

Publisher's Notes

Hello Readers,

Welcome to this edition of VI FamilyLink Magazine, where we focus on nurturing a healthy lifestyle and unlocking your true potential. In our pursuit of growth, we explore personal development strategies that empower you to become the best version of yourself.

This edition also highlights the importance of budgeting. By mastering your budget, you not only gain control over your spending but also pave the way for future investments in your health and personal growth.

We also delve into the transformative 80/20 rule, which teaches us that a small portion of our efforts can yield the majority of our results. By identifying the vital few tasks that drive success, you can streamline your focus and enhance your productivity in every aspect of life.

We encourage you to tap into your creative side. Creativity is not just for artists; it's a vital component of problem-solving and innovation. Embrace your unique talents and let your imagination soar, as they play a crucial role in enriching your life and enhancing your well-being.

Packed with a wealth of information, this edition of VI FamilyLink is just ready to set you on a path to success and productivity for 2025.

Happy reading! Jerelyn







Content

A Journey from Crooked Teeth to Compassionate **Care: Interview with** Dr. Nikki Rubaine-Connell

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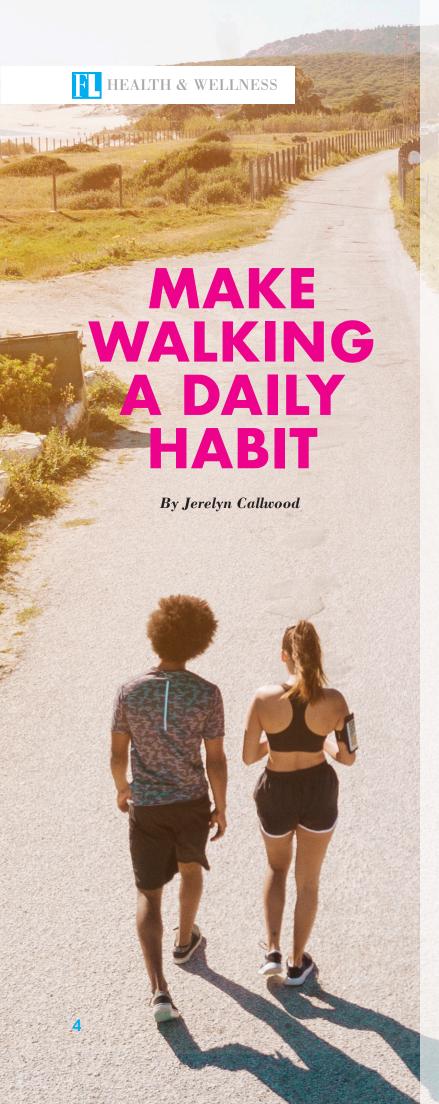
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Did you know that nearly 80% of adults don't get the recommended amount of physical activity weekly? Yet, one of the simplest forms of exercise, walking, can significantly improve your health. Daily walking is beneficial to both body and mind, reducing stress and enhancing cardiovascular fitness. In this article, I will share practical ways to successfully integrate walking into your daily routine.

GETTING STARTED

Assess Your Current Fitness Level

Don't just jump into it. Start by assessing your current activity level. Consider your lifestyle and figure out where you stand. If you're a beginner, simple walks throughout your neighbourhood or short strolls in a nearby park are great starting points. Walking around your home or yard is yet another step. Aim for 10-15 minutes a day at first.

Define Achievable Walking Goals

When setting walking goals, use the SMART framework:

- Specific: Instead of saying, "I will walk more," try ", I will walk for 30 minutes every day after dinner."
- Measurable: Keep track of the time or distance you walk, like aiming for 2 miles per day.
- Achievable: Ensure your goal fits your current lifestyle. If weekdays are busy, focus on longer walks during weekends.
- Relevant: Make sure walking aligns with your personal health goals.
- Time-bound: Set a deadline, like "I will walk at least 150 minutes each week for the next month."

Make Gradual Progression

Remember, it's not a race. Progress at a comfortable pace to prevent burnout or injury. Begin with walking three times a week, then gradually increase to daily walks, extending the duration as you feel more comfortable.

Integrate Walks into Your Daily Routine

Finding time to walk can be challenging. Consider these strategies:

- Commute: Walk part of the way to work or park further away.
- Lunch Break: Take a 10-minute stroll during your lunch break.
- Evening Routine: After dinner, go for a walk to aid digestion.

Walking during these times can seamlessly fit into your busy schedule.

Using Scheduling Tools

Utilise calendars or apps to plan your walking sessions. Setting reminders can keep you accountable and ensure you don't miss your walks.

Build Consistency

Choose specific days and times for your walks to maintain a consistent walking schedule. If the weather looks grim, have a backup plan, like walking indoors at a mall.

Find Enjoyable Walking Routes

Choose different routes and environments to keep your walks interesting. Walking in local parks can provide a peaceful and natural setting while strolling in your neighbourhood can offer a sense of community. Exploring nature trails can bring a sense of adventure. Each environment offers unique benefits, keeping your walks fresh and enjoyable.

