AS FOR ME AND MY

HOUSE

House:
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The Company We Keep



FEATURING DR BRENDA MONTECALVO

OCTOBER 2026 ISSUE NO.76



PUBLISHING EDITOR

I'm Niccie, founder of Fulfill Your Legacy and a spiritual growth and leadership coach helping others experience the fullness of Christ—in their lives, homes, communities, and the nation. I equip mankind and ministries to step into their God-given calling through discipleship, teaching, and Kingdom tools.

Most everything I do leads back to the LEGACY Jesus left for us. We are called to go make believers—each of us differently, but all of us purposefully . . . just as long as we step in and do our part to His glory.

Go LIVE | LOVE | LEARN | LEAD according to the call!



COPY EDITOR

Helen Izek is an award-winning author and was once also a freelance editor. In addition to her current full-time day job with a global medical device company, Helen continues to edit the articles for our monthly *As for Me and My House* magazine.

Passionate about working with each and every author, Helen strives to ensure the magazine is free of errors while preserving the unique voice of the contributors. She'd rather stay true to you, the authors, quirky turns of phrases included!

Helen lives in Israel with her husband and is mother to three wonderful children, and grandmother to four little tots.



6 HOUSE

Crystal Persons is an author, speaker, pastor's wife, and mother of three, passionate about helping women heal deeper than their brokenness. Through **Cultivating Redemption**, she invites women to experience Jesus' healing and redemption within their stories.

Through **Cultivating Home**, she equips women to overcome spiritual strongholds and live fully surrendered to Christ within their homes—where hearts are formed, faith is lived, and generations are shaped.



12 MARRIAGE

Carrie Hurley is an author, speaker, and disciple-maker who helps women bridge the gap between knowing God's Word and living it. Through biblical teaching, authentic storytelling, and practical tools, she equips women to get in the Word and get the Word into them so they can experience its transforming power in everyday life.

Carrie and her husband, Andrew, have been married for more than twenty years and are raising four amazing children. Their years together have given her plenty of opportunities to discover that different really doesn't mean wrong! Whether she's teaching, writing, or setting Scripture to music, Carrie's heart is to help women build a lasting legacy of faith for the generations that follow.



17 HEALTH

Susan Troth, award winning author, TEDx speaker, and entrepreneur, is a compassionate leader and advocate for healing, hope, and new horizons. After the profound loss of her husband and navigating widowhood, sudden illness, and infertility, she founded Susan Troth Ministries to provide resources for healing, hope, and new horizons.

Her teaching empowers individuals to find resilience and faith amidst pain. Honored with the Presidential Lifetime Achievement Award in 2024, Susan's life exemplifies faith, service, and the pursuit of new horizons.



22 FINANCES

Deena Trocino is an author, speaker, podcaster, faith-based mental health coach, and founder of Specially Empowered Moms. With two decades in crisis intervention, youth mentorship, and family restoration, she helps women navigate chronic stress, trauma, family crises, and overwhelming seasons. Through trauma-informed coaching, nervous system regulation, biblical inner healing, and lived experience, Deena encourages women to move beyond survival, rediscover identity, and reclaim strength, peace, and purpose. As a mother who has navigated special-needs parenting and the impact of mental health and addiction within her family, she understands the weight many women carry while caring for the people they love.



27 PARENTING

Brenda Montecalvo, OD, FOVDR, FAAO, FCSO, has practiced primary care optometry and vision therapy for over 35 years and is the author of *Visual Secrets for School Success*. A sought-after international speaker on vision, learning, and neuro-optometric rehabilitation, she presents the Cedarville Seminar Series for Optometric Vision Therapy and serves as president of the College of Syntonic Optometry.

When she's not helping students SEE their potential, Brenda enjoys time with her three adult children and grandchildren and operating a horse farm with her husband, Anthony.



32 COMMUNITY

Niccie Kliegl is the founder of Fulfill Your Legacy and creator of the Living, Loving, Learning & Leading Legacy discipleship series.

She equips Christians to know God more deeply, live their faith intentionally, and fulfill the legacy God has called them to live.

Niccie has two daughters (Raya and Riley), a son-in-law (Justen), three fabulous grandchildren (Iris 8yrs, Theia 3 yrs, Wynn 2 yrs) and Jeff Kliegl, her husband.

She has recently accepted the Connections and Group Coordinator position at her church and is finding her work has been equipping her for the role the whole time.

WORDS FROM THE EDITOR

NICCIE KLIEGL, FULFILL YOUR LEGACY

October has arrived, and with it comes a change in our patterns and rhythms. Summer's activities have wound down, school routines are established, and we begin spending a little more time at home, making it a natural time to consider the routines which shape our lives.

One rhythm I want to challenge you to consider this fall is simply spending time in God's Word. I don't think we realize how much reading—or not reading—the Bible affects the way we think, respond, and walk through our days.

Romans 12:2 tells us, "Do not conform to the pattern of this world, but be transformed by the renewing of your mind." The world is constantly offering us patterns to follow, but God invites us to allow His truth to renew our minds and transform our lives.

So, here's my October challenge: make this the season you begin. Give God 15 minutes in the morning with your coffee, or 30 minutes in the evening. Open your Bible, ask the Holy Spirit to teach you, and simply keep showing up. Then pay attention to what begins changing in you.

For those of you who are new to **As for Me and My House**, welcome! We're so glad you're here. The writers in this magazine are part of our faith family—Legacy Leaders who are committed to living out their God-partnered lives in every aspect, from their homes to their work, and beyond. Our contributors come from all walks of life—parents, many Christian entrepreneurs, and ministry leaders—all seeking to grow in their faith and impact their families and communities. Together, we LIVE | LOVE | LEARN | LEAD as we follow God's call, knowing that each step brings us closer to Him.

This magazine, **As for Me and My House**, is inspired by my second book in the Legacy Series, *Embracing the Loving Legacy*. As the book extends the God-partnered life into the home, this magazine touches on the same six areas: house, marriage, health, finances, parenting, and community. It's amazing to witness how God's work in our lives overflows into our homes, shaping the next generation.

