

.....CAP Gazette

Muskegon - Oceana Community Action Partnership, Inc. Winter 2009 Volume 7. Issue 1.

MOCAP

Dates to Remember

Closed -

PRESIDENTS' DAY - Feb. 15, 2010

Closed -

GOOD FRIDAY - Apr. 2, 2010

**COMMODITIES FOOD
DISTRIBUTION - Mar. 17, 2010**

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National Dates to Remember

**Jan. - National Blood Donor Month
&
Glaucoma Awareness Month**

**Feb. - African American History
Month,**

American Heart Month

**National Childrens Dental Health
Month**

Mar. - National Nutrition Month

**Apr. - National Autism Awareness
Month**

Visit: autism-society.org



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Ways 2 Win

in



A healthy mind, body and pocket book are within your grasp for 2010. If we didn't think so we wouldn't be writing about it. It's never a done deal until your refuse to try anymore. You can accomplish anything you want if only you are willing to put in the time and effort. We are by no means suggesting that our ideas are the ones that will produce the success results that you are looking for but we are pretty sure that they can be a starting point on your journey to figuring out what is best for you. One size never fits all! In the end you have to do what works best for you in your unique situation; so be committed to testing through trial and error what will work best for you. You're worth it... check out the info included in this edition of the CAP Gazette and begin your quest today. Here's to having a healthy mind, body and wallet in the year ahead.

Mind Over Matter! The human mind has been called by many the most powerful computer ever created. That would suggest that the mind is more powerful than any matter that could arise in your life, although it may not feel like it at the time. Learning to remain calm and not fret over matters in our lives is a hard task to accomplish at first but, it can be achieved with a bit of effort. If you begin to approach life's situations with optimism you will find yourself doing more winning than losing over time. This does not mean that you will always win, but it does make the odds more favorable. Why bother trying if you already know you're doomed? This is why many people never begin or finish anything meaningful. They get weighed down over matters. Sure some solutions take more time to arrive at than others. It's better to finally solve a problem than to never solve it at all.



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**WE'RE
GOING
PAPERLESS!**

"mindset" {noun}

a set of beliefs or a way of thinking that determines one's behavior, outlook and mental attitude.

Does it seem that wealth, success and stability always eludes you? If your answer to any of these is yes you must know by now that this pattern of failures reveals something about your core beliefs about money, wealth and abundance. Some people have a wealth mindset while most people do not. You should not be discouraged if you have ever quietly admitted to yourself that you lack a wealth mindset. This does not have to be your reality forever. It can all change for you right now! You must make a conscious decision to transform your mind to the wealth mindset. No one is suggesting that you become conceded but you do need to have a real sense of entitlement. Just know that good things are supposed to happen to you, that it is possible for good things to happen to you and that the universe is not lacking in resources to make good things happen for you. Many people do not feel that good things are supposed to happen to them. They believe that they are supposed to gladly accept whatever happens to them. If no one has ever told you that good things are supposed to happen to you I am telling you right now that good things are supposed to happen to you! It is not by chance that you are reading this article. It was meant just for you. Yes, you do have to pay your debts off. No, you do not have to make debt your focus. Instead of focusing

on debt, focus on income and ways to have more of it. Now it's your turn. It's time for you to take the first step and the rest will miraculously fall into place along the way in ways that not even you will be able to explain. Even though your mind may be bogged down with limiting views and ideas about the universe you must come to the conclusion that the universe has abundant resources of all kinds available to anyone who is willing to tap into them. Right now you do not need to worry about how it will all come together for you or how it could be possible. You just need to affirm that it is truly possible. While the universe is basking in abundance you must stay focused on doing your part. Forget about instant gratification and satisfaction which leaves you feeling empty and disappointed in the short run. Commit to being a good steward over all that you currently have and will receive. Seek out knowledge not things. Seek out knowledge that will empower you to live a better life – the life that you deserve to live. As you seek out such knowledge seek for deeper understanding of the knowledge. Don't move along too fast; take it step by step. It's a process - it was not meant to happen overnight. The important thing is that it does happen. Once you've mastered one step ask yourself "what's the next step", and keep moving along the path to success. Before you know it you will have accomplished great things and you'll be glad you started in the first place.

"The real measure of your wealth is how much you'd be worth if you lost all your money."

- Author Unknown

There are two key places for gathering information and neither of them will cost you very much money (if it costs you a dime at all):

1) The Library – if you are good about returning items on time you won't have to pay for hardly anything you borrow. The library is also a good place to go to sample products before you buy them. Rent it 1st. If you enjoyed it and can't get enough of it then it's okay to buy a copy when you can afford to. Until then extend your rental or re-rent it at a later date. Learn how to go online and reserve products (if your library offers this capability). Visit The Hackley Library online at www.hackleylibrary.org or the Michigan eLibrary at www.mel.org

2) The Internet: the Internet (World Wide Web) is not just for entertainment and play anymore. It's for those who are seeking knowledge and loads of it. Search engines like www.yahoo.com and www.google.com are so smart, they are continuously evolving. You can type in any search phrase you want and you don't have to worry about being embarrassed if you don't think your phrases makes any sense. You really don't even have to be good at searching in the beginning because search engines were made to help you out and help you narrow down your searches. So don't be intimidated ,it's just you and the computer. No one is standing over your shoulder to give you a grade. Get to work!