Have a Walking Buddy

Walking with a friend or family member can boost motivation and provide accountability. Having a walking companion can make a significant difference in maintaining an exercise routine.

Establish a Reward System

Acknowledge your achievements, no matter how small. Celebrating daily or weekly progress can reinforce the value of your efforts and inspire you to continue.

Implement a reward system for yourself. Small rewards, such as treating yourself to a favourite snack or a new book after reaching a milestone, can keep motivation high.

OVERCOMING COMMON OBSTACLES

Dealing with Inconsistent Weather

When facing harsh weather, don't let it derail your plans. Invest in weather-appropriate gear or find alternatives, like using a treadmill.

Managing Time Constraints

When time is tight, shorten your walks. Even 10-to 15-minute walks count. Combine walking with errands, like parking farther away or taking the stairs. Addressing Physical Limitations

If you have physical limitations, consult a healthcare professional. They can provide personalised advice and suggest modified walking routines suitable for your needs. MAKE WALKING A LONG-TERM HABIT

Adjust Goals & Strategies

As your fitness level improves, don't hesitate to adjust your walking goals. Increase your distance or speed, set new challenges like walking uphill, or incorporate interval training. These adjustments can keep your walks challenging and engaging, ensuring you continue to reap the benefits of walking.

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Find Alternative Activities

Incorporate other physical activities to maintain overall fitness. Biking, swimming, aerobics, or yoga can keep your routine fresh and enjoyable.

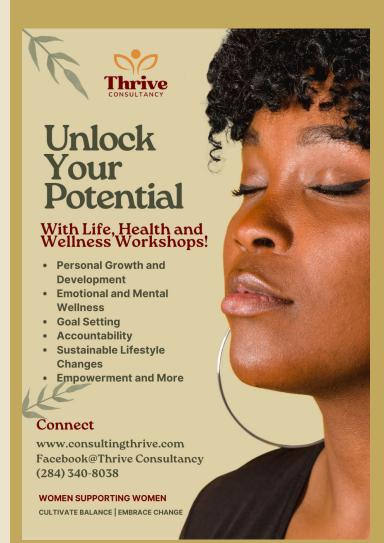
SEEK PROFESSIONAL GUIDANCE

The recommended tips in this article should not replace professional consultation. This is especially the case if you have existing health conditions or limitations. If necessary, consider consulting a doctor or physical therapist. They can help tailor a program that aligns with your health needs and fitness ambitions and provide guidance on how to walk safely.

THAT'S IT!

Remember, small steps make a big difference. Make walking a daily habit and transform your life. Consistent walking can lead to a healthy lifestyle. Step out and claim the rewards that come with it!

Jerelyn Callwood is a Certified Life, Health and **Wellness Coach**





Procrastination, that dreaded word, is more than just a pesky habit; it's a thief that robs us of our time, productivity, and peace of mind. In this article, I would like to share some powerful strategies to break free and reclaim your time. Get ready to confront the procrastination beast head-on and change your life from chaos to control!

Set Clear Goals

This is where your journey to conquer procrastination begins. Start by identifying what you want to achieve. Whether it's completing a project, learning a new skill, or simply managing daily tasks, having a clear objective gives you a sense of control. Write down your goals in specific, measurable terms. Instead of saying, "I want to get fit," say, "I will exercise for 30 minutes five times a week." This clarity empowers you to take charge of your time and productivity.

Break them down into smaller, manageable tasks. For example, if you want to write a book, start with a daily word count or outline chapter ideas. Each small step will build momentum and make the overall goal more achievable. This approach not only makes the task less daunting but also provides a sense of relief, knowing that you're making progress step by step.

Prioritize and Set Deadlines

Not all tasks are created equal. Determine which are most important or time-sensitive and tackle those first. Prioritization helps you channel your energy into what matters most, reducing the temptation to procrastinate on less critical tasks.

Assign due dates for each task and stick to them. Use a calendar or planner to visualize your timeline. Remember, deadlines help you stay focused and motivated.

Create a Daily Schedule

Design a daily routine with specific time blocks dedicated to work, breaks, and personal activities. Stick to this schedule as closely as possible. Consistency is crucial; it transforms your tasks into habits, reducing the likelihood of procrastination.

Explore techniques like the Pomodoro Technique, which involves working for 25 minutes and taking a 5-minute break. This method can help maintain concentration while preventing burnout, making it easier to stay on track.





Limit Distractions

Take some time to pinpoint what pulls your focus away from tasks. Is it your phone, social media, or background noise? Acknowledging these distractions is the first step toward overcoming them.

Find ways to eliminate or reduce those distractions during your dedicated work time.

Create a designated area for work that is free from distractions. Ensure this space is organized and equipped with everything you need to minimize the temptation to stray from your tasks.

Silence notifications on your devices or use apps that block distracting sites during work hours. Consider setting specific times to check your phone and social media rather than letting them interrupt your flow.

Stay Flexible

Life is unpredictable, and you may need to adjust your scheduled tasks. Be open to reassessing and modifying them as needed. Flexibility allows you to stay committed without feeling overwhelmed, maintaining your motivation to progress.