As the leaves change and October invites us into new rhythms, you might be surprised by what God does with simple acts of faithfulness. (If reading seems too daunting right now, join me live on YouTube each morning or you can replay at YouTube.com/@FulfillYourLegacy)

We hope you enjoy the wisdom and encouragement shared by our fellow Legacy Leaders in this month's God-partnered magazine.

Blessings, Niccie Kliegl



CRYSTAL PERSONS

AS FOR ME AND MY HOUSE

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We All Carry Something Through The Front Door

We spend a lot of time thinking about what our homes look like.

We choose paint colors, arrange furniture, clear clutter, light candles, prepare meals, and create spaces we hope will feel welcoming. And I love all of those things. There is something beautiful about tending to the physical spaces God has given us.

But I have become increasingly convinced that the most important thing we cultivate within our homes cannot be seen at all.

It's the spiritual atmosphere within them.

Proverbs 24:3-4 says, "By wisdom a house is built, and by understanding it is established; by knowledge the rooms are filled with all precious and pleasant riches."



A home is not simply where we reside. It's where the realities of God's kingdom have the opportunity to take root in ordinary life. It's where hearts are formed, faith is lived, relationships are shaped, and generations are impacted.

And whether we realize it or not, we are cultivating the culture of our homes every day.

WHAT ARE WE BRINGING HOME?

For years, I thought healing was primarily about what God wanted to do in me.

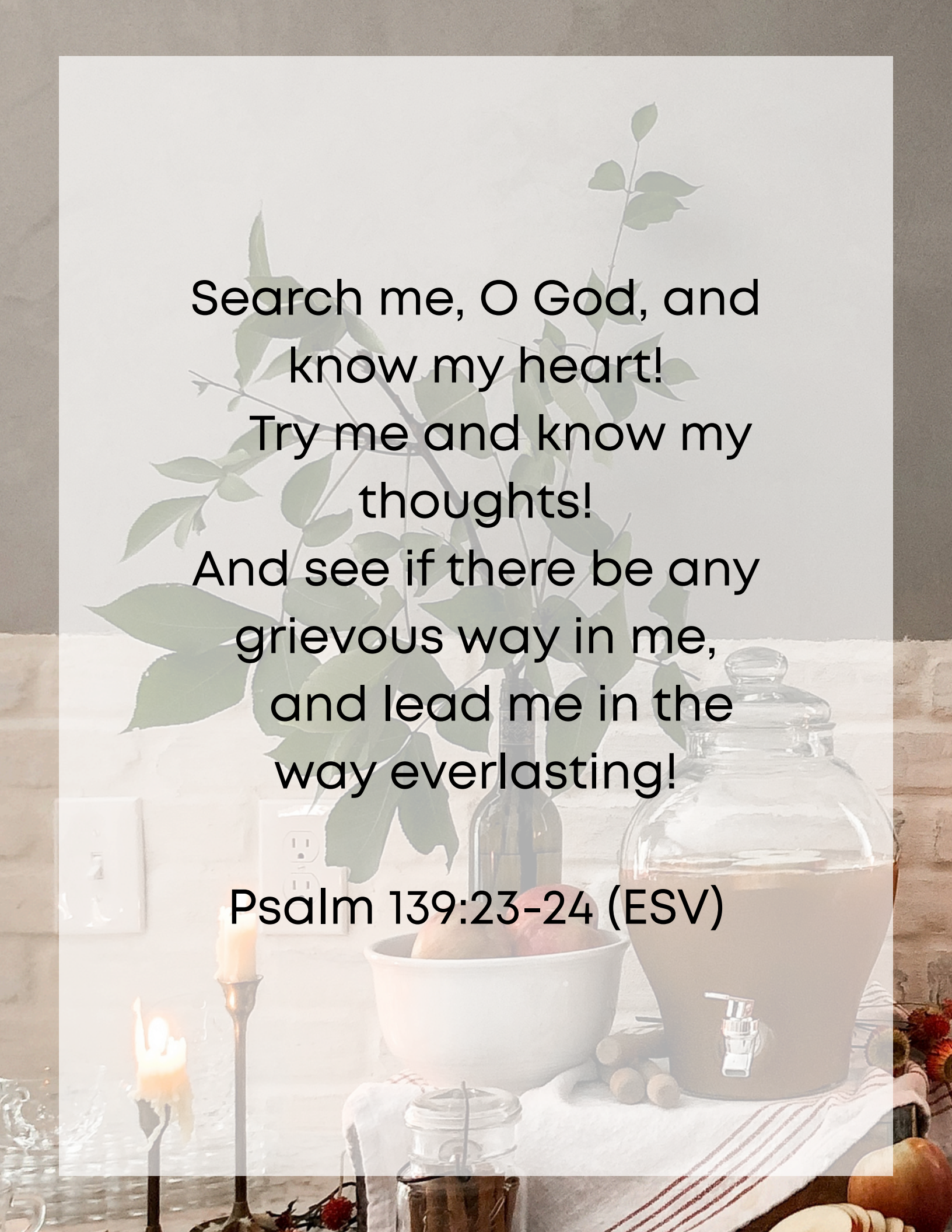
But as Jesus began redeeming places in my own story, I realized my healing was never intended to stop with me.
We all carry something through the front door.

We bring our fears. Our wounds. The messages we have believed about ourselves. Our need for control. Our insecurities. Our hurry. Our expectations. Even patterns handed to us by generations before us.

And what remains unhealed within us often quietly influences what grows around us.

This is one reason I believe there is such significant spiritual warfare surrounding our homes.

The enemy doesn't necessarily need to destroy a family in one dramatic moment. Sometimes he simply needs to keep us distracted, hurried, offended, fearful, ashamed, or convinced that we are powerless to change.



Search me, O God, and
know my heart!
Try me and know my
thoughts!
And see if there be any
grievous way in me,
and lead me in the
way everlasting!

Psalm 139:23-24 (ESV)



If he can keep us enslaved internally, that bondage inevitably affects how we live relationally. ***But Jesus came to make us free.***

Galatians 5:1 tells us, "For freedom Christ has set us free." What might change within our homes if we actually began living like that was true?

The Atmosphere Begins Within Us

Cultivating a Christ-centered home is not about creating a perfect environment.

It's not an aesthetic. It isn't a spotless kitchen, beautifully behaved children, family devotions that happen every night, or Scripture displayed on every wall. ***It begins with surrender.***

Before we ask, What needs to change in my home? perhaps the more important question is:

Jesus, what do You want to cultivate in me?

