Fear of the LORD is the beginning of knowledge. Only fools despise wisdom and discipline. NLT

Verses 2 and 3 give us the plan God has for the family, which He has given us through Solomon, David's son. By following the sayings of this Book of the Bible, our families reap the benefits. When the old "H.R.S." (Now D.C.F.) Came into our homes, they told the family what it could and could not do when it came to raising and disciplining our children. It is the opposite of that which the Word of God commanded us.

Proverbs 1:8-19

8 Listen, my child, to what your father teaches you. Don't neglect your mother's teaching.

9 What you learn from them will crown you with grace and clothe you with honor.

10 My child, if sinners entice you, turn your back on them!

11 They may say, "Come and join us. Let's hide and kill someone! Let's ambush the innocent!"

12 Let's swallow them alive as the grave swallows its victims. Though they are in the prime of life, they will go down into the pit of death.

13 And the loot we'll get! We'll fill our houses with all kinds of things!

14 Come on, throw in your lot with us; we'll split our loot with you."

15 Don't go along with them, my child! Stay far away from their paths.

16 They rush to commit crimes. They hurry to commit murder.

17 When a bird sees a trap being set, it stays away.

18 But not these people! They set an ambush for themselves; they booby-trap their own lives!

19 Such is the fate of all who are greedy for gain. It ends up robbing them of life. NLT



Can you imagine how life would be if more parents would have been teaching there children from this book of the bible over the past 10 or 20 years! As you read this, don't you find it amazing how the Wisdom of Solomon hit the nail on the head for even our day and time! And it doesn't matter which translation of the bible you read this from you still get the great revelation of God for our families today!

Proverbs 1:20-33

20 Wisdom shouts in the streets. She cries out in the public square.

21 She calls out to the crowds along the main street, and to those in front of city hall.

22 "You simpletons!" she cries. "How long will you go on being simpleminded? How long will you mockers relish your mocking? How long will you fools fight the facts?

23 Come here and listen to me! I'll pour out the spirit of wisdom upon you and make you wise.

24 "I called you so often, but you didn't come. I reached out to you, but you paid no attention.

25 You ignored my advice and rejected the correction I offered.

26 So I will laugh when you are in trouble! I will mock you when disaster overtakes you —

27 when calamity overcomes you like a storm, when you are engulfed by trouble, and when anguish and distress overwhelm you.

28 "I will not answer when they cry for help. Even though they anxiously search for me, they will not find me.

29 For they hated knowledge and chose not to fear the LORD.

30 They rejected my advice and paid no attention when I corrected them.

31 That is why they must eat the bitter fruit of living their own way. They must experience the full terror of the path they have chosen.

32 For they are simpletons who turn away from me — to death. They are fools, and their own complacency will destroy them.

33 **But all who listen to me will live in peace and safety, unafraid of harm.** NLT

This last passage of chapter 1 speaks so prophetically of the situation we are seeing here in Jacksonville today. While God is speaking through His people, the system refuses to hear. The system would rather continue to patchwork, or use band-Aids to solve our problems, "good luck!" But my concerns are for those who continue to put their faith and trust into this system, and then expect that the system is going to solve their problems. How many times are you going to be disappointed? How long will you continue to sip on the temporary fix that the system is giving you while in the mean time your children are continuing to slip through the cracks!

We all must come to the point to where we, without any doubt, put our faith, trust, and confidence in the Lord! Remember this comment that Jesus made:

Luke 5:23-26

23 Is it easier to say, 'Your sins are forgiven' or 'Get up and walk'?

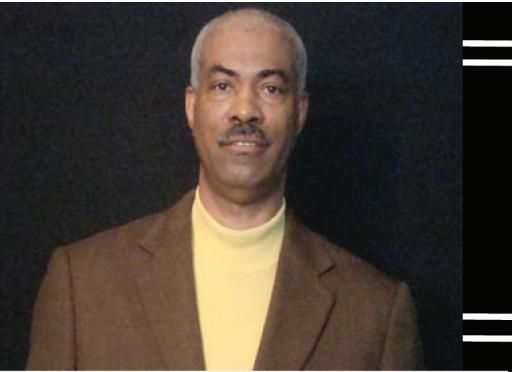
24 I will prove that I, the Son of Man, have the authority on earth to forgive sins." Then Jesus turned to the paralyzed man and said, "Stand up, take your mat, and go on home, because you are healed!"

25 And immediately, as everyone watched, the man jumped to his feet, picked up his mat, and went home praising God. NLT

My point is this; it is nothing for Jesus to bless us! He only wants us to have faith in Him! So for those who are to train up a child, we want you to know that it has to begin with Christ. Learn of Him and then you will have something to teach to your child!

VAC

Consultant Engineer



- Are You Planning An Addition To Your Home?
- Are You In Need of a Church Expansion?
- Do You Need Blue Prints for a Construction Project?

VAC is able to provide Professional Consulting Engineering Services to public, private, and religious organizations from conception and preliminary design through the supervision and management of construction.