Celebrate Your Achievements

Take a moment to celebrate every time you complete a task, no matter how small. This act of acknowledging your progress reinforces positive behaviour and encourages you to keep moving forward. It's a moment of victory, a pat on the back, that fuels your motivation to tackle the next task with renewed energy.

Reflect and Adjust

At the end of each week, take time to reflect on your progress. Assess what worked and what didn't, and adjust your routine accordingly. This will allow you to refine your approach continually and stay motivated.



By I Thrive

The 80/20 Rule. What's that? The 80/20 Rule, also known as the Pareto Principle, follows a powerful principle where 80% of outcomes result from just 20% of efforts. It is an effective practice that can help to improve and enhance your personal and professional life. All it takes is for you to prioritise a few vital areas that will yield the most significant results.

Ask yourself...

How can the 80/20 Rule enhance my business? How can the 80/20 Rule enhance my productivity? How can the 80/20 Rule help me to foster more meaningful relationships? Curious? Just read on to find out how!

Understanding the 80/20 Rule

At its core, the 80/20 Rule is a stark reminder that not all efforts are created equal. Originating from the observations of Italian economist Vilfredo Pareto in the early 20th century, this principle reveals a striking imbalance in many areas of life. A small fraction of inputs often leads to most outputs in business, relationships, or personal projects. For instance, in sales, it's common to find that 80% of revenue comes from just 20% of clients. This insight encourages us to shift our focus from futile attempts to do everything to a strategic approach emphasising high-impact activities.

To effectively implement the 80/20 Rule, one must first identify those critical few tasks that drive results. This requires a keen analysis of current activities and their outcomes. Start by listing your daily tasks and categorising them based on their impact. Which tasks contribute significantly to your goals? Which ones are mere timewasters? By distinguishing between high-value and lowvalue activities, you can allocate your time and resources more wisely.

Applying the 80/20 Rule in Business

In business, the 80/20 Rule is nothing short of transformative. Companies that embrace this principle often experience exponential growth and efficiency. Focusing on the top 20% of products or services that generate the most revenue can streamline operations and enhance profitability. This doesn't just apply to sales; it extends to customer service, marketing strategies, and employee performance.

Consider this: if a company dedicates its resources to nurturing its most profitable clients while reducing efforts on less productive accounts, it can create a more sustainable business model. This targeted approach maximises revenue and fosters stronger relationships with key clients, increasing loyalty and repeat business. By analysing customer feedback and engagement metrics, companies can refine their offerings to better meet the needs of their most valuable customers.

However, applying the 80/20 Rule isn't merely about cutting back; it's about wise investment. Businesses should also invest in training and development for their top performers, ensuring they have the tools and support needed to excel. By recognising and rewarding highimpact employees, organisations can cultivate a culture of excellence that drives overall success.

Enhancing Personal Productivity

The principles of the 80/20 Rule extend far beyond the corporate world; they are equally applicable to personal productivity. In an age where multitasking is the norm, many individuals find themselves overwhelmed by an avalanche of responsibilities. The key to breaking free from this cycle is identifying which tasks contribute to personal goals and well-being.

Start by conducting a personal audit of your daily activities. What tasks consume most of your time? Are they aligned with your long-term objectives? Often, we find ourselves entangled in trivial pursuits that yield little satisfaction or progress. By eliminating or delegating these low-impact tasks, you can create space for activities that truly matter—pursuing a passion project, spending quality time with loved ones, or investing in self-care.

Adopting tools and techniques that align with the 80/20 mindset can enhance productivity. Time-blocking, for instance, allows you to dedicate focused periods to high-priority tasks while minimising distractions. Leveraging technology—such as task management apps—can help streamline workflows and keep you accountable for your progress.

Fostering Meaningful Relationships

The 80/20 Rule also has profound implications for our relationships. It is essential to recognise that not all connections are created equal in both personal and professional spheres. A few relationships often provide the most joy, support, and fulfilment. Nurturing these vital connections can cultivate deeper bonds and enrich your social experiences.

Take a moment to reflect on your relationships—who are the individuals who uplift you? Who challenges you to grow? By prioritising time with these key people, you can foster a network of support that enhances your overall well-being. This doesn't mean neglecting other relationships; it's about being intentional with your time and energy.

Applying the 80/20 Rule in relationships encourages us to engage in meaningful conversations and experiences. Instead of spreading ourselves thin across numerous acquaintances, we can invest in quality interactions that lead to genuine connections. This approach strengthens existing relationships and opens doors for new opportunities and collaborations.

Time to Unleash

The 80/20 Rule is more than just a productivity hack; it's a powerful philosophy that encourages you to focus on what truly matters. Reclaim your time and energy for what brings you joy and fulfilment. Embrace this principle with boldness and intention; unleash its potential to transform your life into one of purpose and impact. The path to success is not about doing more; it's about doing what matters most.



