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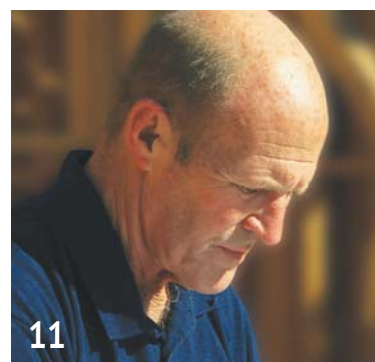
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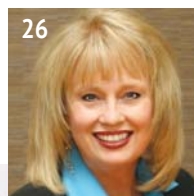
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Finding the Presence of mind

Several years ago I was assigned a story by a newspaper, and the person I needed to interview lived about an hour's drive north of my office. About five minutes into the trip the car radio went out. I flipped through different channels, hoping I had just lost connection with that particular one, but I didn't get anything. Not even static.

Keep in mind, I love listening to news programs when the topic is something I wonder about. I like listening to the blues and to jazz. No radio or CD player on a one-hour trip? And the iPod and smart phone hadn't been invented yet? I couldn't stand the thought. It seemed like a cruel, cosmic joke.

For most of the miles I fumed. Part of the fun of driving that far away was that I had the time to listen to something worthwhile. When that was taken away from me, I was lost.

But an interesting thing happened on my way home that day. I got used to the silence. I started thinking about people I hadn't thought of in a long time. I started praying for them. I thought about things that had been bugging me lately, and I sensed God's desire to purify them. I let the Presence overtake them.

Something else happened. The story I had gone to cover was a confusing one. As I was interviewing the people I needed for the story, I knew I would have a difficult time coming up with an interesting way to tell it. That, too, fell into place in my mind as I drove in the silence.

Getting started on the story didn't take the stimulants I usually needed, which involved a heavily caffeinated beverage and fear of a never-satisfied editor. Both were historically part of what jump-started me into productivity. In the silence, the story came together as if it were a giant jigsaw puzzle being assembled in my mind by an outside hand.

"There are no limits to what the Creator can do with those creatures who are ready to stop, be still and silent, to empty themselves, to cease their hurry," said theologian Donald Nicholl.

When I got home that night I told my wife about the radio. She offered to go with me to get it fixed that night, because she knew how dependent I was on it. I told her that we could wait awhile. For the next several weeks she kept asking when I was going to get it fixed. I never did fix that radio. I had something

better.

Thomas Keating said, "This Presence is immense, yet so humble; awe-inspiring, yet so gentle; limitless, yet so intimate, tender and personal. I know that I am known.... It is like coming home to a place I should have never left.... A Door opens within me, but from the other side.... It is both emptiness and fullness at once."

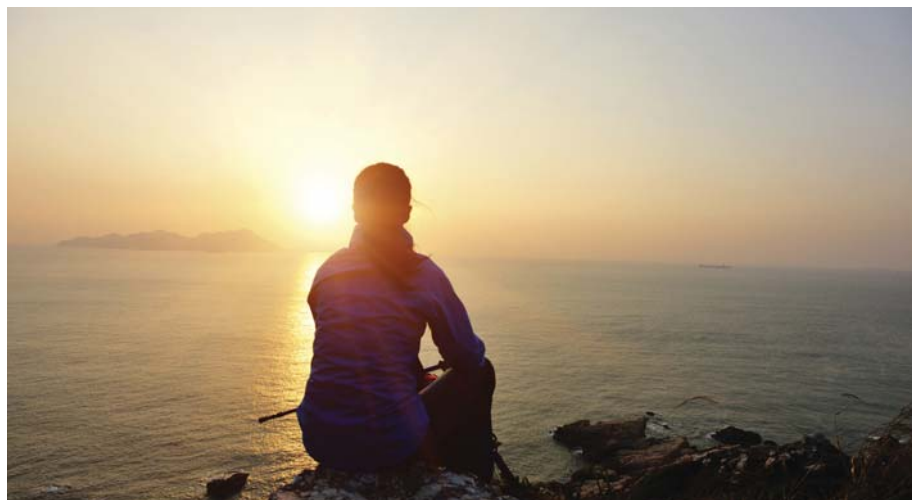
The door that opens from the inside is the door we approach when we want to experience more than just the shallow, hurried, frustrating, unfulfilling life, when we want to intensify the awareness of the Presence of God.

It is a Presence that has been there all along.

"We cannot attain the presence of God," Richard Rohr, an ecumenical teacher and author, said. "We're already totally in the presence of God. What's absent is awareness."

The deep people I know are those who have found a way to tune out all of the noise in their lives for a period of time. They disengage from all of the distractions, and then re-engage in a purer, more compassionate manner. They are not dependent on their senses and outside stimulation for their knowledge of the sacred and holy. Crisis does not throw them. It deepens them.

Jesus did this, even in the crush of hungry, hurting, fearful people in need of a healing touch. And he did it in the Garden. And on the Cross. He heard the Silence and recognized its Voice.



Dean Nelson directs the journalism program at Point Loma Nazarene University in San Diego. His book about seeing God in everyday life is "God Hides in Plain Sight: How to See the Sacred in a Chaotic World."

A legacy of *Lorie*

Faith, partnership undergird 7-decade marriage

by LORI ARNOLD

Mitch Sullivan stood outside the shop window, gawking at a large heart-shaped box teeming with chocolates. It had been about six weeks since his girlfriend Ruth ended their 14-month relationship and he was still guarding his own heart, planted squarely on his sleeve. Miles from home, Sullivan, then a welder, was working on the frigid outdoor docks along the Ohio River, about 30 miles from Pittsburgh.

He had loved Ruth even in high school and the thought of living without her was more painful than the bone-chattering, bitter cold of his shift work.

"That was the coldest winter I ever spent in my life, welding out there at night along that river," he said, though clearly he was most impacted by his frostbitten heart.

Huddled against the cold, Sullivan continued to stare at the Valentine's box. World War II was still two-plus years from ending and the economy was still lethargic from the aftermath of the Great Depression and the lingering war effort. Ever frugal, Sullivan decided to splurge. He marched inside, laying down two-days' pay for the giant heart. He shipped it home to his former girl with the simple note, "If it's the last thing I ever give you,



PHOTO BY TERRY SCHWARTZ

Mitch and Ruth Sullivan have been married for 71 years. Now in their 90s, Mitch cares for his wife who suffers from Alzheimer's disease. Mitch tells the story of their life together in "The Life of Mitch and Ruth: By the Grace of God."

I hope you remember me by it."

Sullivan continued his hard labor until April when, anticipating the arrival of his draft letter, he quit his job to finish a log cabin he spent the better part of two summers building for the family he envisioned starting with Ruth. Cold winters limited construction time to the warm months, which meant Sullivan had to squeeze in home-building duties during non-work hours. The hours away from Ruth had taken its toll on their relationship, prompting her to end things as a former suitor intensified his overtures to her.

In May, on the eve of leaving for boot

camp, Sullivan made a last-ditch effort to win back his girl, pleading his case once more. They could marry at war's end, he promised her. Instead, the couple wed just two months later, after the boot camp grad returned home for leave.

"We were married on the preacher's porch," he said, saying he gave her a Bulova watch with tiny rubies since the church, in those days, frowned on jewelry. There was no reception and only a few small gifts.

"We got married in such a hurry, years later I said, 'Why don't we get a ring?' She said, 'I wondered how long it was going to take you.'"

Today, the watch sits on a bookcase, a testimony to their 71-year union.

"It's long ago given up the ghost," he said of the watch.

A life well lived

Time has also had its way with the couple. Ruth, 91, spends most of her time in the quiet shadows of Alzheimer's disease, memories and words aloof as she reclines in a chair next to her husband. Mitch, 90, whose own memory recalls dates and times with pinpoint precision, uses a walker to compensate for arthritic hips that try to keep him down, but can't.

"When I was with Ruth, there was a certain feeling that I had that I can't express," he said. "I've had it all my life. I would never have touched Ruth in an inappropriate way, because I knew if I did, I was history."

He becomes animated as he recalls their life together, with many of its highlights chronicled in "The Life of Mitch and Ruth: By the Grace of God," a 64-page manuscript he plunked out on the computer with his index fingers. His conversation is never far away from his sweetheart, as he intently tries to pull her back in.

"Remember Ruth, remember?"

Their romance began in 1941 when he was invited to attend her 18th birthday party. Born 364 days apart, Ruth was the older of the two and had been dating another classmate, someone they both knew from church.

"His father happened to be one of the more prominent members of the local church," Sullivan said. "I don't think he ever bought her an ice cream cone, to tell you the truth!"

"I admired her for a long time but she didn't even pay any attention to me. I guess I was a little bit too young at the

PHOTO BY TERRY SCHWARTZ

time, but I just got my driver's license."

He chalked up his changing fortune to divine timing, and some inside favoritism from his future mother-in-law, who wasn't so keen about her daughter's beau. So mom invited Sullivan to the party instead, the only boy to celebrate Ruth's 18th birthday party. The party was held on Oct. 20, Sullivan's actual birthday, since Ruth's fell on a church night.

"We were both the same age for one day. That happened every year. So she was still 17 and I had just made 17. 'Thank you God, You waited until I got out of 16.' It was the dumbest time of my life," he said, a deep belly laugh rumbling to the surface. "It's a wonder I ever survived it."

Divine providence

It was at the party where Sullivan learned that Ruth and her boyfriend had parted ways.

"I knew that night, right then, that's the girl I want for the rest of my life, and I never looked back," he said, turning to Ruth and tapping her arm.

Not long after they married, Ruth joined Sullivan in the Great Lakes area where he attended pipe-fitting school through the Navy. He worked long hours, getting every other weekend off.