**Building Design | Civil Engineering | Cost Estimating | Structure Examination
Modification & Design | Damage Calculation | Repair Design | Building Evaluation
Construction Monitoring | Road Systems | Insurance Damage Assessments
Preconstruction Conferences | Damage Survey Reports**

VALDEZ A. CHAVIS

Consultant Engineer

Civil Engineer

(904) 708-9801



VAC
Consultant Engineer
Civil Engineer

Dr. Mary Smith-McCoy

Professional Christian Counselor

"And be not conformed to this world: but be ye transformed by the renewing of your mind..."
Romans 12:2



- Board Certified
- N.C.C.A. Member
- Certified Temperament Counselor
 - 1. Marriage Counseling
 - 2. Premarital Counseling
 - 3. Abuse and neglect
 - 4. Anger and Rage
 - 5. Divorce
 - 6. Eating Disorder
 - 7. Family Issues
 - 8. Fear and Anxiety
 - 9. Gender Issues
 - 10. Grief and Loss
 - 11. Infidelity
 - 12. Parenting Challenges
 - 13. Relationship
 - 14. Stress
 - 15. Depression

"When a man finds a wife he finds a good thing and obtains favor of the Lord"

Do you remember when the Lord caused a deep sleep to fall upon Adam? While Adam slept God performed a major operation on Adam. God took one of his ribs, closed back up his flesh and with that rib God made the Woman and brought her to the man. And Adam said "this now bone of my bone, and flesh of my flesh - she shall be called Woman, because she was taken out of man". When Adam was in the Garden of Eden, God gave him the best gift that he could ever receive besides God himself - he gave him a woman who was of his flesh and bone. God gave Adam a beautiful creation when He made the woman. The Bible tells us that God supplied many things for Adam in the garden, animals, food and trees. However, God did not make Eve like the other things he created; he made her in his likeness and in his image. God made a partner for Adam. He made for Adam a wife, friend, companion, mother and a help mate. God made Eve second to no other person in Adams' life, and when Adam saw the beautiful creation God made for him - he was pleased.

In my job as a Pastoral Christian Counselor, I reminded couples of the great union between Adam and Eve. We must not forget what God has joined together, no man should put asunder. As the serpent, who was more subtle than any beast of the field, deceived Eve, so does the deceivers of the world today tries entering the lives of couples enticing them to end their marriages. When this happens I help couples cope with the serpents sent to destroy them. I remind them that God honors marriage. Where God guides... God supplies.

LEARN TO RECOGNIZE:

CLINICAL DEPRESSION

- A persistent and anxious or “empty” mood
- Sleeping too much or too little: middle-of night or early-morning waking
- Reduced appetite and weight loss, or increased appetite and weight gain
- Loss of interest or pleasure in activities once enjoyed, including sex
- Irritability, restlessness
- Difficultly concentrating, remembering or making decisions
- Fatigue or loss of energy
- Feeling guilty, hopeless or worthless
- Thoughts of death or suicide

Dr. Mary Smith-McCoy

Professional Christian Counselor

(904) 674-7831

Email: Maryamccoy48@yahoo.com



DR. CHIDI UCHE

***Using International Skills and
Experience to Make Neighborhood
Health Care More
Accessible and
Affordable***



Health care reform in large part will define Barack Obama's presidency. Just the thought of universal health care creates nearly unprecedented controversy. Detractors argued that universal health care would create a nationalized system with long lines for poor quality services, as well as a significant cost to taxpayers. A problem without a solution is a complaint. Dr. Chidi Uche is not complaining, instead he is creating solutions and is way out in front of the field.

Dr. Uche has constructed the first of many health care facilities to be in neighborhoods across the city of Jacksonville. These medical centers will provide urgent care along with family healthcare. Dr. Uche will be combining his entire wealth of knowledge from his experiences from across the world as a medical doctor. From Africa to England to the United States, he has been innovative in treating and resolving the medical needs of families and individuals at unusual low cost. He believes that "health people make happy people which make a better society."

The Need to Reform America's Health Care

- Everybody agrees our health care system is broken.
- The U.S. has a complicated health care system of insurance, doctors, and patients. If you go to the doctor in America, you have to pay the doctor, the insurance company, and fight about who pays who and how much.

- American has the most expensive health care system in the world, yet ranks 37 in the world in health care performance and 72 in world in overall level of national health. (World Health Organization, 2000)
- Health care costs are rising three times the rate of wages, so people are unable to keep up with the cost of keeping healthy.
- The U.S. does not have universal health care, so people who can not afford insurance can not go to a doctor because they can't afford it.
- The health insurance industry needs serious reform. Health insurance is a business in the U.S., so companies will raise prices on people who are expensive to insure and kick people off health insurance rolls if they become too expensive to keep healthy.

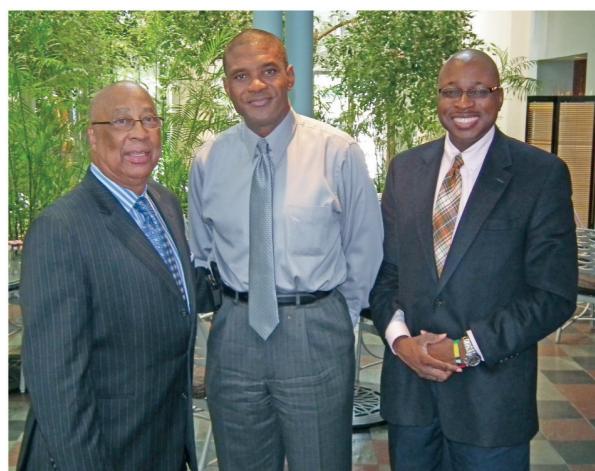
Obama's Health Care Plan Works For Us All

- Cover all Americans with health insurance by requiring employers to provide health insurance to their employees. Mandating all children have health insurance.
- Allow workers to keep their employer-provided health insurance if they lose their job (or in between jobs).



**Dr. Uche, Medical Director,
Carnival Cruise Lines**

- Outlaw the practice of insurance companies rejecting people because of pre-existing health conditions. And make insurance premiums the same for everybody regardless of health status.
- Provide a one-stop marketplace, called National Health Insurance Exchange, for customers to compare and shop for insurance plans.