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Discover the Art of Scrapbooking By Shaniyah Waters

Crapbooking is not just a hobby; it's an art form that allows you to capture memories, tell stories, and express your creativity. It's an exhilarating adventure that combines artistry, nostalgia, and personal expression. With every cut, paste, and embellishment, scrapbookers transform ordinary memories into extraordinary keepsakes.

At its core, scrapbooking is about storytelling. Each page tells a tale, weaving together photographs, mementoes, and words that encapsulate experiences and emotions. The beauty of scrapbooking lies in its versatility; there are no strict rules. You can choose to create a themed album for a family vacation, document your child's milestones, or even curate a collection of quotes that inspire you. The possibilities are endless, and that's what makes it so thrilling.

Scrapbooking is a gateway to unleash your creativity. It allows you to delve into your artistic side through various techniques such as stamping, painting, and collage-making. The tactile nature of working with paper and embellishments provides a satisfying break from the digital world that often dominates our lives. As you sift through your supplies—papers, stickers, ribbons—you'll find joy in creating something that is uniquely yours. It's not just about the final product but the journey of crafting it, and the sense of accomplishment that comes with it.

Additionally, scrapbooking fosters connections. It's an activity that can be enjoyed alone or with friends and family. Scrapbook clubs and workshops are fantastic avenues for meeting like-minded individuals who share your passion. These gatherings often spark inspiration and lead to exchanging ideas and techniques, enriching your scrapbooking experience.

Remember, scrapbooking is more than a pastime; it's a heartfelt expression of love for life's moments. So, grab those photos and supplies—your story awaits!



Must-Have Supplies for SCRAPBOOKING



1. Scrapbook Albums: Choose albums that suit your style and can accommodate various page sizes.



2. Acid-Free Paper: Essential for preserving your photos and memorabilia without causing damage over time.



- **3. Adhesives:** A variety of adhesives, including tape runners, glue sticks, and photosafe sprays, to securely attach your elements.
- **4. Scissors and Craft Knives:** Sharp scissors for precise cuts and craft knives for intricate designs.
- **5. Paper Trimmer:** A paper cutter for straight, clean edges on your papers and photos.



- **6. Embellishments:** Stickers, ribbons, buttons, and die-cuts to add dimension and personality to your pages.
- **7. Pens and Markers:** Acid-free pens and markers in various colors for journaling and embellishing.

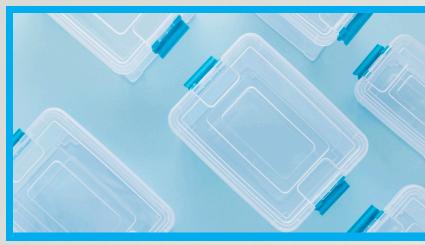


- **8. Stamps and Ink Pads:** Rubber or clear stamps to create unique designs and backgrounds, paired with ink pads.
- **9. Photo Corner Stickers:** Easy-to-use corners for securely holding photos without adhesive directly on them.

Gather these must-have supplies to kickstart your scrapbooking journey and unleash your creativity!

- **10. Templates and Stencils:** Tools for creating uniform shapes and designs for your layouts.
- **11. Ruler and Cutting Mat:** A straight ruler for measuring and a cutting mat to protect your workspace.





12. Storage Containers: Organizers to keep your supplies tidy and easily accessible.



Admittedly, some hobbies require financial investments and should only be chosen if your budget permits. Some people spend hundreds, even thousands, of dollars participating in their chosen hobbies. Flight simulation, RC planes, and racing come to mind. The important thing is that people who choose these hobbies understand the costs and are okay with them. Still, not having deep pockets should not be a deterrent because thousands of cost-free hobbies exist. Over the years, I had students who enjoyed origami, and I was their paper supplier. My classroom was adorned with paper cranes, frogs, and my personal favourite, a collapsable candy jar. All produced by my creative students. My uncle collected stamps and never spent a dime. He simply cut them from envelopes of letters he received. My dad collected coins, most if not all, of which he found out and about. The beauty of hobbies is their variety, flexibility, and often lack of limitations.

Choosing a Hobby Based on The Big Five

Sometimes, people pursue hobbies because their friends are doing them. However, it is important to realize that you should choose hobbies that satisfy your personality and needs. One approach to finding the right hobby is to choose something based on the Big Five personality types.

The Big Five personality types are often referenced by the acronym OCEAN: Openness, Conscientiousness, Extraversion, Agreeableness, and Neuroticism. They define traits that people tend to exhibit but can also influence what hobbies they may find most enjoyable.

Openness - The Curious

Such people tend to be risk-takers, creative, and open to trying new experiences. They choose creative hobbies such as visiting museums, hiking, travel, photography, and arts and crafts.

Conscientiousness - The Sensitive

Such people tend to be detail-oriented and structured, set schedules, and follow routines. They choose purposeful and result-driven hobbies such as gardening, volunteering, playing strategy-type games or escape rooms, and supporting social initiatives.

Extraversion - The Outgoing

Such people enjoy socializing and participating in group activities. They engage in social activities such as team sports, high-energy exercise classes, group activities, game nights, and networking events.

