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Ready for the New Year?

Are you prepared for the new year? As 2019 is in the rearview mirror and we begin a new decade, we need to have all of the accounts paid, the books balanced, and the things of the past completed so that we can keep our focus on the new things ahead without being distracted by unfinished business of the past. Many dream of the day when the last mortgage payment has been paid, the credit card balance is zero, and our "income" no longer equals our "outgo." Those goals may not yet be a reality for you, but there is one part of your life that can be "debt-free."

The portion of scripture usually referred to as the Sermon on the Mount talks about being debt-free. Not a debt of dollars but of sin. We all have been in the place where our debt of sin far exceeds our ability to pay. We are spiritually bankrupt, but because of the redemptive work of Jesus, the debt of our sin was paid in full when Jesus hung on the cross.

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I'm excited to announce auto insurance rates just went down. I can help you find coverage that works for you.

Continued on Page 5

LET'S TALK TODAY.

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(SE HABLA ESPAÑOL)

Resolution: 2020



Keith Chandler Pastor, Journey Christian Church

The new year is a time to reflect on the changes we want or need to make. Many of us commit to exercise, eat healthy, get organized, or learn a new skill. But what if this year was the year we aligned our priorities with God's priorities. Maybe it's time to make a new resolution.

Statistically, 50% of Americans say they set New Year's resolutions. Others are on the other end of the spectrum. My New Year's resolution this year is to NEVER think about resolutions.

The top New Year's resolutions every year are: lose weight, something financial (manage debt, spend less, save), get organized, live life to the fullest, and quit smoking.

I bet Jesus never had to set resolutions. He was going to do exactly what he did last year. It was easy for him, but it's not so easy for the rest of us... right?

The problem is all the data collected says within one week of setting New Year's resolutions, 50% will fail at them, and within six months, 90% fail.

I want to talk about a principle that most people have missed in the process. That's why we struggle with keeping our resolutions or goals. I want to talk to you about a principle that you are either going to embrace in your life or later on bump up against and regret it. In a nutshell: You should always define who you want to be before ever deciding what you should do.

Every January we dive into, "What am I going to do this year?" Most of us never step back and define who we want to be. Have you ever defined your life purpose? Why you are here on Earth? Doing so will transform everything about your life.

Here are two practical steps you can take to define who you want to be.

Step #1. Write down your personal mission statement.

Think about the end of your life. What do you want written on your tombstone? Because if you don't think about and define what your life should be all about, imagine what you could drift towards?

When you don't define who you want to BE, your goals are usually motivated by one thing-ME. Don't make your mission statement just about vou.

"Many are the plans in a person's heart, but it is the Lord's purpose that prevails." Proverbs 19:21

Besides a personal mission statement, you need to #2. Write down your personal values.

Your personal values are guardrails in life that help you stay on the path that leads to where you want to go. If your mission statement is what's written on your tombstone, your personal values are how you want people to stand up at your funeral and describe you. Define who you want to be so at the end of 2020 and at the end of every year from now on, you will not drift to a place where you are living a life that's empty.

Yours for a purposeful 2020,

7708 Van Dyke Rd, Odessa 813-920-0442 Services Sunday at 10:00

www.tampajourney.com

Enjoying everyday life on the way to where I'm going!

Ready for the New Year?

Continued from Page 1

of our sin by the courts of heaven as Jesus price was paid in full. Therefore, we must for-"paid in full" everything we owed. But we have give those who have sinned against us. another obligation regarding the debt of sin. We are to forgive those who are in debt or who comes to numbers and calculations regarding have sinned against us.

Matthew's gospel uses the word "debts" while Luke's account uses the word "sin" (Mt. 6:12; Lk. 11:4). The Greek word in Matthew's account is translated debt, meaning, "that which is owed" or metaphorically, "offense or sin", while Luke uses the most commonly translated word for offense or sin. I believe the usage of these two words is significant in that to forgive someone is an obligation; it is that which we owe or is due to someone forgiveness to the one who has hurt, wounded, courts of heaven and cannot be cleared of our debt until we fulfill that obligation.

Those who have never experienced the forgiveness of God cannot understand how an offender has any right to receive forgiveness from the one they offended. It does not make sense to the natural mind. But, to those who have experienced God's forgiveness, this truth demonstrates what they have experienced. God has forgiven man, who stands guilty before him but is forgiven anyway. This forgiveness is not based on man's works to right his wrongs, but only on God's mercy and personal sacrifice that carried our sins to the cross and forgave all who put him there. Christ's persecutors were not only the Roman soldiers who drove the nails into his body, but every man, woman, and child who has ever sinned. No one is exempt from this guilt, but all are

We have been released from the judgment forgiven. It is what is owed to us because the