**Willard Payne,
Senator Tony Hill,
and Dr. Uche**

- Have a government run “public” health insurance option to provide low-cost, affordable health insurance for everybody, spur competition.
- Read the full plan here: <http://www.barackobama.com/pdf/issues/HealthCareFullPlan.pdf>

Why We Need To Support President Obama's Health Care Plan

- 46 millions of Americans, or 18% of the population under 65, are currently without health insurance and can not afford to see a doctor. The plan will insure almost all Americans.
- Health care costs will rise if we do nothing, putting health insurance out of reach for more and more Americans. The plan will bring down health care costs.
- Health care needs reform. This is the closest we've ever been to reforming health care in America.



**President Obama
Supports Health Care
For All Americans**

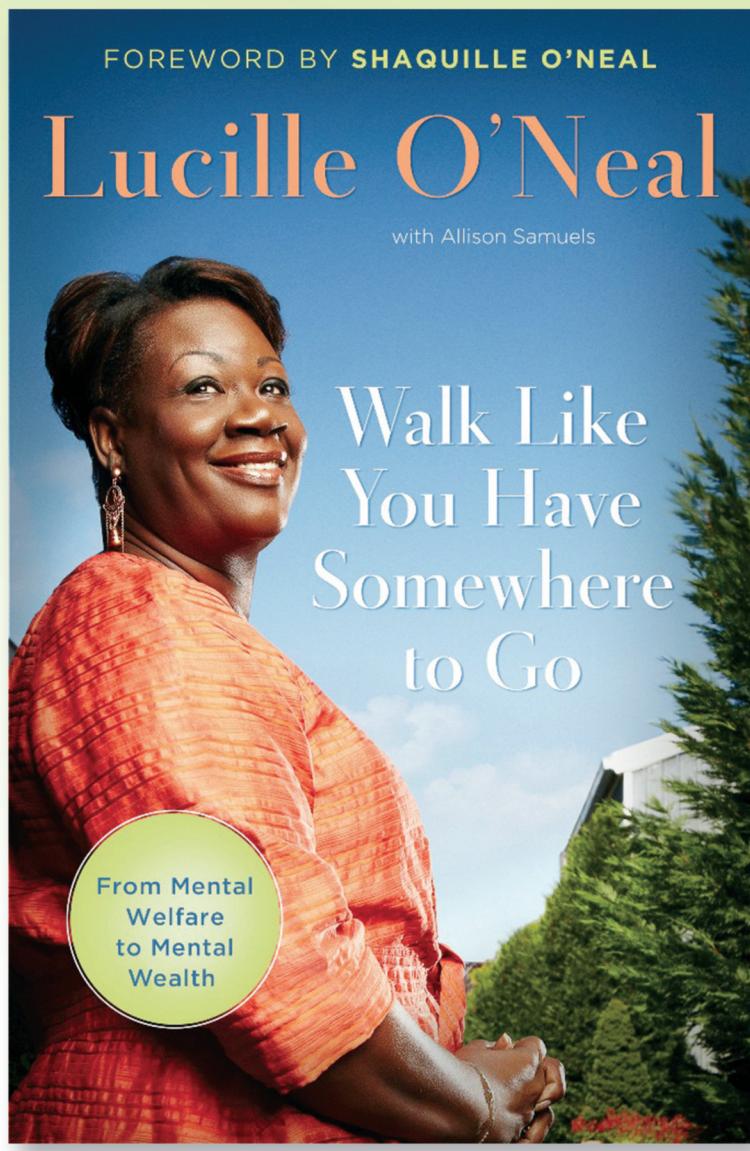
Continued on Page 19



Walk Like You Have Somewhere To Go

Lucille O’Neal

meets challenges head on and changed her life for the better in her new book as she describes going **From Mental Welfare to Mental Wealth** and gives tips on Happiness, Motherhood, and Relationships.



Lucille O’Neal Tells Her Own Story in her new book “Walk Like You Have Somewhere To Go.” In this must read book, Lucille shares the intimate details of her life, from her struggles with alcoholism and teen pregnancy to the joy of being able to get a college degree as an adult, funded by her son. She also shared some of the wisdom that she imparts as a motivational speaker. “The most important? I want people to know that all things are possible. When you have a dream, dream big and hold on to that dream.”

In the end, Lucille O’Neal was able to meet her challenges head on and changed her life for the better.

Available at
Borders • Books-A-Million
Barnes & Noble
BlackExpressions.com
Amazon.com

DR. CHIDI UCHE**FROM PAGE 17****Dr. C. U. Uche (MD)**

Jacksonville's Mayor Alvin Brown and Dr. Chidi Uche

Dr. Uche is an experienced British & US trained Physician specializing in Family medicine. Initially trained in England in Family Medicine with a track in Emergency Medicine, he has served as the onboard Medical Doctor for Carnival Cruise Lines. Locally he has served the community as CEO of Coastal Florida Hospitalist, LLC, with a family practice in clinic located at St. Luke's Hospital.

Dr. Uche's medical education includes an M.B.B.S degree from the University of Nigeria. He completed his Family

Practice residency in England and the United States. He has professional memberships with the American Academy of Family Physician and with the Society of Critical Care Medicine. He is board certified in Family Medicine and has certifications in Advanced Trauma Life Support, Neonatal Resuscitation, Pediatrics, and Fundamental Critical Care. Dr. Uche is licensed in Florida & Georgia.

Dr. Uche has a keen interest in Telemedicine and has been involved in the publication of numerous articles on the subject. Telemedicine was used widely in the marine medical industry and Dr. Uche intends to use his vast expertise in this area to bring



Dr. Uche and Medical Staff aboard Carnival Cruise Ship



quality healthcare and specialist even closer to the rural urban communities by making sure all new clinics have this capability.