Agreeableness – The Cooperative

Such people tend to integrate well with others and are often kind, affectionate, and empathetic. Select hobbies that support other people include volunteering, participating in community events, supporting shelters, food drives, and other initiatives.

Neuroticism – The Distressed

Such people tend to be irritable, moody, or sad. They find fulfilment through solitary and relaxing hobbies like

gardening, writing and blogging, reading, meditation, learning, and participating in support groups.

There is nothing wrong with having multiple hobbies or even ones that fall outside of your personality type. Interestingly, most people find the right hobby through discovery. They try something and enjoy it to the point that they continue to do it.

While there are no limitations or restrictions, it is important to ensure that your chosen hobbies provide some form of enrichment, relaxation, and mindfulness. Choose something that removes you from the daily grind and provides lifestyle balance.

Personal Experience

I was always introverted, so growing up, I engaged primarily in reading and model-making. In elementary school, I met a classmate, Fitzgerald James, who was an excellent artist and science fiction enthusiast. He always drew pictures for me. I started practising, and art became one of my main pastimes. My siblings and cousins enjoyed sports and other social activities. While I participated with them, I often found those activities mentally tiring and sometimes frustrating. I mush preferred solitary activities, and thankfully, my family never saw me as antisocial.

I discovered my love of aviation through my two older brothers. I would join them in plane spotting and learn everything I could about various aeroplanes. I also built and collected models. They became pilots while I pursued PC flight simulations, my primary hobby. As an adult, I have invested in flight software and hardware, haptic equipment, and a VR headset.

I still enjoy art, with a focus on cartooning and model-making. I've dabbled in miniature painting and, a few years ago, discovered drone piloting. Sometimes, I feel like I have too many hobbies, and I spend time trying to decide which activity to engage in. Still, I always have something on tap to escape the grind or pressing world issues.

I used that example to illustrate that one does not have to be limited to one hobby, and hobbies can change or be expanded. They should also be things that give you the most fulfilment. Did I mention they can lead to careers or jobs? Remember that once that threshold is crossed, your pursuit is no longer a hobby. Then again, one may argue that the two can be combined.

Final Thoughts

Hobbies aren't just a "nice-to-have" part of life—they're essential. They enrich your daily routine, foster well-being, and provide fulfilment and balance. So, whether it's as simple as collecting stamps or as adventurous as kayaking, find a hobby that speaks to you and let it work its magic. Your future self will thank you.



Jone chooses. For Dr. Nikki Rubaine, her journey began with a challenging childhood experience. "I had really crooked teeth as a child," Dr. Rubaine recalls. "It was really bad. I had to travel to St. Thomas once a month to get my braces tightened, which meant I missed a day of school every month. That experience sparked my interest in orthodontics, and I thought, 'Okay, when I grow up, I will become an orthodontist.'"

However, as Dr. Rubaine navigated through dental school, her perspective evolved. "I realised that orthodontics wasn't really what I loved to do. I found myself drawn to all areas of dentistry, and that's how I ended up as a general dentist many years later."

Dr. Rubaine is the proud owner of Smile Dental Spa, where she offers a wide range of services aimed at enhancing oral health and transforming smiles. "My favourite thing to do at Smile Dental is cosmetic dentistry," she enthusiastically shares. But we also provide fillings and replacement of missing teeth, veneers, crowns, and bridges. Each service allows me to make a positive impact on my patients' lives."

Personal Views on Children's Dental Health

When we think about children's dental health, what often comes to mind are the smiles of our little ones, the joy of their laughter, and the importance of instilling healthy habits from an early age. For Dr. Rubaine, it goes beyond that; it represents a vision of a world where every child grows up free from cavities. While it may sound unrealistic to some, she firmly believes this goal is attainable and crucial for our children's overall well-being.

Dr. Rubaine emphasised that proactive measures can significantly improve children's dental health. She believes that parents and caregivers play a vital role in this journey. It starts with education and awareness. Encouraging healthy eating habits, limiting sugary snacks, and establishing a routine for dental care are essential steps.

Introduction to Toothbrushing

One of the most critical aspects of children's dental health is knowing when to start cleaning their teeth. According to Dr. Rubaine, the appropriate time to begin is when the first teeth start to emerge, which can be as early as six months. "From that moment, it's important to establish a dental hygiene routine," she advises.

So, what should parents do during this early stage? Dr. Rubaine suggests starting with simple steps. "Even before teeth come in, you can begin caring for your baby's gums. Use a clean, damp cloth to gently wipe their gums after feeding. This helps remove milk residue and gets the child accustomed to oral care."

As those first teeth begin to appear, Dr. Rubaine recommends transitioning to a soft-bristled toothbrush designed for infants. It's never too early to establish good dental habits.

Dr. Rubaine also emphasises the importance of using toothbrushes designed specifically for children's sizes. Using the right size toothbrush is essential. For younger children, a smaller brush head with a soft bristle is ideal. It allows them to reach all areas of their mouth comfortably and effectively.