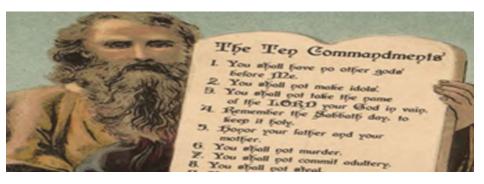
Many of us can be easily confused when it accounting practices, but God's way is easy to understand. Although it may feel uncomfortable to do, God has given us the grace or ability to pay our debt of forgiveness even to the worst offenders. The price paid for our forgiveness is beyond our ability to understand. We truly will never know the cost to place our sin upon the cross, but the blood of Jesus is our receipt of that debt paid in full. So if we refuse to forgive another then we are saying, "The cost was not else. They may be the offender, the source of our enough, I require more." So we choose to fortrouble or pain, yet forgiveness is what we owe give every offense not only when we feel like it, them. It is not optional. Until we pay our debt of but even when we don't think we can. We forgive because we must and we do it by faith not or offended us, we are under the judgment of the because we "feel" love for the offender. Forgiving another is not justifying their bad behavior, but recognizing the power of the cross. "I is one of the most powerful statements you will ever make.

> Let's begin this new decade with a clean slate, a zero balance and a focus on the wonderful new adventures ahead. Let not the shame or sin of the past get in the way of your future. God has a wonderful plan for you and it is totally debt-free!

> Dr. Dan Coflin and his wife Dianne co-pastor River of Life Church at 410 E. Chapman Rd. in Lutz, FL. 33549, (813) 949-9931, www. roltampa.org. We would love to invite you to visit River of Life Church.

> Our lively worship begins at 10:30am on Sunday. We are a non-denominational, spiritfilled ministry. Please honor us with your visit. We would love to have you!

What You May Not Know About The Ten Commandments



The longest chapter in the Bible is Psalms 119 of David, which has 176 verses. "How I love the law" refers to the Ten Commandments, but the 6th commandment in the Bible says, "You shall not KILL or MURDER." These two words have different meanings, and so what's up with that? We all know the Bible said that Cain murdered Abel, so what does that mean and what does your Bible say and how well do you know the Ten Commandments?

#1 "You shall have no other God before Me." Exodus 20:3

We are commanded to have no other gods before the Lord.

#2 "You shall not make for yourself a carved image." Exodus 20:4

We need to give our worship exclusively to the one true God.

#3 "You shall not take the name of the Lord your God in vain." Exodus 20:7

To take God's name in vain is to use it in any empty or meaningless ways. Because "there is no other name under heaven given among men by which we must be saved," we must be careful to instead treat the name of God with honor and reverence. (Acts 4:12)

#4 "Remember the Sabbath day." Exodus 20:8

In wisdom and grace, God commanded His people to observe a weekly day of rest. The Sabbath was to be observed in imitation of God's own work in creation (Exodus 20:11) as well His redemptive work. (**Deuteronomy 5:15**)

#5 "Honor your father and your mother." Exodus 20:12

The first commandment is reiterated by the apostle Paul who describes it as "the first commandment with a promise." (Eph 6:2) Honoring God means honoring the authority He has placed in our lives.

#6 "You shall not murder." Exodus 20:13

The taking of a human life is expressly forbidden. Jesus elaborates on this commandment in the Sermon on the Mount, revealing that the sin of murder begins in the heart. (Matthew 5:21-22)

#7 "You shall not commit adultery." Exodus 20:14

The sanctity of marriage is given noteworthy attention throughout Scripture. Christ reminds us in (Matthew 5:27-30) that the marriage relationship must be guarded diligently.

#8 "You shall not steal." Exodus 20:15

Theft is forbidden by God. Instead; we are to be content with what we have and trust God to supply all our needs in Christ Jesus (1 Tim. 6:6 Phil. 4:19).

#9 "You shall not give false testimony against your neighbor." Exodus 20:16.

#10 "You shall not covet... anything that is your neighbor's" Exodus 20:17

God has promised to meet all our needs, both spiritual and physical, and we should therefore be content with whatever he has provided. (Phil. 4:19; Matthew 6:33; Hebrews 13:5)



How On Earth Did I Get Here?

James H. Willis, III

For 2020, we are doing a 12-month summary of my book. It is filled with unbelievable personal stories of conflict from family fights, divorces, and personal insecurities to living in a tree at 15, homeless. Later, the book recounts how the Lord's guidance put me on the path of an overcomer! From being unloved, unwanted, and uncared for to healthy, happy, and whole.

CHAPTER I: THE SECOND GLANCE THAT CHANGED EVERYTHING

She walked by me with a first piercing glance, and then she stopped and gave me that fatal second look. What she said next changed my life immediately and forever.

"She" was my mom, and for the past several years, I had done everything possible to stay away from home and out of her way. You see, she didn't like me at all. I didn't know why, at least not at that time. I know; I know; most of you, when you see your mom, go give her a hug—but not me. I had learned to run the other way and hide, anything to not be seen. It was never good for me to be in her presence — bad things always happened.