Maybe He wants to expose fear that has been masquerading as control. Maybe our constant striving is rooted in a belief that our worth depends upon what we accomplish.

Maybe the anger coming out in our homes is connected to pain we have never allowed Him to touch.

Or perhaps we have listened so long to the voices of the world that we have forgotten what Jesus says about who we are.

This is where cultivating home becomes deeply personal.

We cannot consistently offer peace while refusing to receive it ourselves. We cannot cultivate freedom while remaining comfortable with our own chains. And we cannot teach those within our homes to find their identity in Jesus while continuing to look to achievement, appearance, approval, or success to tell us who we are.

Our homes often reveal what is happening within our hearts. Not to shame us—but to invite us.

Home Can Become Holy Ground

I believe the enemy would love for us to underestimate the significance of ordinary life within our walls.

Because there is tremendous kingdom work happening there.

It happens when we choose gentleness instead of irritation.

When we apologize.

When we turn off the noise and listen.

When we welcome someone to our table.

When we pray in the kitchen.

When we recognize a lie we've been believing and replace it with the voice of Jesus.

When our children watch us repent, forgive, rest, worship, and begin again.

None of these moments may look particularly extraordinary.

But perhaps that's exactly the point.

The kingdom of God is being cultivated in the ordinary.

Your home does not need a perfect woman at the center of it. It needs a woman increasingly surrendered to Jesus.

A woman who knows His voice.

Who is willing to heal.

Who recognizes the schemes meant to keep her bound.

And who is learning to live in the fullness of who God created her to be.

Because when one person chooses freedom, it rarely affects only one person.

It changes relationships.

It changes homes.

And, by the grace of God, it can change generations.

So perhaps the question isn't simply, "What kind of home am I creating?"

It's: "What am I cultivating within these walls?"



You're Invited!

CRYSTAL PERSONS
AS FOR ME AND MY HOUSE

CULTIVATING *Home*

BRINGING HEALING AND WHOLENESS
INTO THE PLACE WHERE
life really happens.



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CULTIVATING HOME RETREAT	CULTIVATING HOME WORKSHOP
October 16–18, 2026	6-week online workshop
Hosted in our home in St. Louis	Begins the week of November 1, 2026

Healing happens. Wholeness grows. Generations change. ♥

TWO WAYS TO CULTIVATE A CHRIST-CENTERED HOME

CULTIVATING *Redemption*

HEALING D.E.E.P.E.R.
THAN YOUR BROKENNESS



RETREAT & WORKSHOP OPPORTUNITIES

CULTIVATING REDEMPTION RETREAT	HEALING D.E.E.P.E.R. WORKSHOP
January 2027	6-week online workshop
Hosted in our home in St. Louis	Begins the week of February 2027

- UNCOVER WHAT HOLDS YOU BACK
- EXPERIENCE HEALING IN DEEPER PLACES
- WALK IN FREEDOM AND REDEMPTION IN CHRIST

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CARRIE HURLEY
AS FOR ME AND MY MARRIAGE
carriehurley.com

Different Doesn't Mean Wrong

THE EXPECTATIONS WE UNKNOWINGLY BRING INTO MARRIAGE

When I got married, I knew one of my responsibilities as a good wife was to make my husband a good breakfast before he started his day.

There was only one problem.

My husband didn't want breakfast.

Day after day, I made the effort, and day after day, he brushed it off. I was bewildered—and honestly, my feelings were hurt.

What kind of husband didn't want his wife to make him breakfast?

Well, mine, apparently.

The funny thing is, Andrew had never asked me to make him breakfast. We had never discussed it. My dad was a big breakfast guy, so my mom made him breakfast. That was the marriage I had watched growing up. Somewhere along the way, my observation had become expectation.

I didn't ask my new husband what he wanted. I just assumed.

And breakfast was only the beginning.



Before we get married, most of us know we have expectations. Who will work outside the home? Who will do the housework? How will we care for the children? Where will we spend holidays?

But there is another layer we may not recognize at all: the things we assume are simply **how things are done**.

When you get married, you discover that another perfectly functional adult human being can organize something differently, put things in an entirely different place, or complete a task in what appears to be a completely backward sequence—and somehow the world continues spinning on its axis.

This was shocking news to me. Ha!

Because we married in our 30s, we each came into marriage with years of ingrained habits. Andrew did so many things in the opposite order from the way I would do them and put things in places I never would. It was a rough go for a while.

Melding two households is hard.

I had to learn something that has served me well through more than twenty years of marriage:

DIFFERENT DOESN'T MEAN WRONG.

That sounds ridiculously simple until someone is doing something differently in *your* kitchen.

Our expectations can quietly become standards by which we judge our spouse. When they don't meet an expectation, we can interpret the difference as a fault. If we aren't careful, unmet expectations can become fertile ground for offense.


COLOSSIANS 3:13 (NLT) SAYS:
"Make allowance for each other's faults, and forgive anyone who offends you. Remember, the Lord forgave you, so you must forgive others."



Colossians 3:13 (NLT) says: ***"Make allowance for each other's faults, and forgive anyone who offends you. Remember, the Lord forgave you, so you must forgive others."***

Making allowance requires room for another person to think differently, for habits that aren't ours, and for our spouse to be a whole person rather than an extension of ourselves.

Sometimes there really is a fault. Marriage joins two imperfect people, and we will hurt and disappoint each other—it's a given. In those places, forgiveness bridges the gap with grace. We remember how generously the Lord has forgiven us and choose to extend forgiveness to the person with whom we have chosen to build a life.

But sometimes, if we examine the offense more closely, we may discover the "fault" wasn't actually a fault. Our spouse simply didn't do what we expected. That allows us to ask some useful questions: Where did this expectation come from? Have I ever communicated it? Is there a biblical principle involved, or have I elevated my preference into the "right" way? Does this actually matter?

Sometimes it does. Sometimes it really, really doesn't.

After twenty-plus years of marriage, I've learned to hold much of my "right-way" thinking loosely. Together,we figure out what works for *our* marriage in our current season instead of unconsciously recreating the marriages we watched growing up.