"We really didn't have much time together," he said. "She was working in a restaurant and help was scarce. There was

lots of business, lots of sailors coming and going and she caught a cold."

After passing out at home, doctors discovered she had spinal meningitis.

"I was scared to death on that," Sullivan said. "I was with her pretty much the rest of the next two weeks."

Her recovery came, but it was long and slow and, once again, a grateful husband credits God for sparing the love of his life. One of her friends literally crawled through a crowded prayer service to stand in proxy for Ruth.

"She said she had to wiggle between people and got there flat on her knees and said, 'Pastor, just anoint me with oil for Ruth.' The prayers of the church and the (medicine) worked miracles," Sullivan said.

Their only child, Ed, arrived after nine years of marriage, spent mostly waiting for Ruth to regain her strength. But the breach delivery almost killed her.

"She's had her share of pain — haven't you honey?" trying to draw his wife back





BUILDING THE LOG CABIN



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MAR. 1944



tor, he assured them there would be more opportunities for the family in San Diego.

The Sullivans headed to San Diego with no contacts, job prospects or a place to park their trailer. Upon arrival Sullivan opened his billfold and pulled out a piece of paper one their Pennsylvania friends gave him on the off chance they found themselves in San Diego. It was the name and number of the man's son. By the next day they had a place to stay and he reported for his new job in Chula Vista. Each promotion and new job brought more adventure and excitement as his work took them to Australia and Hawaii, each time returning to their beloved San Diego.

Sullivan's book chronicles case after case of provision he attributes to the Lord: job upgrades coming out the blue, advanced training and a college degree that took 13 years to get while working full time; homes purchased and sold in perfect timing, illnesses overcome. They often served together leading the junior high students at church, or individually, he offering his engineering skills, she cooked for congregational events and crocheted blankets and robes for those in need.

The engineer attributes it all to their seven-decade practice of tithing.

"God said 'Bring the tithe in and I will bless. I didn't say I'll make your rich,'" Sullivan said emphatically, while once again patting his wife. "He said, 'I will bless.' For me, He's still blessing. She's still right here beside me."

A sudden loss

Their provision has not come without heartache, however. Four years ago, Ed, their only son, died at 58 from a prescription drug interaction. The reaction of two medications paralyzed Ed's throat, and he choked on an Oreo cookie.

into the discussion.

Early on in their marriage, after spending nearly three years in the Navy, Sullivan worked for his father and built a bigger house for Ruth. This one was brick, with a sandstone-inset arch around the front door. Life was good.

But they moved to California after Sullivan's father shut down the family trucking and timber business, breaking his son's heart and wounding their relationship.

"I rode the truck with my Dad," Sullivan said. "He was always the greatest.

When that happened, it was a turning point I had to accept, that's all."

Starting over

Originally heading to the Los Angeles area in hopes of getting an aerospace job, the Sullivans detoured to San Diego after a chance encounter with an Albuquerque pastor. The couple made an unscheduled overnight stop in New Mexico after they narrowly escaped a head-on crash on a rain-slicked highway. The next morning they attended a church service before heading out. As they visited with the pas-

"I realized that something wasn't right, but I never dreamed of it being that critical," said Sullivan, who found his son on the floor of his El Cajon condo after not being able to reach him for 24 hours.

"The last time I saw my son was when I looked down and found him dead on the floor," he said. "I called Ruth up there (from the car) and the sirens were blowing."

Though Ed had strayed from his faith as a young man, he found himself again and graduated from what was then Christian Heritage College.

"He was a fine man," his proud dad said. "You just have to say God knows best."

Slipping away

It was about that same time when

Sullivan and others in their circle began to notice that Ruth was losing her memory and, though he misses the companionship that bonded them for so many decades—through 13 American presidencies—he said there is some comfort in knowing she can forget.

"It's a blessing in some ways that those memories are erased," he said of Ed's sudden death.

Last summer the couple, who are able to live at home with 24-hour home-health care, got a bitter taste of life without each other when Sullivan was scheduled for hip surgery. Doctors placed Ruth in the same assisted-living center, but not together since she needed more care. They stayed in the center for an extended period until doctors determined he

had recovered enough from the surgery. By the time Sullivan was able to lay eyes on his bride each day, it was late morning after he had finished his leg exercises, and Ruth was beside herself. Once he successfully completed his physical therapy there, they were both cleared to return to their Mount Helix area home.

"I said, 'Lord, let us be together and live in our own house,'" he said. "We spent two weeks down there in a nursing facility and, God forbid, I never want to go back. I hope I'll be able to stay out of it. I couldn't handle it. They put me on one end and her on the other."

His comment prompted a rare, decipherable comment from Ruth, the only one of the afternoon.

"Me, too," she said. ■

Advice and tips from a nonagenarian

In his 64-page manuscript, "The Life of Mitch and Ruth: By the Grace of God," author Mitch Sullivan outlines the seven-decade love affair of a young, Christian couple trying to find their way in the world.

Along the way he shares his own insights. Here's a sampling of his gems, some from the book, some from the interview:

On dating: His mother-in-law encouraged her daughters to date but she had one firm rule: They could have boyfriends but only one at a time.

On learning how to love: "It just comes naturally. My parents never hesitated to hug each other in front of us."

On God's timing: Sullivan's desire was to take advanced-training courses in the Navy's special shipfitting program. He was top in his class and figured he was a shoe-in for one of the 37 open spots. But Navy officials decided to disregard course ranking and began accepting candidates alphabetically. Sullivan made it in at the 36th spot.

Respect authority: When Ruth was being treated for spinal meningitis in a Grand Rapids hospital, Sullivan violated protocol by tossing his face mask off to the side after leaving her room only to come face-to-faced with an admiral.

"I'm looking at Gold Bars screaming at me, 'Buddy, do you

know how dangerous this is?' ...I didn't contract it, but it's a wonder I didn't."

On saving yourself for marriage: "My advice on that is what God has given you, take very good care of it. Don't waste it because once it's wasted, it's gone. In our case, it's lasted a lifetime, much more than the backseat of a car someplace."

Finish the job: At age 17, while still working for his dad in Pennsylvania, Sullivan was dispatched into West Virginia to bring home a load of lumber. After a smooth trip to West Virginia, Sullivan's truck got stuck in a ditch when he moved to the side to allow a vehicle to pass. The other driver left him there to deal with it alone. Eventually some gentleman from the saw-mill came along, but the best they would offer was to leave the truck and ride into town with them.

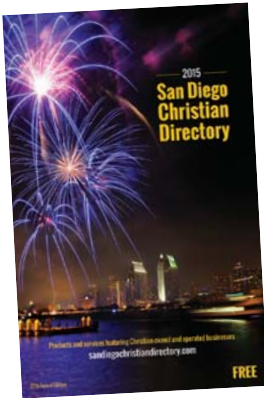
"My dad never left a truck in the mud," he said.

Racing against time, Sullivan unloaded most of the lumber, then used barbed wire fencing to coax the wheels free of their mud bath. He reloaded the lumber and repaired the fence before heading off toward home, arriving about 10 p.m.

"I tell this story because there have been a lot of times I want to take off and leave something I started and (I) remember the night in the ditch ... Dad taught me, 'Finish the job.'"

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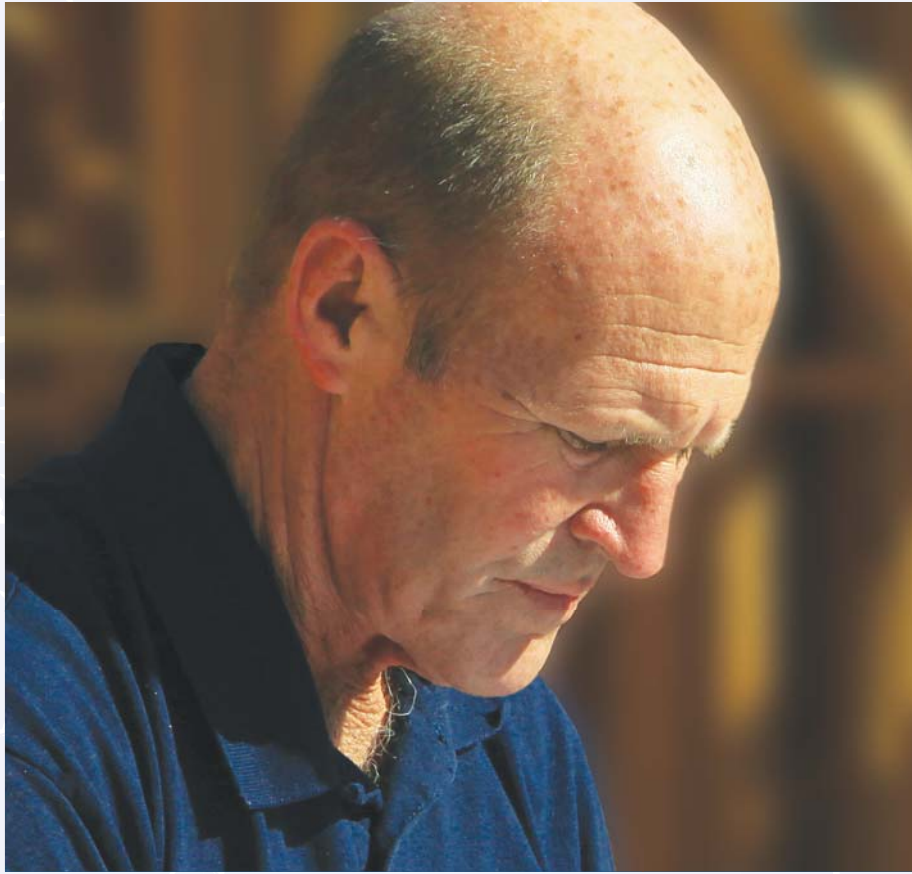


PHOTO BY TERRY SCHWARTZ

Blueprint for GRACE

Contractor rebuilds crumbled foundation of life

by LORI ARNOLD

Craig Griffin had been there before. He was more than familiar with the sprawling grounds, the asphalt walking track with the dirt center, the double chain-link fencing. Beyond the housing units the fences crested at 20 feet, with razor wire wrapped across the apex. For good measure, the fencing was electric in case any of the residents got the wild idea to cut their way through to the outside. Guards, armed with rifles, stood sentry throughout the yard and atop towers along each building.