At that time, she hadn't seen me in weeks. I was fifteen and hadn't been home much since the awful divorce when I was thirteen. Life in our home was so violent—not just words, but actual hitting and fighting. It was a horrible place for me.

So when she gave me that first glance and walked by, I felt lucky. But that quickly changed. I was moving fast to get out of her view, but not fast enough. With that second look, she glared at me and said, "You look just like your father. I hate him, and so I can't stand to look at you. You need to leave and never come back!" I was fifteen.

But where would I go? What would I do? How would I take care of myself? Those are all what I call "physical questions."

But the questions that broke my heart, the questions that haunted my soul, and the questions that had no answers were the "relationship questions." Why did she hate me? What was wrong with me? What had I done wrong? Why didn't anybody love me? My dad had disappeared from my life, my older sister hated me, and we physically and verbally fought all the time. And now my mom. I couldn't believe it was happening. Who does that to their own child? I was fifteen years old and homeless.

I had some major insecurities in my life. I had anger and even rage inside of me. I felt completely horrible in every way, even embarrassed. I kept this "family secret" close to my chest.

I felt completely unloved, unwanted, and uncared for. I found myself emotionally and physically hopeless, helpless, and now, homeless. You are probably wondering where I went. What did I take? You can't even imagine all my thoughts. My brain just clogged up.

I grabbed my bike and peddled away, never looking back. I was riding hard, not really paying attention to where I was going. After a while, I noticed I was heading toward the woods. I grew up playing in the woods or on the water—my only happy times and places. At that moment, I knew at least one thing; I knew where I was going. I would gather my stuff and go way, way back in the woods and live up in the "Big Tree."

These articles contain an abbreviated version of my stories. The stories will continue next month!!!

Women-n-Charge Monthly Meeting



President Mary Adelle Cluck, Tannia Andrews with Shopping Lounge LLC, Celena Emmons with Touchstone Crystals, and membership Chair Kay Dunn.

Join the vibrant ladies of Women-n-Charge on Friday, January 3 from 11:15am-1:30pm at **Plantation Palms Golf Club** (23253 Plantation Palms Blvd., Land O' Lakes, FL 34639). The meeting includes lunch, a presentation, and time to network. We share our talents, build relationships, and share our resources with other women in business.

The cost is \$15 for members and \$18 for guests who RSVP by Monday prior to the meeting. Tuesday and after, the cost is \$20 for members and \$23 for guests. Please register at http://www.women-n-charge.com/meetings. For more information or to RSVP, please contact Judy at 813-600-9848 or info@women-n-charge.com.

We're starting the year off with networking and charity donations!





Brittany

Artricia

Embrace Grace

River of Life Church at 410 E. Chapman Rd. in Lutz, will be hosting our next Embrace Grace group starting in January. It is a 12-week support group with baby showers for single young women with unplanned pregnancies. We want the church to be the first place they turn to for support. We accept financial donations, new and gently used baby clothing, and other baby items. For registration/information, contact Naomi Holloway at 813-431-1706.

A positive expectation that something good is about to happen to me at any moment in my life





One More Child – Proving That Love Changes Lives



One More Child is helping victims of human trafficking begin a new life. The non-profit's anti-trafficking program utilizes a dynamic, trauma-informed approach to meet the immediate and long-term needs of sex trafficked children and teens. In addition to its care for victims, One More Child is also working to prevent more innocent children from becoming victims. In January 2019, the organization partnered with Guatemalan President Jimmy Morales and First Lady Patricia Marroquin de

Phone: 813-949-4411

Morales to host an anti-trafficking conference, providing education and training to government and community leaders on ways to combat child sex trafficking. Locally, One More Child Anti-Trafficking hosts monthly training and service events to educate the community about the needs of sex trafficking victims. Additionally, here are some important tips for protecting vulnerable youth and preventing abuse:

- Talk to your child about safety, (i.e. never walking alone, talking to strangers, or going up to cars when called over to help someone look for their dog).
- Know your child's friends and their families, especially if your child is going to their home.
- Check your child's social media accounts regularly and set their personal settings to private. Remind them to not accept friend requests from strangers. Predators may create a fake identity posing as a child.

We can also help our community by being alert to signs of abuse. If a child:

- Is avoiding eye contact
- Has no personal belongings
- Is unaware of their location or surroundings
- Is fearful of law enforcement

These can all be indications of abuse. What do you do when you suspect abuse? Report it to the National Human Trafficking Resource Center at 888-373-7888 or text HELP to 233733 (24 hours a day/7 days a week).

In addition to its services for sex trafficking victims, One More Child also serves:

- Hungry children
- Foster children
- Single Moms
- · And struggling families
- · Locally and globally

For more information about One More Child, its various programs and ways to get involved or donate, go to OneMoreChild.org.