Telemedicine is proving to be a system of health care which is becoming widely welcomed in local communities. People are more and more understanding the issues surrounding the implementation of telemedicine in emergency settings. The most popular uses of telemedicine are:

- Teleradiology
- Teleconsultation
- Teledermatology
- Telepathology

Advances are still being made to make patients more comfortable with Telepsychiatry and the management of serious trauma and medical emergencies through Telecare. Telemedicine is a safe and secure system of medicine which provides complete patient confidentiality and implicit trust in the doctors and nurses.

**Diplomat American Board of Family Medicine
Coastal Florida Hospitalist, LLC
Chidi Uche, M.D., ABFM
(904) 384-9303**



Cuche2002@hotmail.com

Mt. Moriah Missionary Baptist Church

You Are Always Welcome!

**2295 Adams Street
Palm Bay, FL 32905**

Church	321.725.1791
Study	321.725.9898
Residence	321.725.3377
Educational Bldg.	321.725.1957
Church Fax	321.872.0041

[**www.mmmbc.org**](http://www.mmmbc.org)
[**mtmoriah@fdn.com**](mailto:mtmoriah@fdn.com)

WORSHIP HOURS

First Sunday of the Month
11:00 a.m. & 5:00 p.m.
Second – Fourth Sunday
8:00 a.m. & 11:00 a.m.

SUNDAY SCHOOL

Every Sunday at 9:30 a.m.

Rev. Dr. Harvey L. Riley
Pastor



FULMORE'S CHIROPRACTIC CENTER

The five most dangerous words are:
"Maybe It Will Go Away"

FREE SPINAL EXAMINATIONS

Here is your chance to see if chiropractic care can solve your health problems. If you suffer from any of these warning signs call today for your free spinal examination. There is absolutely no obligation in connection with this offer.

**Upper & Lower Backaches
Neck Pain & Stiffness
Arm & Shoulder Pain**

**Numbness in Extremities • Headaches
Hip & Leg Pain • Fatigue**

**Find Out How
Chiropractic Care
Can Help You!**

Two Locations To Serve You!

**781 Maitland Ave.
Altamonte Springs**

407-339-2888

**1500 W. Gore Street
Orlando**

407-425-6578

Dr. Ronald L. Fulmore

Computer Daze Worldwide

Web Design & Business Training

When People Come 1st, Success Follows!

Customized Web Design &

Virtual / Classroom Training

[**www.computerdaze.com**](http://www.computerdaze.com)

Gail V. Leonard, MBA

Owner and Web Maven

Mobile Phone: 904-887-5903

Visit our new Online Mall at

[**http://fhtmus.com/computerdaze**](http://fhtmus.com/computerdaze)

15 Tips to Control Your Eating

Simple ways to stick to a healthy diet

By: Carole Carson
Guest Columnist

After my midlife “fitness epiphany,” I wondered why I hadn’t succeeded earlier. Reading a contemporary proverb, I found the answer: “The apple doesn’t fall from the tree until it’s ripe.”

My earlier, failed attempts to lose weight meant I wasn’t ready. But once ready, the soap-opera events in my life — serious illness, a son’s wedding in France, a torn hamstring, a back injury, my daughter’s heart-stopping medical trauma — couldn’t derail me.

The drama in my life continues. As Gilda Radner said, “It’s always something.” What I am happiest about, though, is that I’ve managed to stay the course with my exercise and eating regimen. The bad habits were hard to change, but fortunately so are the new, healthful ones.

While exercise is an essential element of my makeover, the biggest change involves eating. Below are my favorite strategies — some I discovered and some I borrowed from others.

1. Plan ahead so you can look forward to eating. Don’t wing it: You will often end up overeating and/or eating something unhealthful.

2. Focus on what you’ll eat — not what you are giving up.

3. Eat at periodic intervals (every three to four hours). Skipping a meal can result in overeating later or poor food choices. Have a late-afternoon snack (fruit, carrot sticks, popcorn) for quick energy.

Eating a healthy breakfast can help you manage hunger throughout the day. — Getty Images

4. Always start the day with a breakfast to manage hunger throughout the day. Overeating the night before isn’t an excuse to skip breakfast.

5. Add protein to each meal — such as a hard-boiled egg, tuna or nonfat cottage cheese — to manage hunger and sustain energy.



6. Save alcohol for special occasions.

7. Save one time each week (for me, it’s Friday night) for indulging — but even then stay conscious of choices.

8. Make friends with hunger. Learn to assess your hunger level — from “satiated” to “passing impulse” (perhaps triggered by a television commercial) to “ravenously famished.” Eat when your energy level drops, but don’t panic if you are hungry for an hour.

9. Train yourself to stop after one serving. If you are particularly hungry, make sure you have one food or dish you can eat as much as

you want — for example, cucumber salad with seasoned rice vinegar.

10. If you must eat at a fast-food joint, order salads, veggie burgers, and other low-cal dishes.

11. Shop for groceries when you aren’t overly hungry, angry, lonely or tired. Don’t bring food home that you shouldn’t eat.

12. If you’re hungry but don’t want to eat yet, chew some sugarless gum and drink water.

13. When entertaining, make sure there are foods you can eat along with your guests. When you’re a guest, discreetly find foods that fit into your plan and eat them.

14. If you need medicine, take it. Don’t medicate with food.

15. Limit caffeine. It can stimulate appetite.

I know that seems like a lot, but over time it becomes second nature. Then the pounds melt away and it really gets fun! For me, one of those moments came when I wore a size 6 suit to my son’s wedding.