As children grow, their oral care changes. Dr. Rubaine points out that for children aged 6 months to -2, choosing the right type of toothpaste is also crucial. "At this age, kids are not very good at spitting, which means they may swallow fluoride toothpaste," she notes. "For children in this age group, non-fluoride toothpaste is a safe choice. If they happen to swallow it, there's no harm done."

As children reach ages 2-3 and their teeth begin to emerge, parents can start introducing fluoride toothpaste. "Once the first teeth come in, it's time to transition to a toothpaste that contains fluoride, but in an age-appropriate amount," Dr. Rubaine advises. "Parents should look for toothpaste that is formulated in stages. These products are designed with varying fluoride levels that cater to children's specific age groups."

Heavy emphasis was placed on the importance of parents brushing their children's teeth at least once a day, preferably after dinner. This rule applies to children up to eight years old.

Toothbrushing Techniques

Dr. Rubaine emphasises the importance of using the proper method to ensure effective cleaning. "There are different techniques that can be effective, but I recommend a circular motion for comprehensive coverage," she explains. Starting with the upper teeth, Dr. Rubaine advises you to begin at one side and work your way around. "Make small, circular movements as you brush along the top of your teeth, ensuring that you're reaching all surfaces. This includes the front, back, and chewing surfaces," she notes. As you transition to the lower teeth, Dr. Rubaine suggests continuing the circular motion. "Again, start from one side and move around to the other, making sure to clean both the outside and inside surfaces," she says.

Choosing the Right Toothbrush

Many wonder whether to opt for a soft, medium, or hard bristle brush when brushing teeth. Dr. Rubaine firmly states, "All the time, soft." She elaborates on her rationale with a vivid analogy: "Have you ever used a construction broom? When



you're sweeping with it, there are trails of dirt left behind that you need to sweep harder to move completely. With a soft kitchen broom, however, you sweep, and everything goes into the dustbin, which you can pour straight away." This analogy highlights a crucial point. Just as a soft kitchen broom effectively collects dirt without leaving a mess, a soft-bristled toothbrush cleans your teeth more effectively without causing damage. Dr. Rubaine warns against using hard and medium brushes, explaining, "Using a hard brush can damage your teeth and lead to the loss of gum tissue. With a soft brush, you do less damage while achieving a thorough clean."

Treating Children with Special Needs

When asked about her experiences, she expressed that she has encountered various cases, including children with autism, ADHD, and Down syndrome. She stressed the importance of understanding these children's unique challenges; she emphasised the importance of communication with both the child and their parents.

"I always ask the mom what the triggers are and what I can do to make the dental experience better for them," Dr. Rubaine explains. This proactive approach allows her to tailor her methods to meet each child's specific needs, ensuring a more positive visit.

However, Dr. Rubaine acknowledges that some procedures may require a more specialised approach. "For instance, if we need to perform a filling on a child with special needs, I would typically refer them to a pediatric dentist. We don't want to risk any harm to the child or myself if the situation is more complex than a simple checkup or cleaning."

Reflecting on her most challenging cases, Dr. Rubaine highlights the importance of patience and understanding. "Each child is different, and it can be a learning curve for both the practitioner and the family. But by working together and communicating effectively, we can create a supportive environment that allows these children to receive the care they need."

Final Thoughts

As our enlightening conversation with Dr. Nikki Rubaine comes to a close, we take a moment to reflect on her insights and experiences in dentistry. When asked if she has any final thoughts or words to share, Dr. Rubaine emphasises her passion for mentoring aspiring dentists. "Dentistry is a lovely field," she says, her enthusiasm palpable. It offers a unique opportunity to impact people's lives positively. I hope to inspire more individuals to consider this rewarding career path."





Understanding Bulletproof Budgeting

At its core, Bulletproof Budgeting stands out with its unique blend of flexibility and resilience. This approach emphasizes adaptability, unlike traditional budgeting methods, which often lead to frustration and failure. It acknowledges life's unpredictability, from unexpected expenses to fluctuating incomes, and encourages individuals to anticipate these variables. This unique feature allows you to build a budget that can absorb shocks without collapsing, making it stand out in financial planning and relieving you from the stress of rigid budgeting.

The first step in Bulletproof Budgeting is to assess your current financial situation. This means looking hard at your income, expenses, debts, and savings. By understanding where you stand financially, you can identify areas that need improvement. This assessment should be thorough; don't just skim the surface. Dive deep into your spending habits and categorise your expenses into fixed, variable, and discretionary costs. This granular analysis will lay the groundwork for a budget reflecting your financial reality.

Once you've mapped out your financial landscape, the next crucial step in Bulletproof Budgeting is setting clear, achievable goals. These goals, which should be specific, measurable, attainable, relevant, and time-bound (SMART), provide a roadmap for your budget. Whether paying off credit card debt, saving for a vacation, or building an emergency fund, having defined goals gives your budget direction and purpose, guiding you in your financial journey.

Building Your Bulletproof Budget

Now that you have a solid understanding of your finances and have set your goals, it's time to construct your Bulletproof Budget. Start by allocating your income across various categories based on priority. Essential expenses such as housing, utilities, and groceries should take precedence. Next, allocate funds for debt repayment and savings. The key here is to ensure that every dollar has a designated purpose.