"May he give you the desire of your heart and make all your plans succeed."

— Psalms 20:4



TIME TO CLEAN HOUSE!

t's that time of year again! Time to go through your closets and toy boxes. Time to clean out the garage and work shed. It is time to pull out the old and replace it with the new. Now the big question: What should you do with all those things?

Instead of throwing your items out, consider Hope Children's Home. Hope has a donation receiving area and two thrift stores where you can donate all your items that you are replacing. What a great way to give back in your community!

The items you donate are sorted through by one of our staff. They will pull out all the items we need here at Hope like furniture, clothing, toys, décor, etc. Any items that we have in abundance or are not needed here will be sent to one of our thrift stores. All the proceeds from items sold in our thrift stores

comes back to Hope so that we may purchase other items the children need.

The thrift store hours are Monday-Saturday from 10 AM -6 PM and closed on Sunday. You can drop off any

donations at our thrift stores or at Hope Children's Home. The

drop-off hours at Hope Children's Home are Tuesday-Saturday from 9 AM - 4 PM

and closed on Sunday and Monday.

DONATION

Please consider Hope with your donations. There are many ways that you can give back, but what a blessing you will receive by knowing that your items can be reused by those in need.



DROP OFF LOCATIONS:

- 11415 Hope Intl. Dr. Tampa
- 702 E. Fowler Ave. Tampa
- 2881 Gulf to Bay Blvd. Clearwater

Kidz Corner: Christmas Presentation

Phone: 813-949-4411



Hi! My name is Harley and I am seven years old.

This December I was in a Christmas presentation at Idlewild. The presentation was awesome! We acted as a family and we were in the first scene, which was a scene of a kid getting stuck to a pole. Me and my family walked past the stage like we were shopping. A lot of other people were in the shopping scene.

In the scene I was supposed to act like a French person. I wore this big blue jacket, a beautiful dress, and this hat that made me sweaty and itchy and way uncomfortable.

First we went to the prop room and got our props, then we took our props and went backstage, and then we went front stage in the shopping scene.

Me, my mom, and my dad acted as a family, but another girl named Faith was to be my sister temporarily. My nickname for her was Prop. Faith—or Prop, as I called her—was in ninth grade. I called her Prop because she held my hand and she was my prop. Props are things you use in a play to make it look more realistic. A camera or a flag pole can be a prop. Faith is kind of like a prop because we used each other. Faith is not actually a prop, she is a human, but you know what I mean.

Me and my family did the presentation last year, and we also did it this year because we enjoyed it.

The Idlewild Christmas Reel to Real presentation isn't just a presentation. It is an opportunity for people to hear about the gospel. Our hope is that the people who hear the gospel accept Jesus. Then they can tell others about Jesus!

Merry Christmas and Happy New Year!!

Harley Isabel Smith is a 1st grader who has been featured on TV as a philanthropist, has a heart for evangelism, and writes monthly for the Gazette's Kid's Corner.

For more information on this story or others, visit https://har- leyisabelsmith.com.

"Therefore, if anyone is in Christ, the new creation has come: The old has gone, the new is here!" - 2 Corinthians 5:17

An Act of Kindness: The Good Samaritan



Jesus answered, "A certain man was going down from Jerusalem to Jericho, and he fell among robbers, who both stripped him and beat him, and departed, leaving him half dead. By chance a certain priest was going down that way. When he saw him, he passed by on the other side. In the same way a Levite also, when he came to the place, and saw him, passed by on the other side. But a certain Samaritan, as he travelled, came where he was. When he saw him, he was moved with compassion, came to him, and bound up his wounds, pouring on oil and wine. He set him on his own animal, and brought him to an inn, and took care of him. On the next day, when he departed, he took out two denarii, and gave them to the host, and said to him, 'Take care of him. Whatever you spend beyond that, I will repay you when I return.' Now which of these three do you think seemed to be a neighbor to him who fell among the robbers?"

He said, "He who showed mercy on him."

Then Jesus said to him, "Go and do likewise."

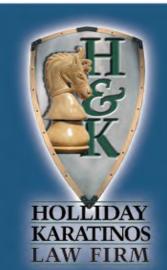
-Luke 10:30-37, World English Bible

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See these six clients amazing before photos on our website, you will be shocked!

Small Business of the Year Award by the Chamber of Commerce

Award by the Chamber of Commerce



2020 is HERE - Make this YOUR Year!

When the clock strikes 12am, we don't magically change all of our habits and behaviors that got us there in the first place.

Having a solid plan of action that is proven to work and making sure you are sticking to it, is the key.