I went into marriage expecting a little more romance and considerably less time trying to figure out what meals to fix for the week. Reality has been much less predictable—and much more real.

More than twenty years later, Andrew still does things in an order that makes absolutely no sense to me. Things still end up on the opposite side from where I think they should logically go. And you know what? *We're more than okay.*

One of the gifts of marriage has been embracing the truth that my way isn't automatically *the* way. Sometimes love looks like forgiveness when one of us genuinely gets it wrong. And sometimes love looks like shaking my head and remembering:

Different doesn't mean wrong. And letting it go.

READY TO BRIDGE THE GAP BETWEEN KNOWING GOD'S WORD AND ACTUALLY LIVING IT?

Hi, I'm Carrie Hurley. I help Christian women get in the Word and get the Word into them so they can experience its transforming power in everyday life.

Inside the Rise Up & Roar Inner Circle, we take one verse each week and live with it through Scripture meditation, music, journaling, and practical activation—because God's Word changes what it occupies.



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SUSAN TROTH

AS FOR ME AND MY HEALTH
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FRUITFUL SEASONS

"He shall be like a tree planted by the rivers of water, that brings forth its fruit in its season, Whose leaf also shall not wither; and whatever he does shall prosper," (Psalm 1:3 NKJV)

"God, I don't know what season we are coming into, but I know You will be with us."

It was 7 am, Wednesday, July 29, 2026, and there were significant doctor appointments on the calendar that day. The kind of appointments that give results that could change the trajectory of your life. Fortunately, I have been studying Psalm 1 all year, so I knew that my roots were planted in God and by His streams of living water. I knew that my source of strength was eternal and that there would be fruit—maybe not immediately, but it would come. I did not know the strength of the storm or how long it would last, but I needed to be healthy in my spirit, soul, and body. I needed to be ready.

It turns out that the storm lasted forty days. Forty days that could have uprooted my tree, but for my Source, my Structure, and my new Strength.

SOURCE

Most of us live where there are seasonal storms that form in our region and the meteorologist must watch it and warn us to get ready. I've taken the last flight out of Orlando before a hurricane. My family has hunkered down in a closet during a tornado warning. We pray for our electricity to keep working when it is a polar vortex and 30 degrees below 0 outside.

We can prepare for the storms that will come into our health, like we might prep for hurricane season. The most important preparation we can have is our spiritual man—our Source. When we are walking into a doctor's office to hear test results, we need to be rooted like that "blessed man" in Psalm 1. It's the everyday routines that anchor us in God's living water that make our legs steady when we walk into the doctor's office. The blessed man in Psalm 1 intentionally chooses sacred sources throughout the day.

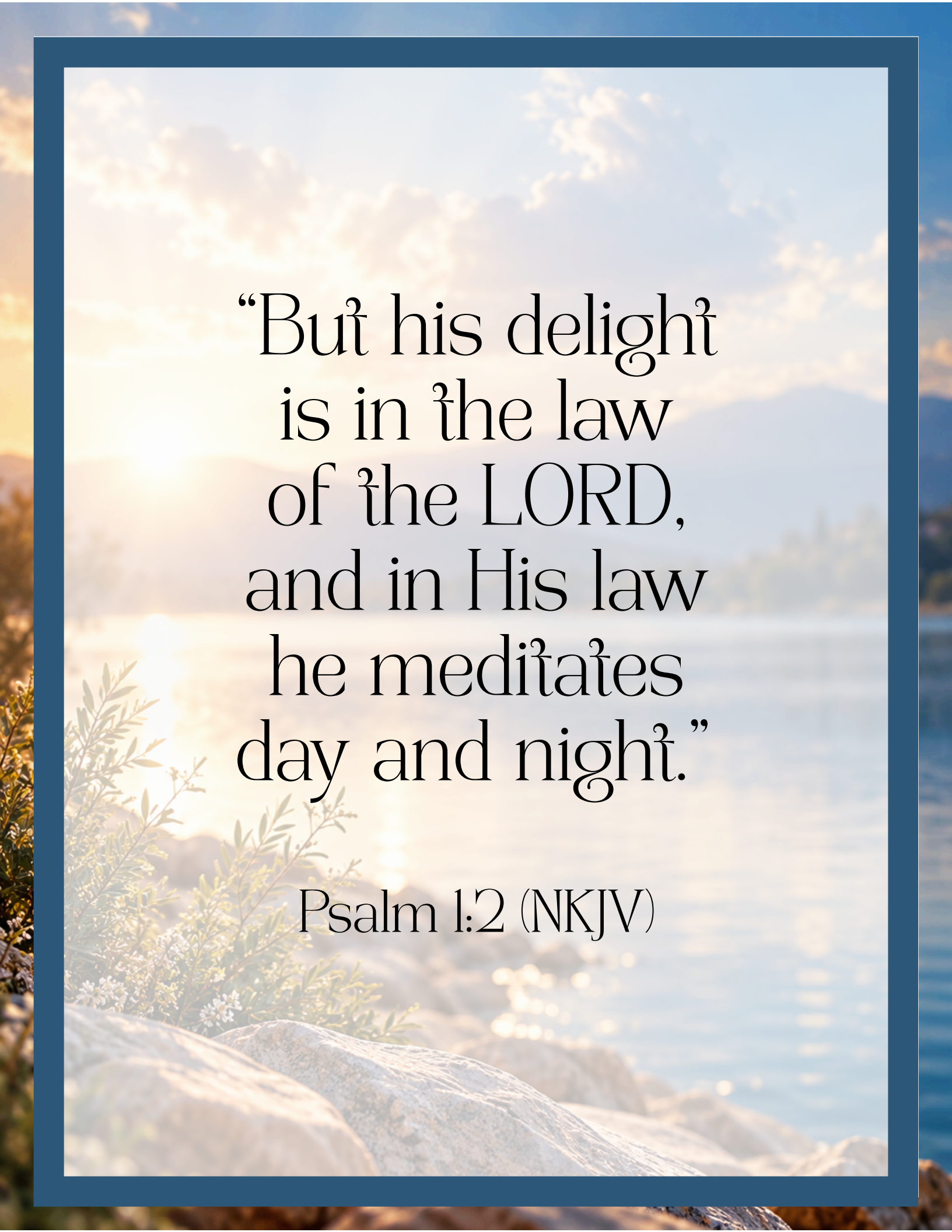
Who do we listen to for advice? Is our entertainment family friendly? Do we delight in God's Word and desire to study it daily?