Carole Carson, author of *From Fat to Fit: Turn Yourself into a Weapon of Mass Reduction*, serves as the coach for the AARP Fat to Fit online community.

The Perfect Gift

An Affordable Home Free From Foreclosure



As we close out this year and patiently await a new one, many families no matter how hard they have worked, are today facing the uncertain future of losing their homes, which was the biggest dream of their lives. This does not have to be. MJ Martin Enterprise is helping families cut their existing mortgage by 50% and avoid foreclosure.

Many people spent the better part of their adult working life, sacrificing and trying to achieve the American Dream of homeownership. It was the expectation of the

family that their home would forever remain dedicated to their family's legacy, where all members could come back together, no matter how far some family members had to go for their education, their military service to our country, or to live out parts of their own individual and family endeavors.

This year seems like utter devastation for so many homeowners in our nation because so many Americans are homeless - forced out by bank foreclosures. These banks and lenders did not just foreclose on a house; they foreclosed on a family's dream, their hope and their future.

There is no doubt that many banks have left millions of American families feeling abandoned and without hope of saving their homes. This devastation impacts millions of families, our veteran families, first time homebuyers, and even our seniors who too are finding themselves homeless, ruined, broken and feeling hopeless.



There Is Still Hope.

Regardless of this climate of financial devastation, home owners still have valuable and immediate options to avoid foreclosure, re-financing, home modifications that don't work, bankruptcy, short sales, and economic ruin.

MJ Martin Enterprise has alternatives and solutions for homeowners. Our exciting program to save your home or sell it in today's market, is a decision you can now make for your family and not be forced to accept a decision that is forced upon you by the banks or lenders. With our program homeowners who want to save their home could cut their mortgage by up to 50%, have their deficiency waived and forgiven, protect your future credit status, get your home financed with instant equity of 20%, pay off your lender, and get you cash for keys if you want to sell your home.

MJ Martin Enterprise has helped individuals that are facing foreclosure within weeks. Have you gone through modifications that did not work? Have you missed from one month of mortgage payments to 36 months? Are you being forced out of your home? Do you want to sell your home for whatever reason? LET US HELP YOU!

Marian Martin, President/CEO of MJ Martin Enterprise is here to help you to immediately save or sell your home by cutting your mortgage by up to 50%. We can also help you

reach your personal and professional goals of business ownership with Business Start-Ups services.

As a United States Merchant Marine, Realtor, Mortgage Broker, Notary Public, Notary Signing Agent, Life Coach Specialist, Business/Personal and Political Consultant, Parliamentarian, Motivational Speaker, Trainer, Community Leader, and former Jacksonville City Manager, I AM HERE TO HELP YOU RIGHT NOW to save or sell their homes and remain financially secure.

MJ Martin Enterprise Will Help You:

- **Cut Your Mortgage By Up To 50%**
- **Avoid Foreclosure**
- **Have Your Deficiency Waived and Forgiven**
- **Protect Your Future Credit Status**
- **Get Your Home Financed With Instant Equity of 20%**
- **Pay Off Your Lender and Get Cash For Keys When Selling Your Home**



MJ Martin Enterprise
www.MJMartinEnterprise.com
(904) 710-7533
Mjmartin124@comcast.net

Marian Martin, President/CEO



The Sewing House

CUSTOM CLOTHING, ROBES, EXPERT TAILORING & ALTERATIONS

Expert tailoring of Pastoral Robes, Preaching Suits, group attire and pulpit vestments that can meet your specific designing needs now and in the future. Your attire will be tailored for comfort and appearance.

- ❖ Cassocks robes
- ❖ Bishop Vestments
- ❖ Pulpit Vestments

- ❖ Clergy Attire
- ❖ Preaching Suits (men & women)
- ❖ Groups attire



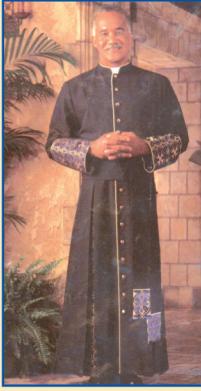
Personalize your garments with any of the following options:

- ❖ Brocade Fabric
- ❖ Piping
- ❖ Pockets
- ❖ Monogram

These represent only a few of the possible combinations. Your choices are virtually unlimited. We are committed to offering you the best in custom robes.



Mimeboyz.com



The Sewing House

Custom Clothing, Robes, Expert Tailoring & Alterations

(904) 742-2310

www.SewingInTheHouse.com

CUSTOM ADVANTAGE

- ❖ Custom Tailoring gives you a uniquely distinctive garment
- ❖ Custom Styling gives you a variety of colors and fabrics of the latest trends
- ❖ Custom Quality gives you materials and workmanship that is guaranteed

Join the Program Magazine Success Family

Program Success is looking for Area Managers in your city to help bring our magazine to your community. This could be an excellent opportunity for you if you have good communication skills, your own transportation, self-motivated and can work unsupervised.