That is exactly what these women did and look at their results in ONLY in 6 weeks!!! All of these women tried to lose weight on their own before, without success. They told me, "I learned, you don't do this on your own." Just take the step and try our progam and see what kind of success YOU can have! I know there are options out there, we have proven we get AMAZING results with caring trainers, a licensed nutritionist, weekly webinars & a 3D body scan to track your progress.

See these women's INSPIRING stories on: SamanthaTaylorFitness.com/2020

Inspire a friend & share this with them. :)











Here are some tools to motivate you: SamanthaTaylorFitness.com/2020

2020 NEW YEAR'S Goal Achieving Master Class

Live Online - Free!

JAN. 4th Sat 10:30 AM JAN. 6th Mon 8PM RSVP at the webpage listed above.

This will fill up, so get your spot.

Or Jan 11th 10:30am

4 Week Challenge Starts Jan 13th & 20th

-Personal Training OR -Fitness Boot Camp -Delicious Meal Plan -Accountability Prizes for Best 10 Results

Get INSPIRED

-Free motivation videos by Samantha -Helpful New Years tips to get results

Go to 2020 webpage







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Sunshine Animal Hospital Offers a New Way to Help Animals in Need

Sunshine Animal Hospital has enrolled in the AVMF Veterinary Care Charitable Fund, a program created by the American Veterinary Medical Foundation (AVMF) to support veterinarians in offering low or no-cost services to clients facing extraordinary hardships, as well as a way to support animals from abuse and neglect. Sunshine Animal Hospital donates considerable time and money each year to local, animal health-related charitable endeavors in the Tampa Bay area. As a participant in the AVMF Veterinary Care Charitable Fund. Sunshine Animal Hospital will be empowered to provide charitable care to those in need.

Sunshine Animal Hospital encourages community members to make tax-deductible charitable contributions to the Veterinary Care Charitable Fund (vccfund.org) or at Sunshine Animal Hospital at 8008 W. Waters

Those helped by your donation include, but are not limited to:

- *Animal victims of abuse or neglect
- *Injured or abandoned animals found by Good Samaritans
- *Elderly clients needing limited assistance for pet care
- *Disabled veterans in need of care for their service dog
- *Pet owners experiencing medical challenges or financial hardships

Poe's Story

Poe is a 9 year old domestic cat that was brought into Sunshine Animal Hospital with severe intestinal problems. Poe was losing weight, had very little appetite and his overall quality of life was not very good. The cost of doing the necessary diagnostics including exploratory surgery and biopsies was beyond the means of Poe's owner. With the help of the "Animal Fund" Sunshine Animal Hospital was able to perform the necessary tests and proce-

Today Poe is doing fine, she is still on medication for her condition and is expected to live a long "The Team at Sunshine Animal Hospital was wonderful and helped save my cat for which I am very grateful". M.M Tampa

The Veterinary Care Charitable Fund is a program of the American Veterinary Medical Foundation, the charitable arm of the American Veterinary Medical Association

TO DONATE

Go to: vccfund.org

- 1) Hit "Donate Now" 2) Under Donate hit "Donate to a veterinary practice 3) Select State (FL)
- 4) Scroll to Sunshine Animal Hospital 5) Hit "Donate to this practice"

From everyone at Sunshine Animal Hospital—Thank You for your support



Preventative Medicine is the Key to Maintaining Good Health

By Karen McBride

Preventative medicine is the first step in consult a doctor. maintaining your good health. Eating healthy meals with fresh fruits and vegetables is essential. Daily exercise and fresh air are equally important. Washing your hands frequently and using sanitary wipes on shopping carts can help reduce the spread of germs. And never underestimate the power of a good night's sleep! What else can you do? Consult with your doctor about getting the proper vaccinations for illnesses such as the flu and whooping cough.

Is it too late to get a flu shot?

The Center for Disease Control ("CDC") recommends that "everyone 6 months of age and older should get a flu vaccine every season with rare exception." Generally, it is better get the flu vaccine in September or October before the season begins. However, it can be beneficial throughout the entire flu season as a means to better protect yourself from the illness.

There are different vaccines to choose from. The vaccine can be administered through a shot (ages 6 months and up) or in a nasal spray (for ages 2 to 49 years old). The CDC does not recommend one over the other. It is best to call 813-264-2288.

Whooping cough, or Pertussis, can be a serious disease. Pertussis can cause uncontrollable, violent coughing, which make it hard to breathe. There are two types of vaccines to fight against this disease. DTaP is for children younger than 7 years old, while older children, teens and adults get Tdap. Consult a physician to determine the need for this and other vac-

Dr. Michele Johnson-Towson, at Pediatric Place of Tampa, is a board-certified pediatrician with 30 years of experience in caring for children ages newborn to 21 years old.