Griffin's first three-year stint at the

Richard J. Donovan Correctional Facility was in the mid-1990s, after he was busted stealing to keep up with his cocaine addiction.

"I didn't feel like I belonged there," Griffin said. "I was prideful, arrogant. The second term I knew I belonged there."

The second term, also at the Otay Mesa prison, was in the year 2000. Once again, he was caught stealing to buy drugs. Same crime. Same prison. New reality. With his marriage already in ruins, Griffin discovered he had also alienated everyone else in his circle.

“It seemed everyone I knew, family or friends, washed their hands of me,” Griffin said. “Even the people from church where I’d been for 15 years didn’t respond to my letters. No one did, and rightly so. I had hurt and devastated so many for a second time.

“The feeling of being so alone was pretty overwhelming and I think that time was a time I really understood who I hurt, what I had become. It’s a cold revelation when you wake up to all the destruction you caused.”

So there he stood in the prison yard, scanning his fellow inmates, though many of the 800 or so faces had changed since his first trip. His previous contempt for them melted away.

“I remember looking around at all these inmates dressed in blue, and the most hopeless, lost, lonely feeling overtook me,” Griffin said. “I realized I was one of these guys, an inmate no different from them, and there was no way out of that prison or the drug use. I knew when I got released I would end up back in that place, totally helpless. (It was) the most desolate, hopeless feeling and I had no way out of it.”

His transformation came the way many do, by way of a simple invitation to church—though this one was behind bars.

“I kept hearing the pastor say ‘You are forgiven. God forgives you,’” Griffin said.

The long-time churchgoer had an epiphany.

“I got on my knees in a prison cell and asked God to forgive me for all the mess I made,” he said. “I was always around church my whole life, but there is a big difference between knowing God exists and having a relationship with Him.”

Broken bondage

His May 5, 2001 jailhouse conversion brought his first sense of freedom, de-



It took two prison terms for Craig Griffin to hit bottom, to find the total helplessness and despair that would cause him to consider taking his life. Instead, driven to his knees, the lifetime churchgoer gave his life over to Jesus Christ.

spite being incarcerated.

“I really didn’t cope well,” Griffin admitted. “I walked around the prison yard wondering if I should take my life. Everything was so dark. Just despair. Even the sunniest day in there would just be dark to me.”

Freed from the bitter weight of unforgiveness, Griffin said he was finally able to gain perspective on the vicious cycle of his old life, which began by self-medicating before he was even a teenager as a way to cope with a “crazy family environment where both my parents drank and fought all the time.

“I found drugs to be a medicine that temporarily worked to ease my inner turmoil. But they really just made the turmoil worse.”

The pattern continued until Griffin was 34.

“I kept returning to periods of extended drug use, primarily cocaine,” he said. “I would try to clean up for a few months, but would always return to the drug. It was madness, just a crazy downward spiral.”

After discovering that a life with Jesus was more about relationships than rituals, Griffin slowly set about restoring his own relationships, beginning with his children.

“After two years, one by one, my children began to write,” he said. “By the time I was released God had restored those relationships. My children are with me and stand by me today. Amazing thing that God did.”

Building bridges

That power of redemption prompted to Griffin to launch a monthly prison newsletter called BridgeBuilders, which encouraged dads to begin reaching out to mend their broken relationships with their children.

After being released from prison 11 years ago, Griffin tapped into that same concept when launching his Grace Builders construction company, which today employs seven full-time and six part-time workers.

“When I got out God put on my heart that building people was just as impor-



PHOTO BY TERRY SCHWARTZ

Today Craig Griffin once again runs a successful construction business. He chose the name Grace Builders Inc. as a way to never forget the grace he received in his own life.

tant as building projects so that's where the name came from," he said. "When we do a project our goal is to of course build the job, but also build the client."

Nine years ago Griffin remarried; between the two of them, he and Barbara have six children and six grandchildren.

"I'm not on this earth for me," the contractor said. "I've been given gifts to use while I'm here to strengthen and encourage others. God put those gifts in me and every day is an opportunity to use them for Him and for others."

"I still waver and distrust every day, I have to constantly remind myself that God is present. God is with me and watches me, and God knows what He is doing. But I also learned He has given me enough faith to trust Him and believe Him."

Even as Griffin continues to learn just how powerful God is, he is amazed at His

grace and mercy.

"Without God this stuff is impossible to overcome," Griffin said. "It's too big, too deadly. It has to be handled by God Himself. Only He can break an addiction, remove cravings from a mind. Only He has the power to break it—and then to keep you from it."

"As years go by, He keeps getting bigger and stronger and I keep getting smaller and weaker. I have a great reverence for Him. He overlooks so much of my messes each day, and still loves me and showers me with such great blessing. He really is amazing."

Vital partnership

At the same time, though, he sees his relationship with God as a partnership. In the end, it was up to Griffin to take the needed steps to reclaim his life.

"Never give up," he said. "Always keep

trying. If you fall down, get back up and face God and try again. Don't ever quit. God never quits on you. If you think you can't face God because you've messed up, remember He is always facing you, always willing to take you back, always willing to forgive."

Just as Griffin is careful to measure every construction cut he makes, the former addict said he's discovering that his Creator is just as exacting in measuring—and meting—out what his children need.

"I know more about that now than I did then (in prison)," he said. "God put everyone on 'hold' so he could get me alone and speak to me, and be my God. No one had really left. I understand how important it was to be alone then, so God could change me." ■

Learn more at www.gracebuildersinc.com.

Romancing the family



Kid-friendly options for Valentine's Day

by LORI ARNOLD

Romantic overnights at the Hotel Del, a Sweetheart Dinner cruise along the bay, fine dining at the Marine Room, gondola rides along the waterways of Coronado Cays, a helicopter ride for two along the stunning cliffs of La Jolla and nearby Scripps Pier, a his-and-her massage at a host of local day spas.

The Valentine's Day options for San Diego couples are plenty.

But what if you envision a less-commercial, more-holistic approach to the Hallmark holiday by celebrating with your children? There are some clever options available to transform the day without breaking the bank.

Our favorite option is brought to us by San Diego-based Sammy's Wood-fired Pizza and Grill, which has created a clever Valentine's kit for pizza lovers to celebrate at home. Although the official announcement for this year's promotion has not yet been released, past specials have included options for freshly made traditional, whole wheat and gluten-free dough, Mozzarella Cheese, sauce and basil. Last year, the kit retailed for \$6.50 and topping add-ons were available for an additional \$1.

The pizza kit is a great way to celebrate Valentine's Day in your home—and for those who are particularly adventurous, try shaping the pizza pie into a heart for a tasty culinary masterpiece. It takes some work to get the shaping right, but the effort is sure to bring plenty of laughs, smiles—and happy tummies.

The promotion usually begins in early February and runs through Valentine's Day.

Sammy's has nine stores in San Diego County.

Goodies for the homeless

Another kitchen option is baking cookies together for the homeless. What better way to express love than reaching out to others? This project is great in that you can pick whatever recipe you wish to bake, although handing out heart-shaped cookies is sure to warm even the most isolated heart.

Package the goodies in simple sealable bags or create even more elaborate packaging with store-bought boxes and bags.

If baking is not your gift, you can still bless the homeless with toiletry kits. The kits can be as simple or elaborate as you

like: lip balm, adhesive bandages, razors, ear swabs, protein bars or drinks, snacks, gum, fresh fruit, socks, gloves, scarves, soap, shampoo.

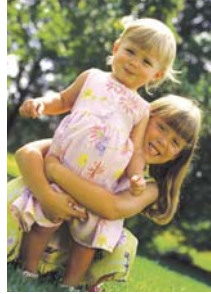
This is an easy project to take on year round by pre-assembling the bags and keeping them in your car. Make it even easier to distribute by buying blue and pink bags to differentiate kits for men or women or decorate brown bags with gender specific stickers. (Walmart sells single lunch bags in a variety of colors in the gift bag section.)

Another simple option is to keep noodle cups in the trunk to hand out instead of cash. Though not the most nutritious of meals, it does give the recipient something warm to eat, and free hot water is readily available at most fast food restaurants and convenience stores.

Pack a picnic

Since Valentine's Day is on a Saturday this year, why not pack a picnic lunch? San Diego offers hundreds of gorgeous backdrops, from the ocean to the mountains and even the desert. Enlist the help of everyone in the family to create the menu,

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prepare the food and pack the basket. It can be as simple or elaborate as you wish. The options are endless: pack plastic champagne glasses for the entire family and fill them with sparkling cider; choose a heart-healthy menu; create your own trail mix with each member of the family contributing an ingredient; select goodies that are only red or pink; surprise the kids by buying Valentine-themed fabric to make a tablecloth. (Many craft stores even feature fabric with the candy hearts and messages.)

Make cards for seniors

Many seniors spend their Valentine's Day alone in nursing and assisted-care facilities. Brighten up their day with homemade cards. Look around the house for all kinds of objects to transform ordinary construction paper into a beautiful tribute: buttons, crayons, stickers, yarn, magazine photos, doilies, glitter, feathers, foam cutouts. Perfection is not the goal; just a plain, heartfelt message.