There are ways we can strengthen our Source and be healthy or ready for storms. Such as beginning your day in God's Word and prayer. "But his delight is in the law of the LORD, and in His law he meditates day and night," (Psalm 1:2 NKJV). Find opportunities to listen to sermons as you are doing routine things. Stay focused and centered on God's truth.

God created us as complex, intricate beings in His image. We can have power to withstand storms when we strengthen our "spiritual muscles." As Paul tells the church in Corinth, "Your faith should not be in the wisdom of men but in the power of God," (1 Corinthians 2:5 NKJV). God's power is our Source of strength and spiritual health.

STRUCTURE

Next, we consider the health of our structures. Paul calls our bodies a "tent" (2 Corinthians 5:4) and temples (1 Corinthians 6:19). A tent needs strong supports, and a temple needs a firm foundation. During those forty days, I was reminded that caring for the structure God has given me is not separate from my spiritual life—it is part of it.


“But his delight
is in the law
of the LORD,
and in His law
he meditates
day and night.”
Psalm 1:2 (NKJV)



There were appointments to keep, questions to ask, instructions to follow, and days when rest was the most productive thing I could do. Sometimes faith looks like praying boldly. Other times, faith looks like taking the next prescribed medicine, drinking another glass of water, getting enough sleep, or simply taking the stairs instead of the elevator. I tried to work exercise into my stormy days. Taking the time to care for myself can honestly be difficult, but whenever I do care for my body, I never regret spending the time. I have learned to think of it as stewardship. We honor Him when we become good stewards of the bodies He has entrusted to us.

STRENGTH

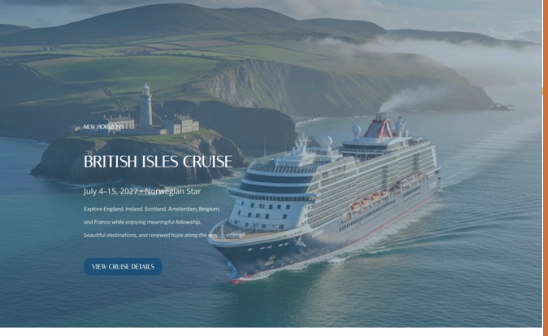
Something happened during those forty days. I discovered a new kind of emotional strength. It wasn't the strength that says, "I can handle this." It was the strength that says, "God will carry me through this." There was peace during the triggers. You see, the storm was my husband's emergency open heart surgery. This had tremendous triggers for me because my late husband had the same surgery and died of a heart attack at the age of 54. Wow. I was going through a storm. At one point, someone was talking with me who was very concerned about the triggers. I leaned over to her, touched her hand, and said, "Rick isn't my bedrock. God is." This seemed to shock her, but I wanted to assure her that my bedrock is strong because my Source is the sovereign God. As much as I love my husband, he is not my bedrock. There was emotional health during the storm because I stood on my Bedrock.

The tree in Psalm 1 does not survive because storms never come. It survives because of where it is planted. Its roots reach beyond what can be seen to a source that continues to supply what it needs: the Great Shepherd's presence and the Truth of His Word.

When the storm passes there is usually debris that needs to be cleaned up. I'm in that phase right now. But I know, even as I sort out our lives and help Rick with his medications, there will be fruit in its season. Not because of me, but because my health is rooted in Him. Maybe you are walking through a season you never expected. You may not have chosen it, and you certainly may not understand it. Don't judge the health of your tree by today's weather. Take a look at your roots. Keep tending to them and stay planted in God's living water.

Forty days could have uprooted my tree. Instead, God used them to deepen my roots.
My **Source** remained faithful.
My **Structure** was cared for.
And God gave me new **Strength**.

The storm did not get the final word. God did. Whatever season you are facing today, trust the One who knows every season of your life. The fruit will come—in its season.



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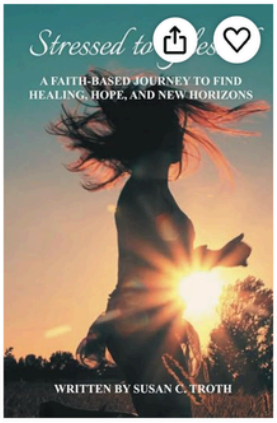
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Stressed to Splessed: A faith-based journey to find healing, hope, and new horizons

by Susan C. Troth (Author) | Format: Hardcover

5.0 ★★★★★ (6) See all formats and editions

Are you in the beginning stages of grief, the messy middle, or at the end of a long painful season of being overwhelmed and stressed? I've been there and I lead you to the other side. Open these pages, take a breath, and embark on a beautiful transformation from being held down and stressed, to living victoriously and splessed.

In this book I walk you through a process of:

- A sacred place where healing is possible.
- An invitation where hope is restored.
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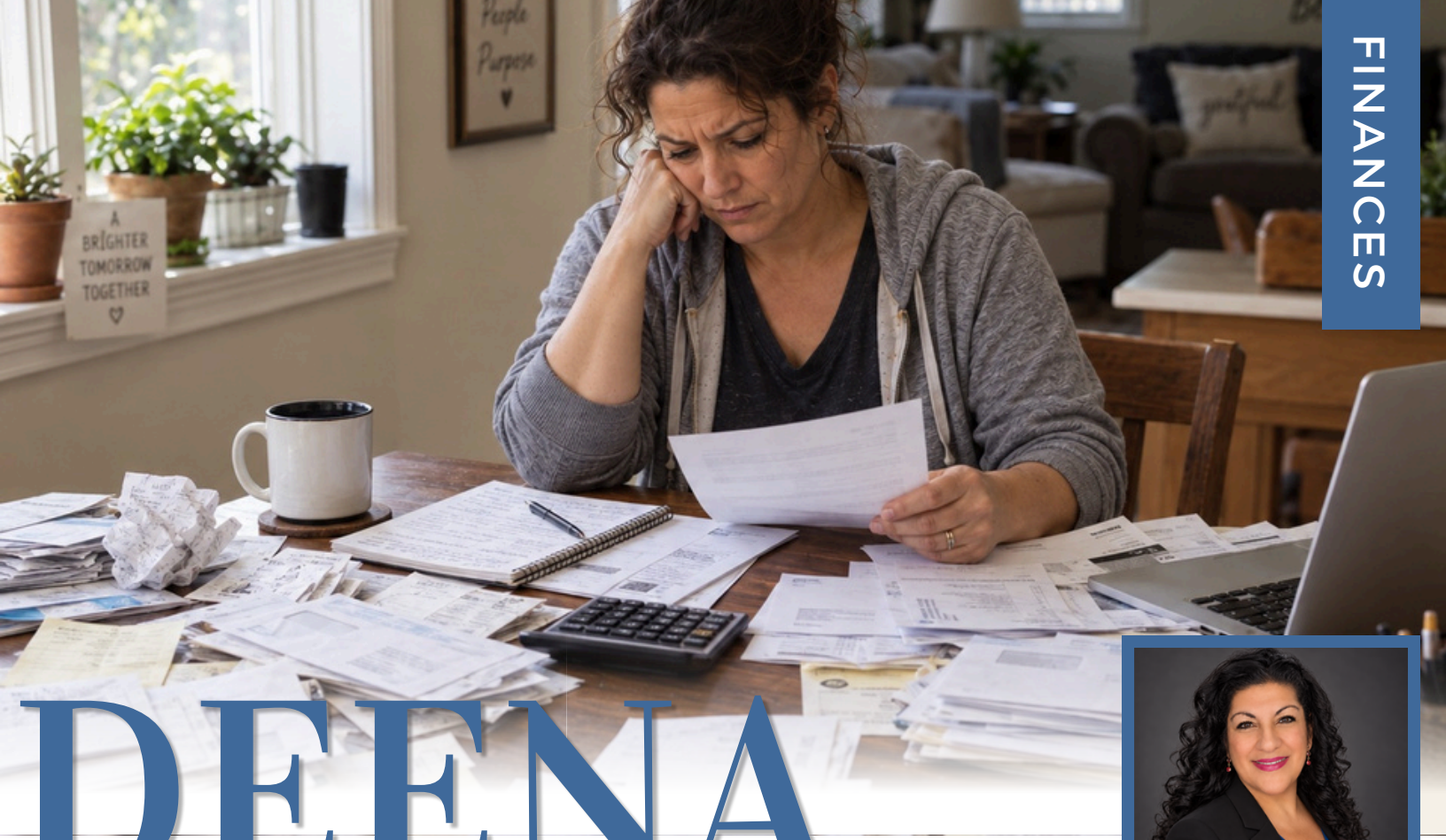
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The Faith That Became My Bedrock | Susan Troth's Story
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DEENA TROCINO

AS FOR ME AND MY FINANCES
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WHEN TODAY COSTS TOMORROW

If you had asked me ten years ago to write an article about finances, I probably would have laughed. Actually, I might have laughed, then checked how much room was left on my credit cards.

Managing money has never been one of my strongest areas. For years, I measured how we were doing financially by whether the bills were paid. The lights stayed on. From the outside, everything probably looked fine.

But looking fine and stewarding well are not always the same thing.

WHAT IS THIS COSTING US LATER?

For seventeen years, my husband and I poured our lives into a local youth outreach ministry for at-risk teens. I served as executive director while raising five children, including a daughter with special needs, but never took a paycheck. Every dollar raised went back into the ministry. Looking back, that choice also came at a cost to our family.

Somewhere along the way, an unhealthy sense of entitlement took root in me: *I work just as hard. I should be able to spend some of this too.*

That attitude made it easier to justify eating out after a long day, buying things we thought we needed, or spending money without discussing it together. The problem was making those decisions without considering the whole financial picture.



When donations fell short, we made up the difference with personal money. Over the years, more than $100,000 of our own money went into the ministry, including investments and retirement savings because we felt responsible before God—and to the teens who counted on us—to keep the doors open.

We never really discussed who should handle the budget. I simply took it on, and my husband trusted me to manage it well. He would ask, "Can we afford this?" and I would often say yes because sometimes we could.

What I wasn't considering was what that purchase might cost us later.

My husband was focused on retirement. I was managing what was right in front of me: five kids, a household, and a large ministry. Today consumed so much of my attention that tomorrow barely entered the equation. As long as there was enough for the immediate needs, the future felt far enough away to ignore.

Mostly, there was avoidance. It felt easier to put something on a credit card than to stop and question whether we could really afford it in the moment. It was financial death by a thousand paper cuts. No single choice seemed devastating, but over time those little cuts became a much bigger wound. Control became tangled up with fear and shame.

SURRENDER IS WHERE RESTORATION BEGINS

By the time our youth outreach ended, the financial strain—and its toll on our marriage—could no longer be ignored.

Debt had accumulated. Our retirement savings had been severely depleted, and during that season, we



even came frighteningly close to losing our home.

After the outreach closed, I could no longer carry the stress of managing our finances. I showed my husband where things stood, apologized, asked his forgiveness, and admitted I needed to let go.

There was shame in admitting that, but also relief. When I handed over the accounts, paperwork, and responsibility, my husband was gracious, very forgiving, and willing to take over. He began the long process of getting us back on solid financial ground.

What had caused so much conflict in our marriage became the beginning of bringing an area of our lives that had been deeply out of alignment back into order.

Looking back, I should never have been trying to manage our finances alone. Even if one spouse handles the day-to-day details, both need to understand the budget and the boundaries they have agreed upon.

Sometimes surrender is where restoration begins.

The next several years became an education in living within limits. Groceries had a number attached to them. Eating out became the exception. We each received the same amount of personal spending money and had to make it work without dipping into the family budget.

At 58 years old, there is something very humbling about saying, "That isn't in my budget."

STEWARD WHAT IS ALREADY IN YOUR HANDS

Most of us probably own more than we need. One purchase may not hurt us financially, but years of saying *yes* without considering the future can eventually tell a much bigger story.

Financial stewardship isn't only about whether today's bills can be paid. It is also about tomorrow.

Restoration sounded wonderful. Restriction did not.

But restoration isn't always God immediately replacing what was lost. Sometimes restoration begins by changing how we steward what is already in our hands.