Dr. Johnson-Towson and her staff are dedicated to keeping patients both healthy and educated on changes in children's health care. Pediatric Place of Tampa offers Urgent Care hours to accommodate sick children after work, school, and/or daycare. Urgent Care hours are available Monday - Friday until 7pm and Saturday 8:00am until noon. Pediatric Place of Tampa is located at 1338 W. Fletcher Avenue, Tampa, FL 33612. For more information, or to schedule an appointment,

Unique Items at eBay Charity Store



At www. ebay.com/str/salvationarmytampaarc, the Salvation Army Tampa Adult Rehabilitation Center offers specialty items that are shipped directly to shoppers. Current items include an aqua-lung regulator, gauge, and vest; die-cast car collections; golf clubs; music systems, amplifiers and speakers; comic books; a Wi-Fi picture frame; bicycle parts; sewing machines; vintage watches and typewriters; video game consoles, controllers, and games; and musical instruments.

One hundred percent of the eBay store supports the free residential rehabilitation program, which works to heal alcohol and drug dependence. To schedule free truck pickups of donated items, call 1-800-SA-TRUCK or visit satruck.org.



ebay.com/str/SalvationArmyTampaARC

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Truck pickups of unwanted items are always free. To donate, call 1-800-SA-TRUCK or visit SATRUCK.O

Tampa Bay Dance Club

January 2020 Schedule

January 10 Female Vocalist - Cyndi Burger

January 17 Female Vocalist - Karen Killen

January 24 DJ - Joey Royal - Gasparilla Celebration - Italian Sausage Sandwiches

January 31 Male Vocalist - Eric Lee - Super Bowl Party

Location: 8401 W. Hillsborough Ave., Tampa, Florida 33615

Luther Hall Located at the Lutheran Church of our Saviour

Admission Cost: \$10.00 Non-Member

Other Information: Music to the 50's, 60's, 70's, Latin & Country. BYOB type of club. Snacks & set ups available. Everyone is welcome! Dress code is casual.

Doors open at 6:30pm. Dance starts at 7:30pm and ends at 10:30pm.

Facebook: Tampa Bay Dance Club & Tampa Bay Dancing Website: tampabaydanceclub.com



Is a Ladybird Deed Right for You?

A ladybird deed, or enhanced life estate deed, is a very useful estate planning tool. This type of deed conveys a remainder interest in real property to one or more persons while retaining all the owner's current rights during his or her lifetime – including the right to sell the property and keep the proceeds. When the owner dies, ownership of the property immediately passes outside of the probate process to the grantees named in the deed.

In addition to avoiding probate, a ladybird deed provides several other advantages. First, although a ladybird deed costs slightly more to prepare than standard warranty deeds, they are much less expensive than creating a trust that would do essentially the same thing. Ladybird deeds defer the payment of documentary stamp taxes until after the death of the life estate holder. Also, the transfer of a remainder interest using a ladybird deed does not affect the owner's eligibility for Medicaid benefits, and it does not affect the owner's present homestead status. Finally, the recipient of the life estate will receive a stepped-up basis for the calculation of capital gains tax when he or she eventually sells the property.

Ladybird deeds, however, are not appropriate for every situation. This type of deed should not be used if one is, or plans to become, married or who has a minor child. There are other disadvantages as well, including the possibility that a creditor's lien could attach to the remainder interest, confusion by banks and title companies regarding the nature of the remainder interest, and the ladybird deed's inability to deal with deceased grantees or other unanticipated circumstances. Nevertheless, the ladybird deed can be an effective way to pass real property upon your death and should be considered when creating your estate plan. For more information about ladybird deeds, contact McDannold Law at andrew@mcdannoldlaw.com or call 813-397-6330.

AVAILABLE NOW!

God's Long-Term Health Care Plan



Space Available!
"Hell" Forgot About That!



Michoacana Tampa





Ever wanted to experience the taste of Mexico? Michoacana Tampa offers authentic Mexican desserts in the Carrollwood area. They provide all-natural fruits transported from Mexico to make their ice cream fresh and homemade.

The shop started from generations of the owner's family from Michoacán in Mexico. In August 2018, they moved their ice cream business to the Carrollwood area in Tampa.

Sidia, one of the owners, stated that Carroll-wood was a great place because they felt people would appreciate their healthy and authentic ingredients, especially since there seems to be multiple food allergies among people.

"We want people to know that we really care about their health," said Sidia. "We want to give our best products and that everything we sell is harmless to most."

Phone: 813-949-4411

What makes Michoacan different than other ice cream shops is the ingredients that they use. The milk base contains no eggs and there is about 10% fat in it as compared to whole milk. Other ingredients include authentic Mexican fruits such as the Mamey Sapote.

Other than ice cream, Michoacana offers other food items that may not be found directly on their menu. They serve ham and cheese paninis, fried wheat flour, and natural fruit juices that are helpful for people with specific health conditions.