With a little forethought and creativity, it is possible to create a Valentine's Day experience that far transcends the cookie-cutter traditions of store-bought cards, candy and expensive flowers. ■

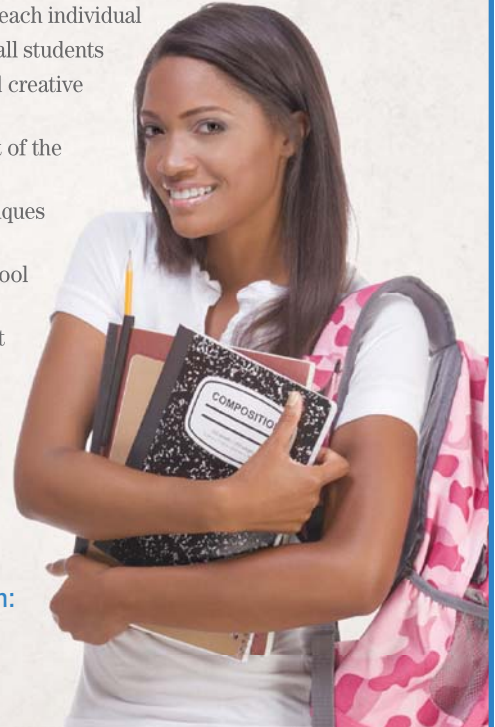


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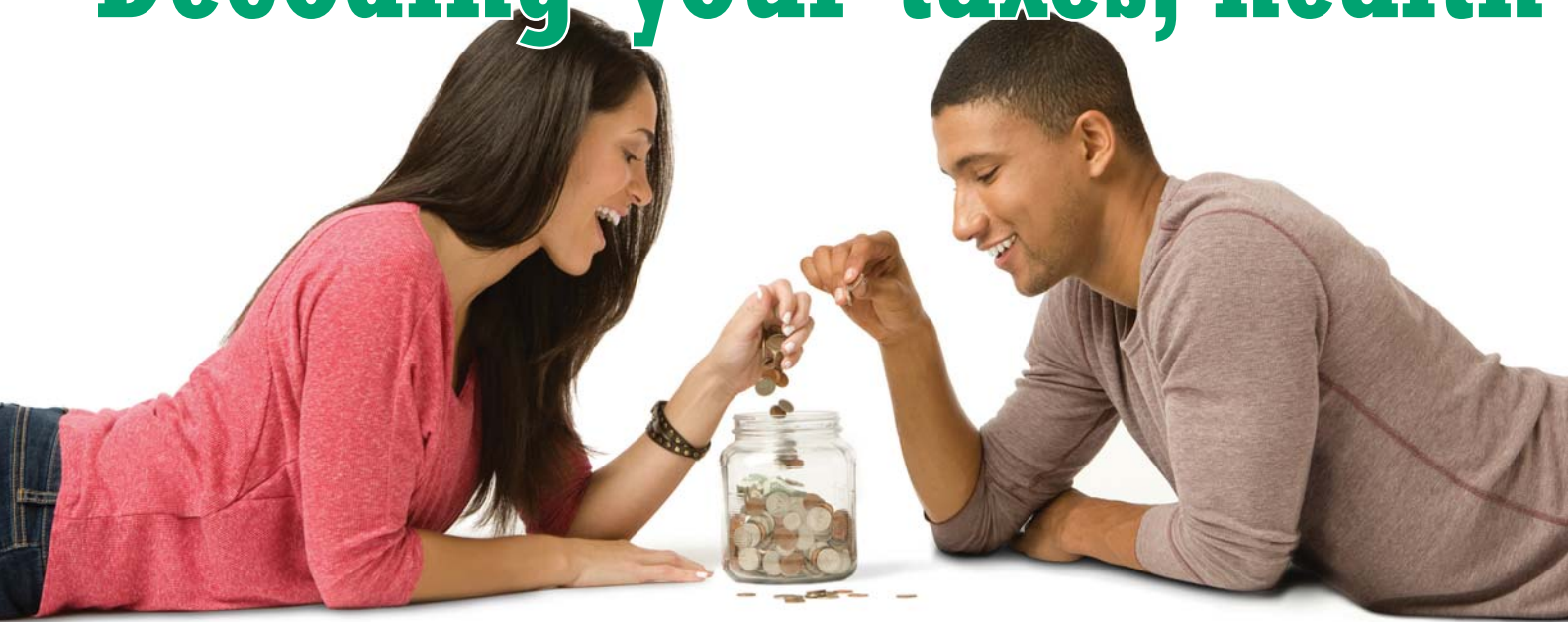
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Decoding your taxes, health



Taxpayers get help with IRS Free File

Family Features

You don't need to be an expert on taxes or the new health care law to get it right. The Internal Revenue Service, in partnership with industry-leading companies, is offering free tax software that will do the hard work for you. It's called Free File, and it's available only at IRS.gov/freefile. Learn more at freefile.irs.gov.

If you earned \$60,000 or less—and 70 percent of us do—you are eligible for Free File's brand-name software. If you made more than \$60,000, you still have a free option in Free File Fillable Forms. This is the electronic version of IRS paper forms. It's pretty basic, so this program is best for people comfortable doing their own taxes.

Free File's software programs will help you find the tax benefits you are due, help pick the right tax forms, and do the math for you. This year, Free File also helps you complete information on your return that is related to the Affordable Care Act. When it comes to the health care law, almost everyone will need to do something new when filing a tax return this year. For each month in 2014, you and everyone on your return will need to do one of the following:

- Report healthcare coverage
- Claim an exemption from coverage
- Make a shared responsibility pay-

ment with your tax return
Most people will simply have to check a box to indicate they maintained health care coverage for the entire year.

Free File software will ask all the right questions; you supply the answers. More than 43 million people have used Free File since it started in 2003. They have saved \$1.3 billion in tax preparation fees—simply by doing it themselves. Getting started is easy:

Gather your tax-related documents

Collect the tax materials needed to do your taxes. Here's what you'll need:

- A copy of last year's tax return
- Valid Social Security numbers for yourself, spouse and children
- All income statements, i.e. W-2 forms, from all employers
- Interest and dividend statements, i.e. 1099 forms
- Form 1099-G showing any state refunds
- Unemployment compensation amount
- Form 1095-A, Health Insurance Marketplace Statement, if you purchased coverage from a Health Insurance Marketplace
- Records of your own and your family members' health care insurance

coverage, including employer provided, government, Marketplace or private coverage

Choose a brand-name software product

Once you've gathered your materials, go to IRS.gov/freefile to review the 14 company offerings. Each company sets its own criteria, usually based on age, income or state residency. You can either use a "help me" tool that will match software with your situation or you can review each of the company offerings. Most companies also offer state returns, some for free.

Again, if your income was higher and you are comfortable preparing your own taxes, Free File Fillable Forms may be right for you.

Find tax credits

Then, let Free File do the hard work for you. Free File software can guide you through finding tax breaks, and help you receive a more accurate refund. Some people may not even be aware that they qualify for a tax credit.

For example, the IRS estimates that one out of every five taxpayers eligible for the Earned Income Tax Credit, a refundable credit for taxpayers with moderate income, fail to claim it.

If you or anyone on your return pur-

care law

chased health care coverage from the Health Insurance Marketplace, you may qualify for the premium tax credit. If you chose to have advance payments of the premium tax credit sent to your insurance provider in 2014, you must file a tax return. You must reconcile, or compare, the advance credit payments with the actual premium tax credit you are allowed to claim on your return. Learn more at IRS.gov/aca.

Get your refund faster

Once you've completed your return, you can also print a copy and e-file your federal taxes, absolutely free. With electronic filing, you will receive a confirmation within minutes that the IRS has accepted your return. Or, if it's not accepted, you can easily find out why. E-file helps make your tax return even more accurate, which means a quicker refund. To get your refund even faster, combine e-file with direct deposit.

The Free File software—designed to provide a fast, safe and free filing option—is available online 24/7, giving you the freedom to choose when and how you do your taxes. ■

Health care law

Everyone needs to understand how the health care law affects tax returns. You will need to complete one of the following steps, and using Free File, brand-name software makes it easier for you.

Reporting health care coverage

If you and everyone on your tax return had health care coverage for all of 2014, simply check the “full year coverage” box when completing your return in the Free File software. For most people, that's it.

Claiming a coverage exemption

If you did not have health care coverage for all or part of 2014, you may qualify for a coverage exemption. Free File will help you complete Form 8965 and file it with your tax return.

Making a shared responsibility payment

If you or your dependents had neither health care coverage nor an exemption, you may need to make a payment with your tax return. Free File will help you calculate your payment and report it on your tax return.

About the premium tax credit

If you or anyone on your return purchased insurance coverage from the Marketplace, you may be eligible for the premium tax credit. If you chose to have advance payments of the premium tax credit sent to your insurer in 2014, you must reconcile or compare the advance credit payments with the actual premium tax credit you are allowed to claim on your return.



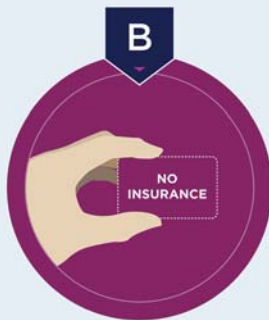
THE HEALTH CARE LAW AND YOUR TAXES

WHAT THE AFFORDABLE CARE ACT (ACA) MEANS FOR YOUR 2014 FEDERAL TAX RETURN

Almost everyone will need to do something new when filing a tax return this year. For each month in 2014, everyone must:



Report Health Care Coverage



Claim An Exemption From Coverage



Make A Shared Responsibility Payment With Your Tax Return

TIP

Get help with free tax prep software through IRS Free File or from volunteer tax preparers at 12,000 locations nationwide.

