

# **A Confident Financial Future**

Wednesday, January 15	. Ruth's Chris Steak House in Myrtle Beach, SC (6:00 PM)
Thursday, January 16	. Ruth's Chris Steak House in Myrtle Beach, SC (6:00 PM)
Tuesday, January 21	. Ruth's Chris Steak House in Myrtle Beach, SC (6:00 PM)
Wednesday, January 22	. Ruth's Chris Steak House in Myrtle Beach, SC (6:00 PM)
Tuesday, January 28	. Ruth's Chris Steak House in Myrtle Beach, SC (6:00 PM)
Thursday, January 30	. Ruth's Chris Steak House in Myrtle Beach, SC (6:00 PM)
Tuesday, February 11	Port City Chop House in Wilmington, NC (6:00 PM)
Thursday, February 13	Ruth's Chris Steak House in Wilmington, NC (6:00 PM)

Invitations to the above seminars are distributed by a direct mail marketing firm in Florida. If you receive one, please do not call the RSVP number provided on the invitation.

Clients and their spouses are invited to attend these functions; however, we do ask that you bring someone with you who is at or nearing retirement age and has never heard Richard's presentation.

When registering for one of these seminars, please contact our home office at 1-888-774-6181. By calling us directly, you are assured top priority for seating



The offices of Berry Financial Group will be closed

December 21 – December 29 and December 31 - January 1.



### Richard's Corner

#### **New Year's Resolutions**

As we start the New Year, 2020, many people will pronounce a New Year's Resolution. New Year's Resolutions might include beginning a diet plan, going to the gym to workout, kicking a habit such as smoking, paying off credit card debt, curbing spending, saving money, attending church, reading the Bible through, and the list goes on. Forbes Magazine writes, "New Year's resolutions are a flawed way to reach an admirable goal—becoming the best version of ourselves. We overwhelm ourselves by focusing on substantial changes down the road rather than on small changes in the here and now. Studies indicate that about a third of resolutions do not make it past the first month and that on average it takes approximately 66 days before a new habit becomes automatic" (https://www.forbes.com/sites/nazbeheshti/2018/12/11/new-years-

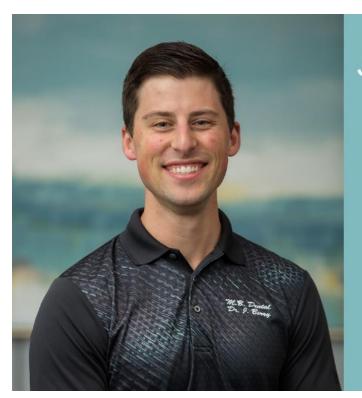
resolutions-dont-last-try-this-instead/#3589ebb959da).

Forbes goes on to give some tips to make real changes that last in our lives. Rather than establishing a resolution which is long range, results driven, and is achieved in the future, decide to focus on daily intentions which are more short term, reward the effort and the process, and focus on the present – what I can do in the here and now. My word for 2019 was "present" and that is what intentions seem to be – PRESENT. When God breathed the words of Matthew 6:34 into the heart of His disciples, I believe he knew our human tendencies to be distracted from the present by the unknown and by the fear of the future, "Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own." This verse even lends itself to the idea of setting intentions, small next steps for each day, rather than getting ahead of ourselves as we worry about or anticipate the future. My mother-in-law Janet Bracey said as she was grieving the loss of her husband who took his own life, "Take one day at a time, one moment at a time, just do the next thing, don't think too far into the future, and eventually, you will find a new normal." I don't know where you are today, grieving the loss of a loved one, intending to make a lifestyle change, coping with an illness, caring for an aging parent, wishing for better relationships with family members – maybe even your own children, or a multitude of other goals/New Year's resolutions, but I do know that we have a Savior, Jesus, who loves you more than He valued His own life as He died on the cross to have a relationship with each of us. 1 Peter 5:7 says, "Cast all your anxiety on him because he cares for you." Philippians 4:6-7 says, "6 Do not be anxious about anything, but in every situation, by prayer and petition, with thanksgiving, present your requests to God. 7 And the peace of God, which transcends all understanding, will guard your hearts and your minds in Christ Jesus."

As 2020 begins, I want to be intentional each day to call out my blessings and to thank God for all He does for me. My human nature, with its insatiable desire, wants more blessings; but, a favorite Bible teacher of mine once asked, "If God never gives us another blessing, isn't the gift of salvation through His one and only Son enough?" I think about how fleeting this life really is. James 4:14 reminds us, "Why, you do not even know what will happen tomorrow. What is your life? You are a mist that appears for a little while and then vanishes." When I "vanish," I want my legacy to be for all who knew me, especially my children and grandchildren, that I lived for the Lord, had a heart of gratitude and thanksgiving, and loved all people unconditionally. To make that long-range goal intentional, this year I will start each day with a quiet time with Jesus so He can order my steps and direct my path because I know it is His perfect will for His righteousness to go on for generations because of the way I live. Exodus 20:5-6 says, "...for I, the Lord your God... will show love to a thousand generations of those who love me and keep my commandments." Please pray for me, my family, and my BFG team this year as we strive to do God's will to fulfill Matthew 28:19 to go and make disciples of all the nations. Please know too that you are loved and prayed for daily. In the coming year, if there is ANYTHING that my team and I can do for you or pray for you, please call or email us. I pray God's blessings in the New Year for you and your family, and thank you for being a part of our BFG Family.

### 2019 CHRISTMAS DROP IN





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