EXCELLENT OPPORTUNITIES FOR EXCELLENT PEOPLE

Part-Time & Full-Time Positions Available

(386) 334-0040

- Excellent Pay • Flexible Hours •
- Job Satisfaction • Changing Lives •
- Supporting Businesses •



Gwendolyn E. Barrs
General Manager/CEO

Darryl A. Barrs
Publisher/Managing Editor

Ten Facts from the IRS about Amending Your Tax Return

If you discover an error after you file your tax return, you can correct it by amending your return. Here are ten facts from the Internal Revenue Service about amending your federal tax return:

1. **When to amend a return** You should file an amended return if your filing status, your dependents, your total income or your deductions or credits were reported incorrectly.
2. **When NOT to amend a return** In some cases, you do not need to amend your tax return. The IRS usually corrects math errors or requests missing forms – such as W-2s or schedules – when processing an original return. In these instances, do not amend your return.
3. **Form to use** Use Form 1040X, Amended U.S. Individual Income Tax Return, to amend a previously filed Form 1040, 1040A or 1040EZ. Make sure you check the box for the year of the return you are amending on the Form 1040X. Amended tax returns cannot be filed electronically.
4. **Multiple amended returns** If you are amending more than one year's tax return, prepare a 1040X for each return and mail them in separate envelopes to the appropriate IRS processing center.
5. **Form 1040X** The Form 1040X has three columns. Column A shows original figures from the original return (if however, the return was previously amended or adjusted by IRS, use the adjusted figures). Column C shows the corrected figures. The difference between Column A and C is shown in Column B. There is an area on the back of the form to explain the specific changes and the reason for the change.
6. **Other forms or schedules** If the changes involve other schedules or forms, attach them to the Form 1040X.
7. **Additional refund** If you are filing to claim an additional refund, wait until you have received your original refund before filing Form 1040X. You may cash that check while waiting for any additional refund.
8. **Additional tax** If you owe additional tax, you should file Form 1040X and pay the tax as soon as possible to limit interest and penalty charges.
9. **When to file** Generally, to claim a refund, you must file Form 1040X within three years from the date you filed your original return or within two years from the date you paid the tax, whichever is later.
10. **Processing time** Normal processing time for amended returns is 8 to 12 weeks.



CGS Consulting Group

Supporting Your Needs

We Prepare The Documents So You Don't Have To!

Deedra Hester -President

(407) 761-0627 deedra.hester@yahoo.com



ALAN GRAYSON

Stands With President Obama

FIGHTING FOR AMERICA FIGHTING FOR CENTRAL FLORIDA

What Alan Grayson Has Done For Us Is A Sure Sign Of What He Will Continue To Do For Us

Congressionally-Directed Spending – Congressman Grayson increased targeted federal spending here by more than 500% in a year when we needed it the most. The \$12 million creates jobs and meets basic human needs. The money does not appease lobbyists.

Foreclosure Mediation – Congressman Grayson dealt with the housing crisis by getting our local judges to institute a mediation program to prevent foreclosures. The Supreme Court of Florida just expanded our model throughout the state.

Boosting Tourism – Congressman Grayson busted through years of delay and procedural logjams to pass the Travel Promotion Act, establishing a fully-funded federal commission that will spend \$200 million a year promoting our #1 industry, tourism.

Saving Our Schools – Congressman Grayson's vote helped deliver more than \$200 million in additional federal money to Orange County schools. The money directly prevented schools from closing. The bill also provided \$80 million for schools in Lake and Marion Counties.

National Hurricane Research Center – Congressman Grayson secured a commitment from the House Leadership to build a \$50 million National Hurricane Research Center in Orlando as part of the climate change bill.

Pinecastle Jeep Range – Congressman Grayson arranged for funding and progress in the cleanup at the Pinecastle Jeep Range, to help keep our children safe.

Unparalleled Constituent Service – Congressman Grayson established offices in Ocala, Tavares, and Winter Garden, to meet the needs of people in our 140-mile-long district. He and his staff responded individually to almost 100,000 e-mails sent to his official website, grayson.house.gov. He also held more health care town hall-type events than other Member of Congress from Central Florida.

Increase In Grant Funding – The hard work of Congressman Alan Grayson, D-Fla., paid off in a big way for the people of our district. A new analysis of grant information showed that federal grant dollars for Florida's 8th Congressional District increased by 98% during the Congressman's first year in office.

Audit the Fed – Congressman Alan Grayson voted in favor of the Wall Street Reform and Consumer Protection Act today. The bill implements common-sense rules to ensure that Big Banks and Wall Street can't play Russian Roulette with our economic future ever again.

The Pay For Performance Act – Congressman Grayson introduced the bill which prevents unreasonable or excessive compensation for employees at companies in which the government now has an ownership stake through TARP (bailout) money. This was the first substantive bill introduced by a freshman member to be passed by the House of Representatives during the 1st Session of the 111th Congress.

Amendments Combat Wasteful Defense Spending – On June 25th, 2009, Congressman Grayson introduced two successful amendments to the National Defense Authorization Act (H.R. 2647) in the House of Representatives. His first amend-





ment requires revealing the names of all contractors causing overruns in defense contracts – a Contractor Hall Of Shame. Grayson's second amendment requires that cost or price to the Federal government be given at least equal importance as other criteria in evaluating bids for defense contracts. The bipartisan bill passed by a final vote of 389-22.

Teach the Constitution Week – On September 14th the U.S. House of Representatives approved Congressman Grayson's "Teach The Constitution Week" resolution. The bill (H.Res. 686) urges high schools to spend one week each September teaching the Constitution to seniors. Congressman Grayson's non-partisan resolution passed unanimously.

*Congressman Alan Grayson
pays attention. He works hard.
He gets things done.*



Let's Re-Elect **ALAN GRAYSON** For Congress Democrat

JUSTICE. EQUALITY. PEACE.
www.GraysonForCongress.com



Simmons Pediatrics



Charles E. Simmons, III, M.D.