Shortly after the outreach closed, our finished basement flooded, destroying nearly everything in it. Then, in 2023, a fire devastated that same basement again.

Apparently, when it comes to decluttering, our family has a flair for the dramatic. I don't recommend either method.

When we began replacing things after the fire, something became obvious: much of what had been lost didn't need to be replaced. We simply didn't need it.



Today, after years of rebuilding through more than one setback, I'm grateful to say we have no credit card debt. Other than our mortgage, we are debt-free. My husband has worked diligently to rebuild what was broken financially, but God has also been rebuilding something in me.

Looking back now, admitting the mistakes I made no longer feels like condemnation. There is a difference between shame and acknowledging that something entrusted to you was not handled well. God wasn't exposing my pride, control, and avoidance to shame me, but to show me what needed to change and bring this area back into alignment with His will.

That clarity has also deepened my appreciation for what my husband carried. My own days were consumed with the immediate demands in front of me, while he carried the burden of providing for our family and thinking years ahead about our future. The weight of that role was something I did not fully understand or honor then. I do now.

There is more gratitude for what we have and less urgency about what we don't. Wants are easier to recognize as wants, not needs. Living with less has revealed how little of what we accumulate actually gives our lives meaning. God's desire is not for His children to remain trapped in lack. But I do believe there are seasons when He allows us to walk with less while He develops the character necessary to handle more.

Jesus said in Luke 16:10, *"Whoever can be trusted with very little can also be trusted with much," (NIV).*

If you are rebuilding too, there is hope. A season of less does not mean God is finished with your story. Begin by faithfully stewarding what He has already placed in your hands and trust Him with what comes next.

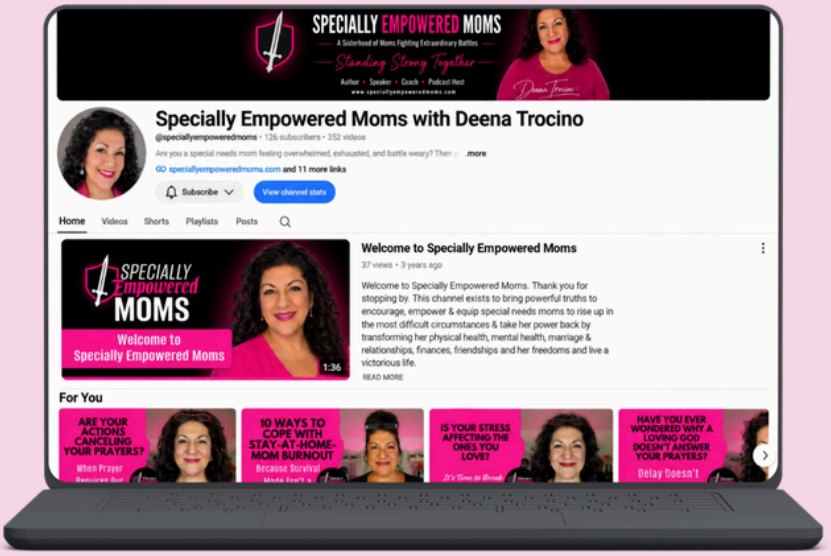
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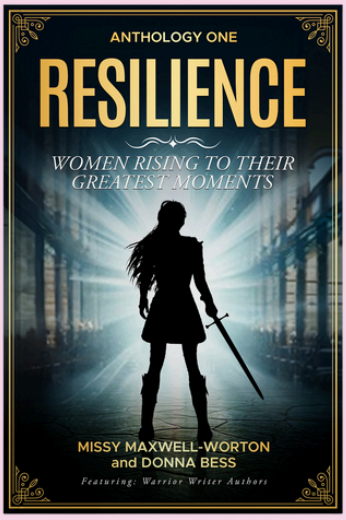
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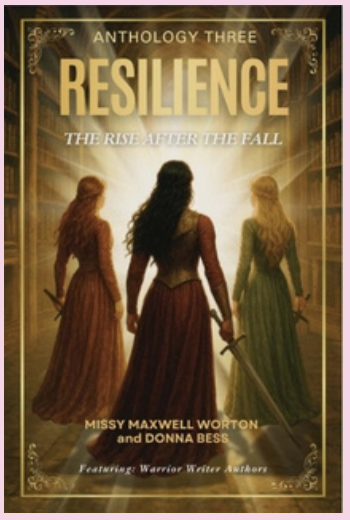
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BRENDA MONTECALVO
AS FOR ME AND MY PARENTING
brenda@brendamontecalvo.com

IS YOUR CHILD VISUALLY READY TO LEARN?

WHY 20/20 IS ONLY THE BEGINNING

Every August, parents check off the school list: backpack, shoes, supplies, physical exam. The item most often missed is the one that quietly determines how the whole year will go—whether a child's visual system is ready to do the work of learning.

Here is what most families are never told: **20/20 eyesight is a single data point among more than forty visual skills required for classroom performance.** Twenty-twenty (20/20) simply means a child can identify a letter of a certain size at twenty feet. It says nothing about whether the eyes can aim together at a book, sustain focus for a forty-minute reading block, track smoothly across a line of text, shift accurately from desk to whiteboard, or convert what is seen into meaning the brain can store and retrieve.

A child can pass the school screening with flying colors and still be working twice as hard as the child beside them.

THE SKILLS THAT ACTUALLY DO THE LEARNING

The Optometric Vision Development and Rehabilitation Association (OVDRA) identifies seventeen core visual skills essential to learning. Each of those branches into sub-skills, which is how clinicians arrive at forty-plus skills. These include eye movement control, eye teaming, convergence and divergence, focusing flexibility, depth perception, peripheral awareness, visual-motor integration, visual memory, visual form discrimination, and visualization.

These are the skills that let a child tell *b* from *d*, hold their place on the page, picture the story they are reading, and remember it tomorrow.

The American Optometric Association (AOA) reports that roughly one in four children has a vision problem significant enough to interfere with learning, and notes that a child who sees clearly at 20/20 can still have a problem with eye focusing, eye tracking, or eye coordination because the visual demands of reading and learning are far more complex than acuity alone.