Volunteers aid mother of special needs children

Jeanne Woodard has a heart for children, especially those who require a little extra TLC, so it was a natural fit for her and her husband to open their home to those with special needs. Over time, their household increased from their four biological children to include nine special needs adoptions.

But after her husband had a stroke, he found the demands of the household too overwhelming. He moved out, leaving Jeanne alone to raise the seven children still living in their Lemon Grove home.

"It's rough but we are making it," she said. "We pray a lot."

The children under her care range in age from 11 to 26 and, although she receives help from a couple of the older children, the primary caregiving duties fall upon her.

"They all do something," she said. "They are all helpful."

Most of the children either have lung ailments or mental health issues or both. Two of the children have G-tubes to deliver nutrition and one has diabetes.

"They all have special needs so I have to stay home," she said.

In December, Jeanne and her children received some unexpected help from members of Skyline Church, where she



A trailer is loaded with branches trimmed from large trees during a community project involving volunteers from Skyline Church and sponsored by Thrivent Financial.

and the children attend. The members rallied around the Woodards through a Thrivent Action Team, a project that allows members of the Thrivent Financial family to quickly identify a community need, receive resources and develop a plan to help others.

"We're proud to be able to serve our community," said David Miller, a financial representative with Thrivent Financial, who helped lead the volunteer effort.

Through the project, volunteers trimmed large trees that had become entangled in utility wires. They also trimmed other plants, watered, cleared

brush, moved heavy items into a storage room and hung Christmas lights. The volunteers have also vowed to return to help the Woodards with some home repairs.

"They were really great," she said. "They worked really hard. They were very loving and kind."

Woodard admits that receiving help was difficult to accept at first.

"I'm more a giver than a taker," she said, adding that the experience changed her.

"It's really a blessing. I realize now I couldn't do it without their help. It helps with the physical assistance I need, but it also helps to know that there are people who are caring and willing to give to others in need. You feel very warm and loved.

"It's really important in life to know that as you get older and you have needs and when you are struggling, there are people who are willing to care and help and love you and wrap their arms around you."

The single mom said she was also touched by how her kids reacted to the kind gesture.

"My children were really blessed," she said. "[The volunteers] were really good with the kids. They were excited to have them here and to be involved with them.

"These are wonderful, wonderful children that deserve a good life. They started out with difficulties, but we are working through them and they deserve everything—the best we can give them. That's what I'm trying to do and that's what the (volunteers are) also helping me to do."

Learn more about Thrivent Action Teams at thrivent.com/actionteam or contact David Miller at (858) 455-9234 x217 or david.miller@thrivent.com.

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'Old Fashioned' faith romance clashes with 'Fifty Shades'

by MICHAEL FOUST

What happens when a God-honoring romantic movie is released on the same weekend as "Fifty Shades of Grey," one of the most sexually exploitive (and popular) stories of our time?

We're about to find out.

The faith-based movie is "Old Fashioned," a Valentine's Day film that turns everything America believes about dating on its head and proves that true romance is found in upholding biblical values, not following trashy novels.

It tells the story of a Christian single man who has developed "old-fashioned" views of dating, years after a promiscuous college life. His theories about romance are put to the test when he meets a free-spirited young woman who is new in town and who is taken aback by his "outdated" beliefs. For starters, he refuses to be alone with her at her apartment. There obviously is mutual interest, but can they make a traditional courtship work in modern-day America?

"Old Fashioned" was written and directed by Rik Swartzwelder, who said he wanted to make a movie telling the story of Christian singles who are swimming against the cultural tide in trying to find romance. Most faith-based romance movies, he said, are either set in the 1800s or on an Amish farm.

He wrote the story at a time when he and his single friends were looking to find mates. Swartzwelder stars in the lead role.

"No one had really ever seen a romantic drama that told our story," he told *Refreshed*. "We never saw a movie about a bunch of singles who loved God and wanted to honor God, but were looking to fall in love and get married. I started thinking: What if you took two 30-somethings who had a history, who have baggage, and you have a character who was trying to honor God after the fact?"



Amber (Elizabeth Ann Roberts) and Clay (Rik Swartzwelder) use time together to share perspectives in the movie "Old Fashioned," from Skoche Films, the love story that opens opposite "Fifty Shades of Grey" on Valentine's weekend.

The movie—well-received thus far in audience screenings—initially was set for release last fall. But when Universal announced it was pushing out "Fifty Shades of Grey" over Valentine's Day weekend, Swartzwelder and others decided to delay the release of "Old Fashioned." *Variety* and *Time* magazine each have taken note of the David vs. Goliath worldview clash.

"We actually think this could be a gift from God," Swartzwelder said of the timing. "This is a real opportunity to push the cultural discussion."

The church, too, needs to hear the film's message, Swartzwelder said. He once did a survey of women—Christian and non-Christian—and asked them two questions: Could you describe your perfect date? Could you describe your perfect mate?

Both Christians and non-Christians gave nearly identical answers, he said.

For a date, they wanted romance. But for a mate, they gave different answers: someone who is faithful, someone who is honest, someone who is good with kids.

"Everything about American culture trains us to be good dates, not necessarily good mates," he said. "We're experts at wooing."

Swartzwelder intentionally wrote the story to include singles whose sexual past was not pure.

"We wanted to hold up a godly standard," he said. "But we didn't want to heap guilt on anyone who has made mistakes, who already feels broken and already feels like love has passed them by. Life isn't neat and tidy for everybody."

"Old Fashioned" is rated PG-13 for thematic elements. It contains no language, nudity or explicit sexuality. It deals with adult themes but not in an exploitive way.

Learn more at www.oldfashionedmovie.com.

Zschech to release post-cancer album

Darlene Zschech, who announced late last year she was free of breast cancer after nearly a year of treatment, is releasing a new project through Integrity Music and Provident Distribution.

“After 11 long and grueling months, I am finally starting to feel like my body belongs to me again, like my heart has capacity in it again for the new, and to be honest, spiritually I feel like a different person,” Breathcast reported Zschech saying in a blog post.

The 14-song *In Jesus’ Name: A Legacy of Worship and Faith* includes “My Highest Hope,” a declaration that, despite what our circumstances are, we have hope and victory in Jesus’ name. It releases Feb. 10.

Zschech and her husband, Mark, are senior pastors of Hope Unlimited Church on the Central Coast of New South Wales,



After a nearly yearlong battle with breast cancer, Darlene Zschech is releasing “In Jesus’ Name: A Legacy of Worship and Faith,” billed as a celebration of her ministry.



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Australia.

While the worship leader at Hillsong Church, Zschech wrote for, performed on and helped produce 16 Gold and Platinum-selling live albums when she was with Hillsong,

The new album is billed as a celebration of her ministry and features her well-known anthems “Shout to the Lord,” “Worthy is the Lamb,” “The Potter’s Hand” and “In Jesus’ Name.”

The powerhouse “Shout to the Lord” is sung by an estimated 30 million churchgoers every week and has been covered by at least 20 other artists.



Maranatha! releases newest Top 25 project

Last year's most influential worship songs have been compiled into a single two-disc set for Maranatha! Music's annual best-selling Top 25 series. The *Top 25 Praise Songs 2015 Edition* was



recorded by Day One Worship from First Baptist Dallas, Christ for the Nations Music, World Outreach Church, and CH Worship from Chilhowee Hills Church in Knoxville, Tennessee.

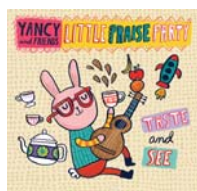
"Our prayer is this project will help equip worship leaders, music ministers and worship teams to lead their church community in worship," said Maranatha! Music President Randy Alward.

Featured songs on this latest release include "One Thing Remains (Your Love Never Fails)," "Always," "Oceans (Where Feet May Fail)," "This is Amazing Grace," "Beautiful Things," "Forever Reign," "Cornerstone," "Lord I Need You" and "Whom Shall I Fear (God of Angel Armies)."

Since its inception, the Top 25 series has sold nearly two million copies. Also known for its Invitation Series, Praise Series, Praise Band Series, Maranatha! Music has sold more than 30 million records, including the Top 25 Series.

Reaching tiny tots

Yancy Ministries releases its fourth children's album and companion DVD through the *Little Praise Party: Taste and See* series, which was set to hit the streets Feb. 10. The package has 15 easy-to-sing songs, with two bonus tracks exclusively available at iTunes.



Yancy launched the project as a way to engage young children in a family setting. In addition to CDs, each project in the series has a

companion DVD of exciting animation with on-screen lyrics to help visualize the words and stories portrayed within the songs.

"Yancy Ministries exists to make Jesus

loud, whether that's through songs, videos, devotionals, training or family concerts," Yancy said. "A love and passion for Jesus is at the core of everything we do. We want to encourage whole families to love God with all their heart, spending time singing God's praises, and celebrating all that He has done."

Elevated worship

Bethel Music's *We Will Not Be Shaken* CD/DVD was set to release Jan. 27 through Provident Music Distribution. The live album was recorded during an evening of worship on a mountaintop overlooking



Shasta Lake north of Redding, where Bethel is based. Featured artists include Brian Johnson, Jenn Johnson, Hunter Thompson, Amanda Cook, Matt Stinton, Kalley Heiligenthal, Hannah McClure, Paul McClure, Jonathan David Helser and Melissa Helser.