Facts You Should Know About Medicaid Enrollment

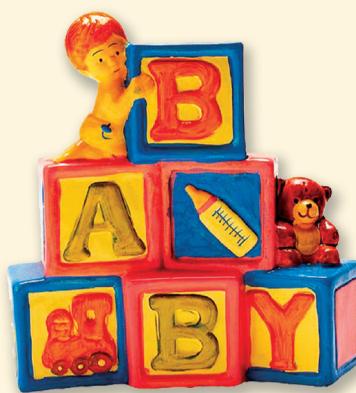
- Every 12 months you have an open enrollment period to join any Medicaid HMO
- The first three months of that 12 months, you can change your HMO plan to any HMO Plan
- The next nine months of that 12 months, you must stay with your plan but you may change doctors within that plan for those 9 months

**Now Accepting All Patients On Sunshine State Medicaid.
Call 1-866-796-0530 To Change To Sunshine State Medicaid
With Dr. Charles Simmons
As Your Primary Care Doctor**

Simmons Pediatrics

P.H.E.O. Medical Center, Suite 1
1771 Edgewood Avenue West
Jacksonville, Florida 32208

(904) 766-1106



HARP Overhaul to Address the Needs of Struggling Homeowners

By Keith Loria
Guest Columnist

President Barack Obama's administration recently launched a new plan designed to help struggling homeowners refinance underwater mortgage loans at today's historically low interest rates. On October 24, President Obama announced that the government's Home Affordable Refinance Program (HARP) was being modified to make refinancing at these current low interest rates easier for borrowers, in hopes of saving Americans thousands of dollars a year.

The real estate industry has had mixed reaction to the plan, with some praising the initiative while others say it doesn't go far enough.

"Over the past two years, we've already taken some steps to help folks refinance their mortgages," Obama announced, listing a series of measures his administration had enacted. "But we can do more."

Obama's new plan calls for a sweeping overhaul of the 2-and-a-half-year-old HARP program, easing rules and reducing fees. The revisions include lifting a ceiling that barred participation by borrowers who owed more than 125% of the value of their homes, and using a controversial modeling method to replace costly appraisals that are among the fees that have kept some homeowners from refinancing.

The HARP program cuts red tape, gives banks an incentive to participate and lowers the usual fees paid for refinancing. It also encourages borrowers to switch from 30-year mortgages to those of shorter durations, which would reduce the overall risk for Fannie Mae and Freddie Mac loans.

Currently, Americans hold about 11 million underwater mortgages, where the loan amount exceeds the home value. However, only a fraction of those will qualify for refinancing under the new plan. Those eligible include homeowners who have kept up their loan payments for at least six months, have loans guaranteed by the housing agencies and owe more than 125% of their home's value.

Many analysts are uncertain as to whether this will solve the problem since the program won't help the 3.5 million borrowers who are seriously delinquent on their loans or are already in default. "It's a step forward, but what we need is a leap forward," said John Taylor, president of the National Community Reinvestment Coalition, an association of organizations that promote access to affordable housing.

Terry Green, a broker with Allied Mortgage Corporation in Annandale, Va., and the President of the National Lenders Alliance is critical of the changes. "The housing market should seek its own bottom and it will repair itself," he said. "Every time the government gets involved and intervenes, all it does is delay the ultimate repair of the housing market. I think it's a bad move." Still, the plan could help one to two million people get significantly lower monthly payments in hopes of stabilizing the real estate market.

The President himself acknowledged that this latest proposal will not do all that's needed to get the housing market back on its feet, but he believes it will help. "These are important steps that will help more homeowners refinance at lower rates, enable consumers to save money and help get folks spending again," Obama said.

For more information about HARP, contact our office today.



Priscilla Johnson
Real Estate Professional
Jacksonville, Ponte Vedra Beach,
Nocatee, Florida * (904) 553-2706
www.pjohnson.prudentialnetworkrealty.com
Priscilla.johnson@prunet.com

You can't do everything at once, but you can do it all in one place.



Mailbox services

Digital printing, copying
& finishing services

Packaging services

Moving boxes & supplies

Notary services

Shipping services



Byron and Dorinda Jay
Owners / Operators

Across the street from
The Hampton Inn

13820 Old St. Augustine Rd,
Ste 113
Jacksonville, FL 32258

Hours: 7am to 7pm
Tel: 904.262.7666
Fax: 904.262.1211
Email:
store5123@theupsstore.com

Office products & supplies
USPS Services
Stamps & Metered Mail
Computer Rental
Internet Access
Color and Black & White Scanning
Desktop Publishing
Fax Services, Send and Receive
Pick Up & Delivery Available

Send online print jobs to:
theupsstore.com/print

The UPS Store



10% OFF

ALL PRODUCTS & SERVICES

(excludes shipping, stamps, metered mail,
notary services, money transfers & money orders)

Limit one coupon per customer. Not valid with other offers. Restrictions apply. Valid and redeemable only when presented at a participating location. The UPS Store centers are independently owned and operated. © 2010 Mail Boxes Etc., Inc.
07/31/12

The UPS Store



Publisher's Editorial

Darryl A. Barrs, Sr., Publisher/Managing Editor

Your Faith May Hinder Your Success

All of us want to be successful in life. We have goals and we have dreams. We have bench marks set in our minds at strategic points of our life anticipating the level of success we plan to have achieved at certain times. Our plan is that our accomplishments will be exhibited in our houses and cars, gold and diamonds, fine clothes and far-away trips. These are the types of goals we set for our life and the plans we make.

To fulfill these lofty expectations we set out to business professionals and business owners making in excess of hundreds of thousands of dollars. This is what we want, these are our plans, we have prayed about it and God said there is nothing we can't accomplish.