The research bears this out. The National Eye Institute funded a study of Convergence Insufficiency (CI) Treatment. It showed that children with a common eye-teaming disorder had measurably more adverse academic behaviors than peers with normal binocular vision. Common problems related to CI were: difficulty finishing assignments, loss of place while reading, trouble remembering what was read, and lower parent ratings of the child's attention. When the vision problem was successfully treated, academic behavior scores improved.

That is the point worth noting. The behavior looked like inattention. The cause was problems with binocularity.

The Questions Your Eye Doctor Should Be Asking

There are simple questions for the doctor to ask prior to beginning the exam. This helps determine whether your child's eye exam is truly a learning exam. Listen for these type of questions:

"How did school go last year?"; "What was your favorite class?"; "Do you read for fun?"

An eye doctor who asks questions like these is telling you they intend to connect what they find at the phoropter* to what happens in the classroom. It should be followed by others. Did homework take longer than it should have? Did your child avoid reading, or lose their place, or rub their eyes, or complain of headaches by evening? Did a teacher raise concerns about focus? Did the report card and the child's obvious intelligence not quite match?

* A phoropter is an eye testing device that optometrists and ophthalmologists use during an eye exam to measure a patient's refractive error and determine their precise eyeglass or contact lens prescription.


LUKE 11:34 (ESV)
“Your eye is the lamp
of your body.
When your eye is healthy,
your whole body is full of light,
but when it is bad,
your body is full of darkness.”



The exam itself should go beyond eyesight and eye health to measure the functional system: accommodative amplitude, facility, and lag; near point of convergence; vergence ranges; ocular motility; and visual information processing.

Before the First Bell

Schedule a comprehensive exam now, not in October after the struggle has already started. The AOA recommends a comprehensive eye examination before school begins, and annually thereafter. Remember, school vision screenings often miss up to half of the visual problems that matter for successful learning.

A child who is visually ready doesn't have to work harder. They just get to learn.

To find an eye doctor in your area that understands the link between vision and learning, check out the Optometric Vision Development and Rehabilitation Association, https://OVDRA.org

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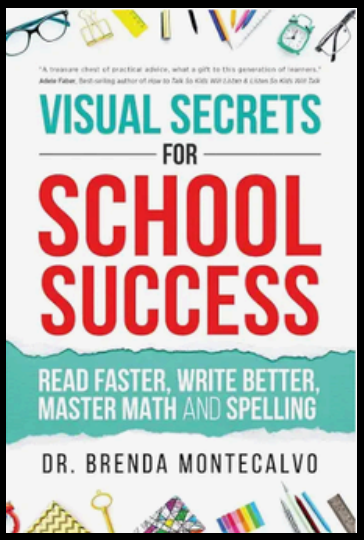
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WHY BIBLICAL COMMUNITY MATTERS MORE THAN WE SOMETIMES REALIZE

We often think of community as something that makes life more enjoyable. Good friends make us laugh. They show up when life gets hard. They celebrate with us when things go well. But Scripture presents community as something even more important.

The people we surround ourselves with help shape the people we become.

Proverbs 13:20 says, *"Whoever walks with the wise becomes wise, but the companion of fools will suffer harm," (ESV).*

That is a strong statement. Scripture doesn't simply tell us to listen to wise people. It says to ***walk with them.***

There is something about doing life alongside people who love God, seek His wisdom, tell us the truth, and encourage obedience that affects our own walk with Him.

The opposite is also true.

Paul warns, "Do not be deceived: 'Bad company ruins good morals,'" (1 Corinthians 15:33 ESV).



We sometimes underestimate how much influence the people around us have. Their attitudes can begin influencing ours. What they laugh at can slowly become what we laugh at. What they excuse can become easier for us to excuse. What they value can begin shaping what we value.

That doesn't mean Christians should isolate themselves from people who don't follow Jesus. Jesus certainly didn't. We are called to love people, serve people, and share the gospel. ***How much you lead or are led matters.***

There is a huge difference between loving everyone and allowing everyone to shape you.

WE WERE NEVER MEANT TO FOLLOW JESUS ALONE

Our need for godly community goes deeper than choosing good influences. God designed His people to function together. Hebrews 10:24-25 says: *"And let us consider how to stir up one another to love and good works, not neglecting to meet together, as is the habit of some, but encouraging one another,"* (ESV).

Notice how active those words are. Stir up. | Meet together. | Encourage one another. Biblical community isn't simply sitting in the same room with other Christians. It is participating in one another's spiritual growth.

There will be days when your faith feels strong—and someone else needs your encouragement.
There will also be days when you need theirs.

You may need someone to remind you what is true when your circumstances are shouting something different. Someone to pray when you don't know what to pray. Someone who notices when you're drifting. Someone who celebrates what God is doing in your life and challenges you when you are settling for less than obedience.

That is part of the beauty of the body of Christ.

Paul writes: *"For the body does not consist of one member but of many,"* (1 Corinthians 12:14 ESV).
We weren't created to be identical. We weren't even created to contribute the same things. We need one another.



WHO IS HELPING SHAPE YOU?

Maybe one of the most important questions we can ask ourselves is not simply, *Who are my friends?*

Perhaps it is:

- Who has permission to influence my life?
- Who encourages you toward Jesus?
- Who can lovingly tell you the truth?
- Who inspires you to know Scripture more deeply?
- Who will pray with you?
- Who notices when you disappear?

And equally important: *Whose life are you strengthening?*

Christian community isn't merely about finding people who will pour into us. We are also called to become people who encourage, equip, serve, pray, teach, comfort, and strengthen others.

> Proverbs 27:17 says, *"Iron sharpens iron, and one man sharpens another,"* (ESV).

Sharpening requires proximity.
It requires relationship.
It requires showing up.

Maybe you've been trying to follow Jesus mostly on your own. Maybe you've attended church without really allowing yourself to become known. Or perhaps God has already surrounded you with wonderful believers, but you've never considered just how precious that gift is.

Don't settle for simply being *around* Christian community.

Step into it.

Find people who are walking toward Jesus and walk beside them. Let them encourage you, challenge you, pray with you, and remind you of truth. And then become that person for someone else. Because the company we keep doesn't just affect our days.

God can use it to shape our faith, our character, and the legacy we leave behind.

IRON
sharpens iron,
AND ONE MAN
SHARPENS
ANOTHER.

PROVERBS 27:17 (ESV)

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