Praising pastors

Also set for release on Jan. 27 was Rendezvous Music's *Divine Voices: Pastors of Praise*, a 12-track collection featuring Gospel hits by some of the country's leading pastors. The line-up for the collection includes Donnie McClurkin, Bishop Paul Morton, Pastor Shirley Caesar, Israel Houghton, Hezekiah Walker, Ricky Dillard, Norman Hutchins, Earnest Pugh, Darrell Hines, William Murphy, Jonathan Butler and Pastor Rudy.



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Southern Gospel concert set

EL CAJON — El Cajon Wesleyan Church will host a concert by The Kramers at 6:30 p.m. Feb. 18 as part of its Ash Wednesday Hymn Sing. Doors open at 5:30 p.m.

The Southern Gospel group is from Indiana and will make their first trek to the West Coast with this concert.

No tickets are required, but a love offering will be taken.

The church is located at 1500 East Lexington Ave.

For more information, call (619) 442-5941.

Rescue mission honors grads

SAN DIEGO — The San Diego Rescue Mission graduated 20 formerly homeless individuals during its winter commencement ceremonies Jan. 15 at First Presbyterian Church.

Each of the men and women completed a 12-month residential recovery pro-

gram that included educational classes, work therapy, job training and therapy. The celebration included speeches by one male and female graduate, who each shared their own story of recovery.

In addition to talks by the student graduates, Pastor Robert Loggins, executive director of Mission Metro St. Louis, was the keynote speaker.

The mission holds the graduation ceremonies once a quarter.

Learn more at www.sdrescue.org.

Financial seminars scheduled

SAN DIEGO — Thrivent Financial is hosting several seminars during February focusing on retirement and Social Security.

“Long Term Care Strategies” will explore funding options for long term care, including social programs and insurance, to help design a thoughtful and personalized strategy to be prepared emotionally, physically, and financially for long

term care. It will be led by Thrivent financial consultant Clare Truong.

The workshop will be held Feb. 18 at the Toby Wells YMCA in Kearny Mesa from 6:30 to 7:30 p.m.

“Retirement & Estate Strategies” will cover savings vehicles, tax law changes, tax-advantaged investment strategies, retirement accumulation and distribution strategies and mistakes to avoid, multi-generational and IRA planning, and increasing the probability of investment success. It will be led by Thrivent financial consultant Jon Doering.

The workshop will be held Feb. 23 at Oasis Mission Valley from 10:30 to 11:30 a.m.

For more information, call (858) 455-5706.

Observing Ash Wednesday

SAN DIEGO — First Presbyterian Church will host AWE, the “Ash Wednesday Experience—A Spiritual Formation Event” beginning at 4:30 p.m. Feb. 18 in its 4th Ave. Chapel.

The free gathering commemorates the start of the 40-day season leading up to Easter and the “personal reflection—a time of spiritual discipline including the practice of self-examination, confession, expression of remorse, and turning away from sin and toward our Savior. Of particular focus is our contemplation of the passion of Christ—His suffering on our behalf and His death in our place.”

Guests will have the opportunity to continue at their own pace through a series of contemplative spaces designed to draw people near to God and foster meditation on the sacrifice made by Christ.

The church is located at 320 Date St.

Learn more at www.fpcsd.org or call (619) 232-7513.

Alveda King headlines banquet

POWAY — “Changing Lives, Saving Lives,” a benefit for Life Choices Pregnancy Center, will feature Dr. Alveda King, niece of the late Dr. Martin Luther King Jr.

The event will be held from 7 to 9 p.m. March 26 at St. Michael’s Holy Family Center and will include a screening of the short pro-life film “Sing a Little

“Changing Lives, Saving Lives”

featuring
Dr. Alveda King

niece of Dr. Martin Luther King, Jr.

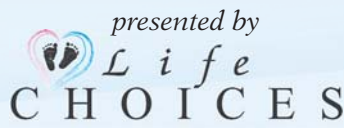
Dr. Alveda King sees the pro-life movement as a continuation of the civil rights struggle. Don’t miss this rare privilege to hear such a historic civil rights warrior as she confronts abortion in today’s culture.



March 26, 2015, 7:00 p.m.

Saint Michael’s Parish - Holy Family Center
15546 Pomerado Road, Poway, CA 92064

Also: Featured screening of “Sing A Little Louder”



Purchase tickets at www.lifechoicespoway.org

Louder.”

King, a noted speaker and commentator, sees the pro-life movement as a continuation of the civil rights struggle fostered by her late uncle.

King is a pastoral associate and director of African-American Outreach for Priests for Life and Gospel of Life Ministries. She is also a voice for the Silent No More Awareness Campaign, sharing her testimony of two abortions, God's forgiveness, and healing.

The church is located at 15546 Pomerado Road.

Learn more at lifechoicespoway.org.

God's design for marriage

POINT LOMA — Rock Church will host a seminar called “Mingling of Souls: God's Design for Love, Marriage, Sex & Redemption” on March 6 and 7.

Sessions will run from 7 to 9 p.m. Friday and 9 a.m. to noon. Doors open an hour early each day.

The seminar will be led by Matt Chandler, author of the Mingling of Souls curriculum. Chandler is the pastor of The Village Church in Dallas, a multi-campus church attended by more than 10,000 people. His sermons are regularly one of the top five podcasts on iTunes and his book, *The “Explicit Gospel,”* has sold more than 135,000 copies.

Tickets for both sessions are \$35 if purchased by Feb. 9, when the price increases to \$40.

The church is located at 2277 Rosecrans St.

Learn more at www.gotothehub.com or call 1-800-729-0815

Harlem Gospel Choir to be in concert

ESCONDIDO — The Harlem Gospel Choir will perform at 7:30 p.m. Feb. 15 at the California Center for the Arts.

The world-famous choir is highly acclaimed for its dynamic vocals, enthusiasm, and harmonies that are showcased in a high-energy celebration of American gospel.

Performing contemporary gospel with a touch of jazz and blues, The Harlem Gospel Choir has been performing for over two decades and has toured the globe with the inspirational power of black gospel music.

Tickets are \$25 to \$40.

Learn more at www.artcenter.org or call (760) 839-4138.

McDowell to present Heroic Truth at Foothills Church

EL CAJON — Author, speaker and apologist Josh McDowell will bring his Heroic Truth Experience to Foothills Church March 20 and 21.

The seminars, developed with his son, Sean McDowell, explore such topics as “Truth of the Christian Faith & the Reliability of Scripture,” “Historical Evidence for the Resurrection of Christ,” “The Deity of Christ,” “Forming a Biblical Worldview” and “Living Out Your Faith in Practical Ways.”

The church is located at 365 W. Bradley Ave.

For more information, call (619) 442-7728

Straight Up praise event

POINT LOMA — Straight Up Praise, an evening of worship designed to usher in the holy days, will be held at 7 p.m. Dec. 6 at Rock Church.

The free event will feature Joey Orate, a worship leader, singer, songwriter and recording artist.

Straight Up Praise is a spirit-led worship ministry created to nurture the body of Christ through “local intimate gatherings where all are welcome to come and experience the unconditional love that Jesus has to offer, and to rest in the presence of God.”

Learn more at www.facebook.com/straightuppraise.

Schindler Garlow to appear at Aglow

EL CAJON — The El Cajon Aglow Lighthouse meeting will be held at 6:30 p.m. Feb. 9 at First Lutheran Church.

The Rev. Rosemary Schindler Garlow will be the speaker. Garlow, who has a ministry to Israel, is the wife of Dr. Jim Garlow, senior pastor of Skyline Wesleyan Church.

The church is located at 867 S. Lincoln Ave.

For more information, call (619) 440-2508.

EVENTS ONLINE

For more Community News and an online Calendar of Events for San Diego County, please visit www.refreshedsandiego.com.

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MARK LARSON

The treble of culture

I should have been a kid during the 1930s. Not because I think it would have been so good to grow up during the Great Depression, of course. I have just always had an affinity for the history of that era. There's much to learn from the times.

Some would say that this feeling I have is "nostalgia," but since I wasn't around then it must be something else. I love the music and movies, the architecture and the stories of the resilience of the American people.

When I got my first "real" job (aka "they paid me") in radio I was not quite 16. It was an FM station in Northern Illinois, at a time when no one was listening to FM. The format was "Big Band." Immediately I was told, "OK, you're hired, but what do you know about this music, kid?" Plenty of pressure, from Day One.

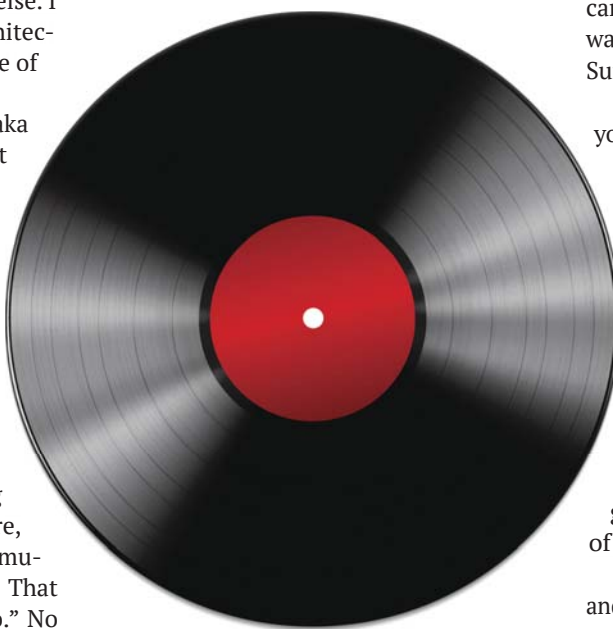
I decided to join "The Nostalgia Book Club," reading all I could about the 1930s and '40s, working to understand the era, the culture, and most of all the music. Big band music was the rock 'n' roll of its day. That was also the "Golden Age of Radio." No TV, no iPads, iPods, DVDs, CDs or Blu-ray. "Records" were played — and they were about the size of manhole covers.