For more information on Building a Wealth Mindset visit:

www.hidden-wealth-keys.com/wealth-mindset.html

<http://youngmillionairegroup.com/blog>

Tax Time 2009



It occurred to me recently that not everyone is meant to receive and be responsible for lump sums of money all at once. Yet this is what happens for millions of Americans each year during tax season. It even happens to many of us prior to tax time because we file for one of those pre-tax season loans. EITC is meant to help families have more not more or less. Please remember to air on the side of caution with such products for two primary reasons.

First, things sometimes go wrong with pre-files and once you take the money you are on the hook for it. If your return ends up not being what it was previously anticipated to be then you will end up owing money to the preparer and that is not a good way to start off the New Year.

Secondly, if all does go well and you receive the overall anticipated refund amount you will have still paid a small fortune to have your return processed in such a fashion. Just wait! What is wrong with waiting? Everybody wants everything right now. Yes, I know that sometimes there are extenuating circumstances but that should not be the case year in - year out. It is simply insanity to keep doing the same thing hoping you will get a different result. If you've been thinking to yourself for a number of years that "it's going to be different this year when I get my refund" or "I am going to get ahead this time," then read on for a few suggestions on how to do just that.

First off there are enough VITA Sites (Volunteer Income Tax Assistance) to prepare your taxes for you for free. In fact MOCAP is a VITA Site. Please call [231.725.9499](tel:231.725.9499) x225 for details. 2-1-1 offers a complete list of VITA Sites and hours in Muskegon and Oceana Counties. I would suggest calling before the busy season to request an appointment. There are also multiple companies that offer free online tax preparation through www.irs.gov. Simply look for the free file icon on the home page. Most of these programs are very easy to navigate and many of them offer free filing for state returns for residents in the state of Michigan. If you file your taxes for free, you will have more money to pay off your bills, pad your savings account, etc.

In order to have more you must recognize the true power of each dollar. There is a reason tax agents offer you those products - because they are making money off of you! Those products are designed to entice the very people who cannot afford to keep yielding to the temptation. Now is not always better in the long run. It is possible to recession proof and depression proof your life with some effort on your part. You may also wish to consider filing a W-5 Form for Advance EITC so that the IRS is not keeping as much of your money throughout the year (it's not like they are paying interest on it or something). If you take the Advance EITC payments you will be able to have more money in each paycheck. The whole idea is that with those extra dollars you could afford to keep your bills caught up and afford the necessities that sometimes seem unattainable to cash strapped households. For more information about Advance EITC visit the IRS at, <http://www.irs.gov/individuals/article/0,,id=96515,00.html> . Consider letting someone else stimulate the economy this year, someone who can really afford to do so and you keep your dollars and commit to finding ways to put them to work for you.

ACTION IDEAS

1) Forget about buying a new set of furniture this year just as some of us do every year. This will encourage you to take better care of what you already own. Research ways to make the money work for you this time around.

2) Instead of splurging on a completely new wardrobe, update the one you have with a few hip accessories and some items from a nearly new shop. Nobody ever has to know (you know your friends won't be smart or humble enough to do it this way). It'll be their loss and your gain.

3) Don't try too hard to convince friends and family that saving is a good idea. The proof is in the pudding as they say and once they see that you are not always stressed about money and how saving has truly impacted your life they just might catch on.

4) On that same note - poor planning on other peoples parts does not necessarily constitute an emergency on your part. If you know that someone close to you has been wasteful with their own resources this should be a red flag when it comes to dishing out your resources. Learn to say no! Sometimes tough love is the best love.

5) Ladies, instead of buying tons and tons of costume jewelry save up those funds to buy a genuine gold or sterling silver set that won't end up tarnishing. Plan this kind of purchase around holidays and you should be able to get a sweet deal!





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Help is available! If you are struggling with heating costs this winter, don't sit dormant. There is no reason for any residents of the State of Michigan to freeze this winter. If you need help, ask for it early before your service gets disconnected. There is nothing wrong with asking for help if you truly need it. Everyone has needed help in their lives, in one form or another.

Also, consider taking some precautions to keep your heating costs as low as possible. There are many ways to accomplish this but you have to find ways that work for your situation. If you can stand to keep the thermostat at 68 degrees, research has shown that this can reduce your cost.

If you are in need of assistance check with the agencies listed on the right.

MOCAP Action Centers

Townsend Action Center
231.722.7608

Eastview Action Center
231.788.2479

Heights Action Center
231.733.4438

Oceana Action Center
231.861.5767

211 or 231.733.1155

Department of Human Services
(This should be your 1st stop)
231.733.3700

Newaygo County Community Services
231.733.3876

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