One of the standout features of Bulletproof Budgeting is incorporating a "buffer" category. This crucial element allows for flexibility in your budget. Life is unpredictable; therefore, having a buffer helps absorb unexpected costs without derailing your financial plan. This could be a small percentage of your income set aside each month or a specific dollar amount earmarked for surprises. Including this buffer in your budget creates a safety net that keeps your finances intact even when life throws curveballs.

Regularly reviewing and adjusting your budget is not just a suggestion; it's necessary to maintain its bulletproof status. Life changes—your income may increase or decrease, or new expenses may arise. Conduct monthly check-ins to assess your spending against your budget. If you find yourself consistently overspending in specific categories,



don't hesitate to adjust your allocations. Flexibility is the cornerstone of Bulletproof Budgeting; it's about making your budget work for you rather than against you.

Staying Motivated and Accountable

Creating a Bulletproof Budget is just the beginning; staying motivated and accountable is the real challenge. One effective way to maintain motivation is to celebrate small victories along the way. Did you pay off a credit card? Treat yourself (within reason) to something special. Achieving milestones reinforces positive behaviour and keeps you engaged in the budgeting process, encouraging you to keep going.

Involving others in your financial journey can also enhance accountability. Share your goals with friends or family members who can offer support and encouragement. Consider joining budgeting groups or online communities where members share tips and experiences. The power of community can be incredibly motivating; knowing others are on similar paths can inspire you to stay committed to your financial goals.

Furthermore, leverage technology to streamline your budgeting process. Numerous apps and tools can help you track expenses, set reminders for bill payments, and visualise your progress toward savings goals. By utilising these resources, you can simplify the management of your Bulletproof Budget and focus on what truly matters: achieving financial stability.

Conclusion

Bulletproof Budgeting isn't just another budgeting fad; it's a comprehensive approach that empowers individuals to take charge of their financial destinies. By understanding your financial landscape, building a resilient budget with buffers, staying motivated through accountability, and leveraging technology, you can create a financial plan that withstands life's uncertainties. Embrace the principles of Bulletproof Budgeting today and transform your financial future into one that is secure, adaptable, and undeniably strong. The time for action is now—don't let another day go by without fortifying your finances!

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The Healing Power of Forgiveness in Relationships: Biblical Principles

By Andrea James

orgiveness is not just a lofty ideal; it is a transformative power that can heal the deepest wounds in our relationships. In a world filled with conflict and misunderstanding, the biblical principles of forgiveness offer a roadmap to reconciliation and restoration. This article explores the profound impact of forgiveness as taught in the Bible, offering hope and inspiration for those seeking healing in their relationships.

The Necessity of Forgiveness

Forgiveness is not merely a suggestion in the Bible; it is a commandment. In Matthew 6:14-15, Jesus states, "For if you forgive other people when they sin against you, your heavenly Father will also forgive you. But if you do not forgive others their sins, your Father will not forgive your sins." This stark warning highlights the urgency of forgiveness in our spiritual journey. It is not just about letting go of grudges but about aligning ourselves with God's will.

The necessity of forgiveness stems from the understanding that we are all flawed human beings. Romans 3:23 reminds us that "all have sinned and fall short of the glory of God." When we grasp this truth, we realize that we all need forgiveness—both from God and from one another. Holding onto resentment only serves to poison our hearts and minds, leading to bitterness and despair. Forgiveness liberates us from this cycle of negativity, empowering us to experience peace and healing, and freeing us from the shackles of bitterness.

Forgiveness is vital for maintaining healthy relationships. Conflicts are inevitable, whether between a spouse, friend, or family member. However, unresolved issues can fester and create barriers that hinder intimacy and trust. By embracing forgiveness, we create an environment where love can flourish. It opens the door for honest communication and vulnerability, essential ingredients for any meaningful relationship.

The Process of Forgiving

Forgiveness is often misconstrued as simply saying, "I forgive you." However, it is a complex process that requires intentionality and effort. The first step is acknowledging the hurt. Ignoring or minimizing pain only prolongs the healing process. In Psalm 51:17, David writes, "My sacrifice, O God, is a broken spirit; a broken and contrite heart you, God, will not despise." Recognizing our pain allows us to confront it head-on rather than burying it beneath layers of denial.

Next comes the act of letting go. This does not mean forgetting the offence or excusing the behaviour; instead, it involves releasing the hold that anger and resentment have over us. Ephesians 4:31-32 urges us to "get rid of all bitterness, rage, and anger" while encouraging kindness and compassion toward one another. This shift in mindset is crucial for genuine forgiveness to take root.

Finally, forgiveness requires a commitment to move forward. It's essential to rebuild trust and establish new boundaries if necessary. For instance, in a marriage, this may involve open dialogue about the offence and what steps can be taken to prevent future occurrences. In a friendship, it may mean setting clear expectations and communicating openly. Remember, forgiveness is not a one-time event; it's an ongoing journey that requires patience and grace.