People actually had conversations, not texts and Tweets. They read newspapers and paid attention to world events, whether they wanted to or not. And if you mentioned that you believed in God eyebrows weren't raised. Americans talked about Victory, too. Political correctness hadn't begun to flourish.

My youthful nostalgia-immersion plan worked, and I soon found myself quite comfortable in the Big Band radio format. Soon hired by another station across town, I made the move to "adult contemporary" music. Then it was a

few years in "Top 40" radio, playing hits from singers who still endure today. Through it all I learned some excellent lessons about being resourceful, and not simply dismissing a genre because it wasn't "during my time."

Today, of course, that "adult contemporary" music is now quite nostalgic



as well. Much of it lives on, Saturday nights, frozen in time... on "The Lawrence Welk Show."

Time passes, and Top 40 hits from the Beatles, Rolling Stones and other Rock legends are now called "classic." I still remember how strange it was to hear the Stones' "Paint It Black" done as an instrumental, with a "Living Strings" sound... in an office elevator, a few years ago.

Just this week, I was in what I consider to be my "rockin' out mode" in the car (still embarrasses my kids) cranking up my songs that are stored in my cell phone, singing along, head bobbing.

Notable moments

Then it hit me. As a particular cutting-edge song from back-in-the-day was playing (and I was feeling nostalgic, youthful and contemporary energy) I realized the tune was *45 years old. 45!*

Nearly half a century.

Some quick mental math followed: At the peak of my Top 40 radio format career, about 1975, 45 years before then was *1930. Herbert Hoover was president.* Sure glad I moved on to *talk* radio.

By the way, in case you're much younger and feeling rather smug right now, here's one that struck my kids the other day: 1995 was *20 years ago. Two decades!* No one is immune from all this.

I know, every generation has its soundtrack, and songs tell the stories of the rhythm of our lives. Appreciating the past is a wonderful way to stay positive and take on the future. But wallowing in it can keep us from growing and enjoying the blessings of each day.

Despite increasing life challenges and difficult daily news, *these* are really our "good old days." It's what we do with "the now" that matters... how we create our own living stories and history for the future. That's what will be remembered in our families and close circle of friends, long after others in our world forget.

Let the music play on.



Larson is a longtime Southern California radio/television personality. His voice is heard on KPRZ 1210AM, and his weekday talkshow airs 6-9 a.m. on

KCBQ 1170AM. He is also a news analyst on KUSI TV. Learn more at www.marklarson.com.

Selfie ascension

What kills a skunk is the publicity it gives itself. - Abraham Lincoln

Over the holiday season we decided to visit Balboa Park with some relatives. As we were walking around I couldn't help noticing the latest accessory to the ubiquitous mobile phone: The "Selfie Stick" attaches to your phone and allows you to take a picture of yourself by extending its telescopic arm to snap a picture with yourself in the foreground.

Selfie photos and videos can be immediately published for all to see on social media such as Facebook, Instagram and YouTube.

Once again we have confirmation that the world revolves around us, and we want the world to know it.

Self-aggrandizement in its extreme form is known as narcissism. Research, using objective personality inventories, has confirmed that narcissism rates have been rising over the past 30 years. There are many reasons for this significant uptick, but let me propose a reason that may surprise you.

The paradox is that deep inside a person who struggles with narcissism is an intense lack of self-acceptance. The outward expression of self-importance is really an indication of deeper insecurities. Like a pendulum, the insecurities are compensated for by the external appearance of arrogance.

Jesus had a lot to say about the arrogant nature of the

Pharisees (Matthew 23). These religious leaders presented a façade of perfection while hiding their true sinful nature, and to make matters worse they also felt entitled to judge everyone else (Matthew 23:4).

Clearly, our worth as individuals does not come from being perfect, being the best, or fooling ourselves into thinking such things. Our worth is intrinsic to our creation in God's image.

To accept our faults, weaknesses and shortcomings as reality, rather than to pretend that they don't exist, is the first step in learning how to overcome them. Acceptance of our shortcomings also breeds humility and the ability to learn from our mistakes. So, reality is our friend when it comes to personal growth and maturity.

But the



seemingly easier solution is to defend against the guilt or shame by distorting our reality. It appears so much easier to shift the blame onto others, or to justify our shameful actions, or to bury our secret pain where no one will find it.

But such attempts only delay that

fateful day when reality will confront us, face to face.

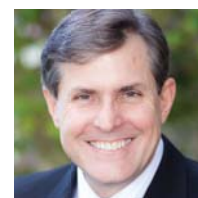
False reality

The Selfie Stick gives its user the impression that they are in control. No longer do you rely upon someone else to snap that photograph. Likewise, self-promotion can seem like an answer to feeling less valuable than someone else. But maybe it is really an attempt to control reality, both our own and the image that others have of us.

In the age of Photoshop, we have learned that photographs can indeed lie (just Google "Dove Evolution" for an example). People love to make themselves look better or more interesting than they really are. It is so much easier to take a few pounds off with some fancy software than to actually go on a diet, or use a photograph that is decades old to represent us on social media.

Easier, that is, until someone sees you face to face, sees you as you really are. Sadly, if you don't accept yourself, warts and all, it will be hard to believe that others will accept you, too, including our Savior. Scripture tell us, *Nothing in all creation is hidden from God's sight. Everything is uncovered and laid bare before the eyes of Him to whom we must give account* (Hebrews 4:13).

To be intimately known and yet still accepted is the essence of unconditional love.



Daniel Jenkins, Ph.D. is a licensed clinical psychologist at Lighthouse Psychological Services in Mission Valley. He is also a professor of psychology at Point

Loma Nazarene University. Learn more at www.lighthousepsy.com.

JANICE THOMPSON

Practically speaking... A spending plan

If you believe a spending plan is really just a politically correct term for the dreaded word “budget” or a subtle lure to get you started on something that will restrain you from living life freely, my goal is to change your mind.

A plan for your spending is a proactive strategy that allows you to decide what to do with your money now to accomplish important goals later.

There are three simple components to a successful spending plan:

1. Having a set of meaningful goals in mind.
2. Knowing how much after-tax income is available.
3. Prioritizing spending decisions that move you toward your goals.

Goals ~ First, let’s consider some basic goals. Do you owe anyone money, besides your mortgage company, on which you are paying interest? If so, prioritizing this debt payoff is a liberating place to start. Do you have an emergency fund? Are you saving for college or retirement? While everything initially may appear to be competing goals, prioritizing them in your spending plan begins to move the needle mentally and emotionally in the right direction. Take a piece of paper and jot down some goals now.

Income ~ Once you have identified your top financial goals, estimate how much income you have available after taxes. To do this, look at your past three months of payroll stubs. If you are self-employed, look over the past year to get an idea of a monthly average (assuming the overall amount is about what you expect in the year ahead). Now that you have this monthly amount in mind, let’s work on expenses.

Expenses ~ If tracking expenses is new to you, a word of encouragement—

be patient with the process. It typically takes about three months to get a realistic picture of how you spend money.

Begin by listing nondiscretionary items such as your mortgage/rent, insurance, property taxes, utilities, telephone, debt payments, taxes, periodic expenses and giving. Discretionary spending can be more difficult to track because these expenditures have a way of simply slipping through the cracks in what I call mindless spending. The easiest way to identify these expenses is to use cash. As you spend cash, replace it with receipts and at the end of the month you will know how much you spent on groceries, eating out, coffee stops, etc.

This can be a revealing exercise. I spent a number of years early in my financial planning career helping people establish spending plans. I remember one couple who was absolutely convinced they had no margin to invest in their future. After tracking every expense with cash for three months, they were quite surprised to find they were spending more than \$200 a month at Starbucks. After quantifying several items like this their decision came down to one of prioritizing things like that daily trip for coffee vs. paying down credit cards and investing in their future.

You can make your income/expenses spreadsheet as detailed or as simple as you like—the point is just do it! I still use the same electronic spreadsheet I started using several decades ago. If you need some help, here are some excellent resources (many of which are free) to get you started.

- Compass (downloadable spending plan template under resources — www.compass1.org)
- Dave Ramsey (enthusiastically

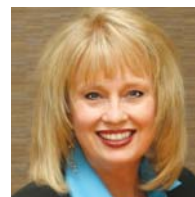


geared toward debt repayment) — www.daveramsey.com

- Mint (manage multiple personal finance areas) — www.mint.com
- Additional resources for direct debt counseling — www.christiancreditcounselors.org, www.repaydebt.org

Keep in mind this is not a one-time event, but rather a dynamic process that pays huge dividends as life changes. My husband and I make a habit of reviewing our spending plan annually to ensure we are on track toward our goals. The bottom line is this: Do you want to work for money the rest of your life or make money work for you? Whether single or married, income MUST exceed expenses to achieve stability and then eventually attain goals.

Delayed gratification today in order to save for a future benefit is a key component in financial maturity. I hope I have challenged you to get started on this critical part of your life and maybe even convinced you that a spending plan is neither restrictive nor burdensome, but rather a friend that can help you live life intentionally and fully!



Janice Thompson is a certified financial planner and co-founder/CEO of One Degree Advisors, Inc. A frequent speaker on financial topics and mentor for financial

professionals, she also serves on the board of directors for Kingdom Advisors. Learn more at www.onedegreeadvisors.com.

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3 reasons to date your daughter

There aren't many things in life that truly terrify me. Natural disasters and tornadoes come close, and snakes finish near the top, too. I'm also not crazy about tight enclosed spaces—and I would rather not die by drowning, if given the choice.