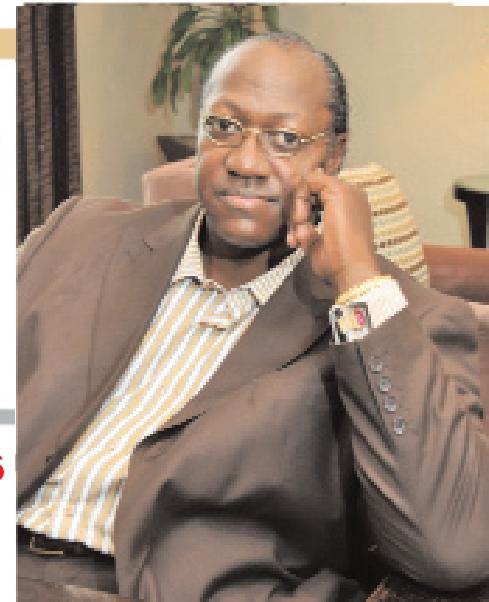
There is nothing wrong with having great expectations in life. I am a believer in being all you can be. I believe that God has given each us the ability to create and complete. I believe that "if your mind can conceive it and your heart can believe it then you can achieve it." However, I have found that the greater your faith is in God, the lesser are your chances of success.

As I researched this theory, I discovered that those who have a strong faith in God are committed to prayer and reading the Bible which teaches "Ask and you shall be given..." and "I can do all things through Christ..." In so many circumstances in life these principles apply and are true, however, in business – your faith may hinder your success.

When it comes to business, the mentality is more like "seek and destroy" and "the survival of the fittest". You may have your life's goals which may be honorable, but so do others whose goals may align with yours, and in most cases everybody will not be successful, only a few – those who are willing to do what it takes. I learned early in business that "every dollar you make is a dollar someone else did not make doing the same thing you are doing." Therefore everybody won't be happy with your success.

Believe in yourself and have faith in God. I further instruct you to "pray as though everything depends on God and work as if everything depends on you." This is where I feel we go wrong with our faith. Too often we pray and believe, pray and believe, and sit back and wait for God to move mountains of success to our doorway. Then we wonder why it has been so many years and you still haven't been able to leave that job, make the big money, and live in your dream house?

Allow me to share just a few Business Success Principles I have learned over the years. I know due to this economy many people are finding themselves unemployed doing a time where there are no jobs and are considering for the first time starting their own business. You might say it has always been my dream to own a restaurant – I say... "you can dream a bigger lie than you can tell." If you have never even worked in a restaurant, you will never be successful owning a restaurant. I have seen barrels of good money thrown away and wasted on ventures where individuals did not have the knowledge or experience – only the dream. The first principle is choose a business where you have expertise or become an apprentice to someone doing what you want to do.



The second principle is "Success begins and ends with Money." You will not have success until you have money. It takes money to rent space, buy product, make sales calls, and manage an office. There are several ways to get the money you need – i.e.; a bank, a family member, or a friend. For a bank to give you money, you will have to present a business plan stated in detail your business model and income projections for the next three years. To get money from a family member or friend you will have to make a convincing presentation to them ensuring them you know what you are doing. Either way, if you can't convince someone to give you the money, chances are you won't be successful in business. The second principle is getting the money you need.

The third principle is Failure. You cannot be successful without failure. As a matter of fact, you need a lot of failure to be successful. People of faith believe in the blessings of God, and to believe that God blesses, you must also believe that God curses. In business when one meets failure, failure is sometimes interpreted as a sign of God to stop and quit. It is a long journey to the mountain top that is filled with twists, turns, rough terrains, in-climate weather, and stress and strain. Failure is feedback, and feedback is the breakfast of champions. The third principle is to expect Failure.

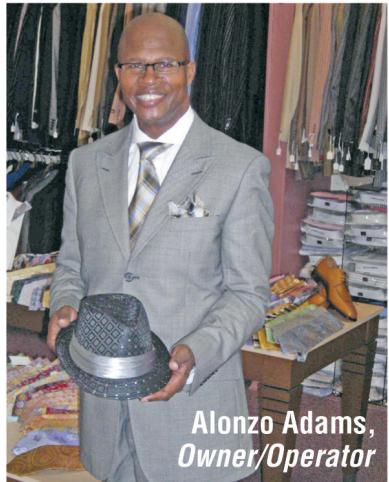
The forth and final principle I want to share is "Plan your work and Work your plan." You must have a specific definition of work. In my business I defined my work by my sales. If I went out and called on 20 businesses, explained my product and did not make a sale, did I work? ... No, I just visited. I learned to define my work by the number of sales I made not the number of visits I made. Only sales keep you in business. I noted the number of sales I needed to make each day - if I made it I had a successful day, if I did not my day was non-productive. No gray areas – only good days or bad days.

In planning your work, each day must be productive. Feeling content about stacking unproductive weeks upon unproductive weeks is an exercise of in-fertility and make-believe, you "making yourself believe" next month will be better. Remember, failure is feedback, when your plan is not working, re-invent yourself, change your sales script, or even modify your product. Monitor your success with well defined goals. The forth principle is Plan your work and Work your plan – Daily.

A dream doesn't become a reality through prayer; it takes sweat and determination. The only Secret to Success is hard work. Today is a new day we have never seen nor experienced. It is an opportunity for you to be better and do better, and allow your faith and your work to lift you above doubts, obstacles, excuses and fear, so that at the end of the day, you are closer to obtaining your success.

ALL TIED UP

MEN'S STORE



Masterloni • Baron
Tayion • Galante
Tiglio • Manton
Hugo Boss
Leveti • Fendi

CUSTOM TAILORED SUITS

Di Stefano
Ermengildo
Zegna Fabrics

SHOES
Mezlan • Belvedere
Ferrini • David Eden

Business • Casual
Custom Design
Special Occasion

Suits • Shoes
Casual Shirts
Silk Ties
Accessories
and Much More!

ALL TIED UP
355 W. Church Street • Orlando
(407) 481-0771