If you want to learn more about this ice cream shop, check out their Facebook and Instagram pages or call them at (813) 374-1788. They are located at 10027 N. Dale Mabry Hwy. (off Lake Carroll Dr.).



Hell's Outer Darkness

David Cravatta, Wells Fargo Associate VP, Investments

"...I say unto you that many will come from east and west, recline at the table with Abraham, Isaac and Jacob in the kingdom of Heaven; but the sons of the kingdom will be cast out into the outer darkness in that place of weeping and gnashing of teeth." (Matt. 8: 11-12; Matt. 22: 13; Matt. 13: 42-50; Matt. 24:51 and Luke 13:28).

Stumbling along in the dark is not very fun. I'm sure it's happened to everyone at some point, and it can be quite unnerving when it does happen when you least expect it. I remember a vivid experience when it happened to me many years ago. I was driving for several hours on a trip when I decided to stop at the closest establishment off the interstate, which happened to be a 7-11, to take a well-deserved break and to also use the boy's room.

Just as I finished, the electricity went off... not just in the bathroom but area-wide, which included the entire 7-11 store...and the room was pitch black. There was no window, no keyhole, no emergency lighting. It was nighttime and there I was standing in this blackness. Try as I might, I couldn't see a thing. I did my best to retrace my steps while reaching and groping for anything I could grab or hold onto, bumping into the stall door and sink as I fumbled and bumbled about.

I must digress for a moment: I have a very intense fear of the dark, most likely due to my dad scaring me when I was a young boy. Evidently, he had thought it was funny when I had cried out after he made spooky voices in my dark bedroom.

Back to my story: so here I am, standing in this pitch black room straining my eyes for anything that hinted at a glimmer of light. At this point, I began to become nervous and started yelling out for help.

No response. Yelling louder now as some panic began to set in...still nothing. "Oh my God, I've got get out of here!"

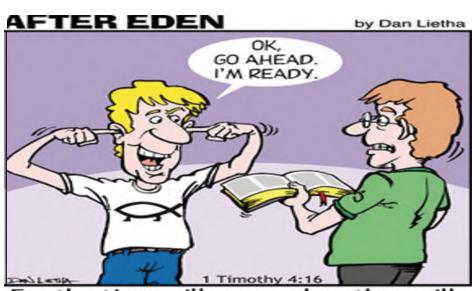
Now yelling at the top of my voice for assistance, and an employee heard my cry as he scampered by and opened the door. A dim light shone in with an occasional bright flash from his flashlight, and I high-tailed it out of there, back to my car and started it immediately. Holy cow, that was awful! To my great astonishment, only a few minutes had gone by, though it felt like an eternity. I remember thinking I couldn't imagine staying in that room within total darkness another five or ten minutes, much less another twenty minutes.

Think for a moment how unfathomable eternity in darkness would be. Jesus told us of a place where this blackness exists, referencing an "outer darkness" at least three times all in the book of Matthew. The problem I've had in finding answers to this is there's no general agreement among scholars as to what it is, where it is, or for whom it's intended. Whether it's a place void of light—since God is pure light—or Hell itself. Most say it's the place where souls dwell who do not accept or have rejected the Word of Christ. One thing is certain—Hell's outer darkness is a place of total darkness and total obscurity void of God's presence...which brought me back to my brief encounter many years ago.

Total obscurity, a blackness that allowed me to be totally blind and briefly void of life described to the tee what complete separation from God must be like: anguish, despair, fear, and hopelessness for eternity; the worst consequence imaginable. Foolish people joke about this judgement, but it's no laughing matter to me. A terrible and grievous punishment that lasts forever in a place of unimaginable damnation in which there are no good things, no comforting breezes, no rest, no kind words, unending fear, no end to the oblivion, and no end to the total blackness.

David Cravatta, Associate VP - Investments Wells Fargo Advisors 11300 State Road 54 Trinity, FL 34665

Tel 727-815-3000 • Fax 727-372-7964 Toll Free 800-759-3599 David.Cravatta@wfadvisors.com www.wfadvisors.com/david.cravatta



For the time will come when they will not endure sound doctrine ... And they shall turn away their ears from the truth, and shall be turned unto fables.

2 Timothy 4:3a-4b



What Our Readers Say About Their Experiences

"Say You Saw it in a Dunndeal Gazette!"

Kara T. - "The Great Florida Outdoors! Love the Blue Dasher!"

Jeanne L. - "I visited the Royal Pets Market & Resort, Ace Hardware, Heritage Harbor Golf & Country Club!"

Barbara C. - "Cornerstone Air Conditioning! The technician came to my home to check my air conditioner for mold. They were very courteous and professional, and they did not try to inflate the cost!"

Gloria G. - "Ace Hardware, Love it! It's a One Stop Shop! Grain & Berry! Yum! Great service!"

Bruce B. - "Coffee Time Lutz. I tried something different! It was very good! Local \$1.99 Cleaners. I always need a cleaners! And Heritage Harbor! I'm a golfer!"