Then there's the idea of raising a daughter. It's not terrifying, but there are some parts of it that certainly give me pause.

Let me explain.

I had been the father of an awesome son for three years when our daughter came along. She's every bit as awesome, but she's also sweet and beautiful and loving and tender and kind in ways that (my) boys simply are not. She's smaller than those boys, but I just *know* her heart is bigger.

Her big heart is on display every afternoon when she runs toward me—pony tail swaying and smile spreading ear to ear—simply to cuddle. When she senses I'm frustrated, she gives me an out-of-the-blue “Daddy, I love you!” And when her brothers hurt her feelings, sadness covers every inch of her face.

She's amazing, but I grieve over the world she will face, and over the society that will tell her lie after lie about beauty and what she should be. She will grow up in a world that objectifies women, that uses sensuality and sexuality to sell everything under the sun, that tells women they're not “pretty” unless they are blemish-free and bone-thin, that looks up to actresses and models and singers for their curves and appearance—and not their talent. Everything I teach her at home, society will try to undo. So I'll have to work extra hard.

There's an old saying that women marry someone like their father. I don't know how true that is, but I *do* know that I am the only man she will see on a regular basis for the first 18 or so years

of her life—and that I will have a huge impact on her. And so, when my daughter had barely turned 2, I started “dating” her. Every week or so, we go out and do something together, and each time, we have a blast.

It's a habit I wanted to establish early and one I'd encourage all fathers to do. Here are three benefits:

1. It sets the standard for her future dates. I initially balked at using the word “date,” but chose to keep it because I wanted her to grow up believing: *This* is how someone treats you on a date—with respect and gentleness and kindness. Since 1960, the percentage of men ages 25 and older who have never been married has grown from 10 percent to 23 percent, according to Pew. For women, it's increased from 8 percent to just 17 percent—meaning the odds are stacked against many women finding a mate. Young men are extending their teen years into their 20s, and their 20s into their 30s, choosing to play and party—and skirting the idea of settling down. It's the “Where Have All the Good Men Gone?” syndrome. And lots of women are getting their hearts broken—and still searching.

2. It sets the standard for her future mate. I feel woefully inadequate for this role, but who else is going to fill it? A TV dad? A movie father? *I'm* the father God chose for her—and the man she'll watch on a daily basis as she ma-



tures into a woman. But what will she see? Will she see someone who exhibits the fruit of the Spirit? And will she then search for a man who acts similarly? I want her to grow up telling her friends, “I want to marry someone like my Dad.”

3. It bonds us in ways not possible in other settings. When I want to talk with my sons, we *do* something together—ride a bike, take a hike, watch a game. Conversation flows *out of* the activity, and often we're not even making eye contact. Girls—as we all know—are dramatically different. To them, conversation often *is* the activity, and there's plenty of eye contact. As my daughter ages, it's essential that I set aside time simply to *talk* to her. Right now, the conversations are about puppy dogs and pink lemonade. But one day, they'll be far more significant. And I want her to feel comfortable asking me.



Michael Foust is the father of three small children, a writer and editor, and blogs about parenting at www.michaelfoust.com.

Beyond Google love

We live in a world obsessed with love. It's hard to read a book or watch a movie or even listen to a song that isn't somehow about love. A common phrase on the Internet is so bold as to say, "A life without love is a life not worth living." Actress Judy Garland once said, "I can live without money, but I cannot live without love." The movie "Moulin Rouge!" began with the line, "The greatest thing you will ever learn is just to love and be loved in return." The truth is we were made for community and without love we remain somehow incomplete.

Still not convinced that love is all that important? Read Paul's words in 1 Corinthians 13:1-3. In that passage Paul makes it clear that without love words are just noise. All of your gifts and abilities without love are utterly insignificant, and nothing you ever sacrifice will be of any value if it lacks love. So that leaves us with this:

What is this love?

Have you ever asked yourself that question? Have you ever sat down and thought, "For all the talk we hear about love, what exactly is it?"

Is it true that love is simply a powerful neurological condition like hunger or thirst, only more permanent, as scientist Jim Al-Khalili told *The Guardian*? Or is psychologist Deborah Anapol right when she tells us in *Psychology Today* that, "Love is a force of nature. However much we may want to, we cannot command, demand, or take away love, any more than we can command the moon and the stars and the wind and the rain to come and go according to our whims."

Is love attraction? Is love that feeling that comes over us when we long to be around someone and miss them when they're gone? Is love a duty? Does love last? Can it be mustered up from within

or do we simply have to wait for it to fall on us? What is love?

Instinctually, we all know just how important love is, and yet no one seems to have a clear handle on exactly what it is. Did you know that in 2012 the most searched Google phrase was the question "What is love?" Can you believe that?

of love writes, "Love is patient and kind; love does not envy or boast; it is not arrogant or rude. It does not insist on its own way; it is not irritable or resentful; it does not rejoice at wrongdoing, but rejoices with the truth. Love bears all things, believes all things, hopes all things, endures all things, love never



What is love?

Google Search

I'm Feeling Lucky

We live in a world that is radically confused about what love is and that is why so many people are searching for an answer. Not only are people confused about what love is, but they also have no idea where to look to find the answer (which is why they are searching for it on Google).

Let me ask you: If you wanted to understand a painting, who would be the best person to talk to? The artist, right? If you wanted to understand the symbolism of a difficult poem you would talk to the poet. If you wanted to understand the design of a home you would talk to the architect. Well, if you want to understand love then you will want to talk to its author. You see, 1 John tells us "Love is from God." He is the author. He is the source. In fact, John goes so far as to tell us "God is love."

If you want to know about love might I suggest that you find out what the God who is love has to say about it?

In I Corinthians 13:4-8 the apostle Paul through the inspiration of the God

ends."

But there is more. You see, the God of love didn't just tell us what love is in his Word. He showed us what love looks like in his Son. I John 4:9-10 says, "In this the love of God was made manifest among us, that God sent his only Son into the world, so that we might live through him. In this is love, not that we have loved God but that he loved us and sent his Son to be the propitiation of our sins."

I can assure you that this definition exceeds anything that I was able to find on Google.



Tim Cain is the pastor of Kaleo Church in El Cajon. He and his wife Abbey are passionate about reaching the poor with the gospel and host a meal and Bible study for

the homeless every Friday night in their home. Learn more at kaleochurch.com

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Back to work (no kidding!)

People always tell me that I'm good with kids, usually after I've entertained their 3-year-old by asking stupid questions like "I like your sparkly shoes. Do you think I could borrow them sometime?" and "I can't seem to find my tail. Have you seen it anywhere?"

The ironic thing is that I'm not actually good with kids. I like kids, one or two at a time, in a supervised environment, for a limited period of time. Put a bunch of kids together in one room and my anxiety level quickly shoots into the red zone. Add in a few babies, and you're guaranteed to hear screaming and crying.

And the babies aren't usually very happy, either.

And yet I hear it again and again: "You're so good with kids!" In fact, if I had a dollar for every time someone told me that, I wouldn't have had to start a new part-time job.

At a day care center.

I am not joking. Twice a week, I spend seven and a half hours (total for the week, not each day, thankfully) at a day care center, where I play

with children, feed children, read stories to children, and encourage children to use the potty several times an hour.

I admit that I was nervous. I've spent decades working at home, usually in pajamas, with dogs as office mates. I did try a real part-time job a few years ago, which did not turn out well, mostly because I wasn't used to interacting with humans all day.

It helps that the day care where I work is owned by my sister and that it's in her house. She knows me well enough to keep her expectations low. Plus, two of the children are related to me, so I have at least two allies in the event the whole horde turns on me.

That is a very real concern. When my own daughter was a baby, she wasn't all that fond of me, preferring my mother for almost every physical interaction. I was convinced that my own baby knew that I was going to be a terrible mother. It caused me no small amount of distress. But we eventually realized that whenever my mother held my daughter, she usually wrapped her in one specific, very velvety blanket that my daughter enjoyed rubbing between her tiny fingers. Mystery solved! We learned to always keep the baby and the blankie together and ta da! My daughter stopped screaming whenever I held her.

Fortunately, I didn't have to work that hard to get the kids at day care to like

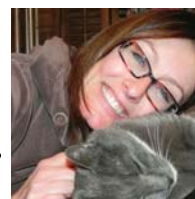
me, possibly because they have their own mothers to torment. I just show up, and they're entertained.

On my first day, for example, I spent quite a bit of time sitting on the floor, putting together a puzzle with one cherubic 2-year-old who told me a highly detailed story about her cat. Then she turned to look at me, smiled brightly—and sneezed directly in my face.

Germes aside, I think I'm getting the hang of working with kids. I've stopped strapping babies into high chairs and announcing, "That one's locked in its crate," and I just successfully changed a diaper for the first time in two decades. The main part of my job, though, is to entertain the older kids when they get home from school. I've been trounced several times in card games that require advanced math skills (like adding and subtracting) and spent one afternoon playing office (turns out I'm a terrible employee even in a pretend business).

And the kids are actually teaching me some things. If you're happy, dance. If you're not happy, cry until someone gives you a hug, and then go be happy. If you want a cookie, ask for a cookie. If the answer is no, you're not any worse off than before you asked. Plus, if you cry you might get a hug and a cookie.

These are definitely lessons for a happy workplace.



Award-winning freelance writer Joanne Brokaw spends her days dreaming of things she'd like to do but probably never will—like swimming with dolphins, cleaning

the attic and someday overcoming the trauma of elementary school picture day. She lives with two dogs, a cat, six chickens and one very patient husband. Learn more at www.joannebrokaw.com.

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