Victoria F. - "I visited Ace Hardware and Royal Pets!"

Rachel H. - "Royal Pets, they're always friendly and helpful. Ace Hardware, I appreciate the service. I feel like a customer and not just another body in the store."



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We appreciate each and every one of our loyal readers! Please consider joining us with your partnership!

Nick F. - "ACE HARDWARE! Great to use the coupon too!"

Alessandro B. - "\$1.99 Cleaners, they were great, affordable and reliable cleaners and they always offered inspiring messages! Abby's, they are wonderful! Let's keep supporting our local businesses; they are the engines of our community!"

Ryleigh H. - "Heritage Harbor is a GREAT PLACE!!"

Ronald W. - "Played at Heritage Harbor Golf & Country Club!"

Laurel C. - "The donation staff is always helpful at the Salvation Army!!"

Kelley C. - "I recently went to Coffee Time. The coffee was great and the staff was friendly & knowledgeable. I will return!!"

Janel C. - "Pediatric Place-Dr. Johnson-Towson is such an amazing pediatrician.

Recommend her to all parents."

Here Are Last Month's Winners!

Jurassic World Winners

(tickets were worth \$35.00 ea.)

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Monster Jam Winners

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Kara T. • Jeanne L. • Barbara C. • Jason H. Anthony D. • Gloria G. • Bruce B.



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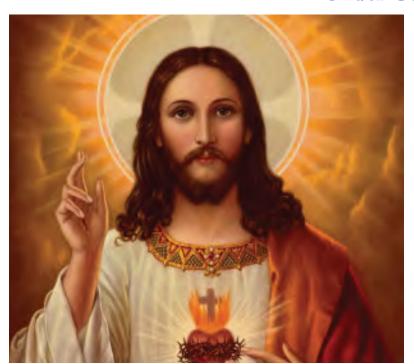
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Getyour Smile on! Think about this:

- * Many folks want to serve God, but only as an adviser.
- * Do you think "stop, drop, and roll" will work in Hell?
- * Some minds are like concrete: thoroughly mixed up and have permanently set.
- * God loves everyone but probably prefers "fruits of the Spirit" over nuts!
- * The good Lord didn't create anything without a purpose, but mosquitoes came close.
- * Opportunity may knock once, but temptation bangs on the front door forever.
- * Quit griping about your church! If it was perfect, you couldn't belong.
- * If your church needs a better pastor, it only needs to pray for the one it has.
- * The best mathematical equation is 1 cross + 3 nails = 4 given.
- * God Himself doesn't propose to judge a man until he's dead. So why should you?
- * Don't wait for six strong men to take you to church.
- * We don't change the message, the message changes us.
- * Why advertise your business to keep God's word in print media? He will give you somthing to sing about and something you can dance to.

AVAILABLE NOW!

Under God's Control By David Wilkerson



In these last days, the Lord's eye is not fixed on (2:4). No matter how desperate things look, everything world powers but on the church of Jesus Christ. God is not focused on the economy, on the rise of world religions, on the roaring of the heathen. According to Isaiah, the nations are to God "as a drop of a bucket" (Isaiah 40:15). They are all under His sovereign rule and reign.

God knows all about terrorist threats, wars and rumors of wars. His Word warns that the heathen will rage, secular powers will try to outlaw Christianity, and fast-growing, anti-Christ movements will boast they'll rule the world and destroy Jesus' followers. The Bible says this about it all:

"The kings of the earth set themselves, and the rulers take counsel together, against the Lord, and against his anointed, saying, Let us break their bands asunder, and cast away their cords from us" (Psalm 2:2-3). In short, "Let's cast away all moral hindrances, all moral landmarks of the past."

Here is God's reaction to these earthly powers and demon-influenced men: "He that sitteth in the heavens shall laugh: the Lord shall have them in derision" remains under God's full control.

I'm thankful for this word from the Psalms. More and more, we hear reports of secularism wiping out the evangelical church in Europe; of Islam being the fastest growing religion in the world; of homosexuals hijacking entire denominations; of Christ's church growing so weak it no longer has any impact on society.

Yet God's Word declares, "On Christ the Rock God will build His church." "The gates of hell shall not prevail against it" (Matthew 16:18).

Nothing from the bowels of hell can hope to destroy Christ's church.

His eye is always on His people, and through everything He warns Satan and his hordes, "Do not touch the apple of My eye."

"Behold, they shall surely gather together, but not by me: whosoever shall gather together against thee shall fall for thy sake" (Isaiah 54:15).

Do you see what God is saying here? "The devil is going to come at you. Enemies out of hell will gather together against you. But Satan will not succeed."



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Chris Tillman



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Learn more at www.TrailLifeTampa.com and www.TrailLifeUSA.com.



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