The Role of Grace

At the heart of forgiveness lies grace—the unmerited favour we receive from God despite our shortcomings. Unmerited favour means that we receive God's grace not because we deserve it, but because of His unconditional love for us. Ephesians 2:8-9 emphasizes that we are saved by grace through faith, not by our own works. This principle extends to our relationships as well. When we extend grace to others, we mirror God's love and mercy toward us.

Grace empowers us to forgive when it feels impossible. It reminds us that everyone, including ourselves, deserves a second chance. When we recognize our need for grace, offering it to those who have wronged us becomes easier. Colossians 3:13 instructs us to "forgive as the Lord forgave you." This divine perspective shifts our focus from the offence to the offender's humanity.

Furthermore, grace fosters empathy. When we understand that others are fighting their own battles—often unseen—we cultivate compassion instead of condemnation. This shift in perspective allows us to see beyond the hurtful actions and recognize the person behind them. In doing so, we create space for healing and reconciliation.

The Ultimate Goal of Reconciliation

Forgiveness is not an end in itself; it is a means to an end—reconciliation. The biblical narrative consistently points toward restoration in relationships. In 2 Corinthians 5:18-19, Paul writes about God reconciling us to Himself through Christ and entrusting us with the ministry of reconciliation. This call extends to our relationships with others.

Reconciliation involves more than forgiving; it requires rebuilding trust and fostering deeper connections. It's about moving from a place of hurt to one of healing and unity. Forgiveness is the act of letting go of the hurt and anger, while reconciliation is the process of restoring the relationship to a state of trust and intimacy. This process may take time and effort, but the rewards are immeasurable. A reconciled relationship can become a powerful testimony of God's grace at work in our lives.

Reconciliation also reflects God's character in the world around us. When we choose to forgive and seek restoration, we demonstrate the transformative power of love and grace. Our relationships become testimonies of God's redemptive work, drawing others toward Him.

In conclusion, the healing power of forgiveness in relationships cannot be overstated. By embracing biblical principles—acknowledging the necessity of forgiveness, engaging in its process, extending grace, and seeking reconciliation—we unlock a pathway to profound healing and restoration. Forgiveness is not just a gift we give to others; it is a gift we give ourselves—a chance to live free from the shackles of resentment and bitterness. Let us take this bold step toward forgiveness and witness its transformative power in our lives and relationships.



The Authority Dilemma

At its core, "Because I said so" is a declaration of authority. Parents use it to establish their dominance in a conversation, asserting their position as the ultimate decision-maker. While this may seem effective in the short term, it raises significant questions about the nature of authority in a child's life. When children hear this phrase, they learn that authority is not something to be questioned or understood but accepted without explanation. This can lead to a passive acceptance of power dynamics that may not serve them well in the future.

Children are naturally curious. They seek to understand the world around them, asking questions and probing for answers. When parents respond with "Because I said so," they effectively shut down this curiosity. Instead of fostering an environment where children feel safe to explore ideas and challenge norms, parents inadvertently teach them that questioning authority is futile and inappropriate. This can create a rift between parents and children, where the latter may feel alienated or resentful, leading to a breakdown in communication.

This dynamic can extend beyond the parent-child relationship. Children who grow up believing that authority figures should never be questioned may carry this mindset into their interactions with teachers, employers, and other authority figures. This can result in a generation of individuals who are less likely to advocate for themselves or challenge unjust systems, perpetuating cycles of silence and compliance.

The Autonomy Conundrum

Another critical aspect of the phrase "Because I said so" is its impact on a child's sense of autonomy. Children thrive when they feel they have some control over their lives and decisions. When parents resort to this phrase, they strip away opportunities for children to exercise their autonomy, leaving them feeling powerless and dependent. This can lead to many issues as children grow into adolescents and adults.

The absence of autonomy can manifest in various ways. Children may become overly reliant on others for decision-making, struggling to assert themselves in social or academic settings. Alternatively, they may rebel against authority figures later in life, acting out against the constraints imposed on them during childhood. This rebellion can take many forms, from minor acts of defiance to significant life choices that may not align with their values or goals.

Additionally, when children are not allowed to make decisions and learn from their mistakes, they miss valuable life lessons. Making good and bad choices is an essential part of growing up. It teaches responsibility, accountability, and critical thinking skills. By using "Because I said so," parents may inadvertently deprive their children of these crucial learning experiences, leaving them ill-equipped to navigate the complexities of adulthood.





The Critical Thinking Void

Critical thinking is an invaluable skill that enables individuals to analyze situations, weigh options, and make informed decisions. Unfortunately, the phrase "Because I said so" undermines the development of this essential skill. When parents dismiss their children's inquiries with this blanket statement, they send a message that reasoning and logic are not necessary components of decision-making.

This lack of critical thinking can have profound and long-lasting effects on a child's cognitive development. Children who are not encouraged to think critically may struggle to engage in thoughtful discussions or evaluate information effectively as they grow older. In an age where misinformation runs rampant, the ability to discern fact from fiction is more crucial than ever. By stifling critical thinking at an early age, parents risk raising a generation ill-prepared to tackle the challenges of an increasingly complex world.

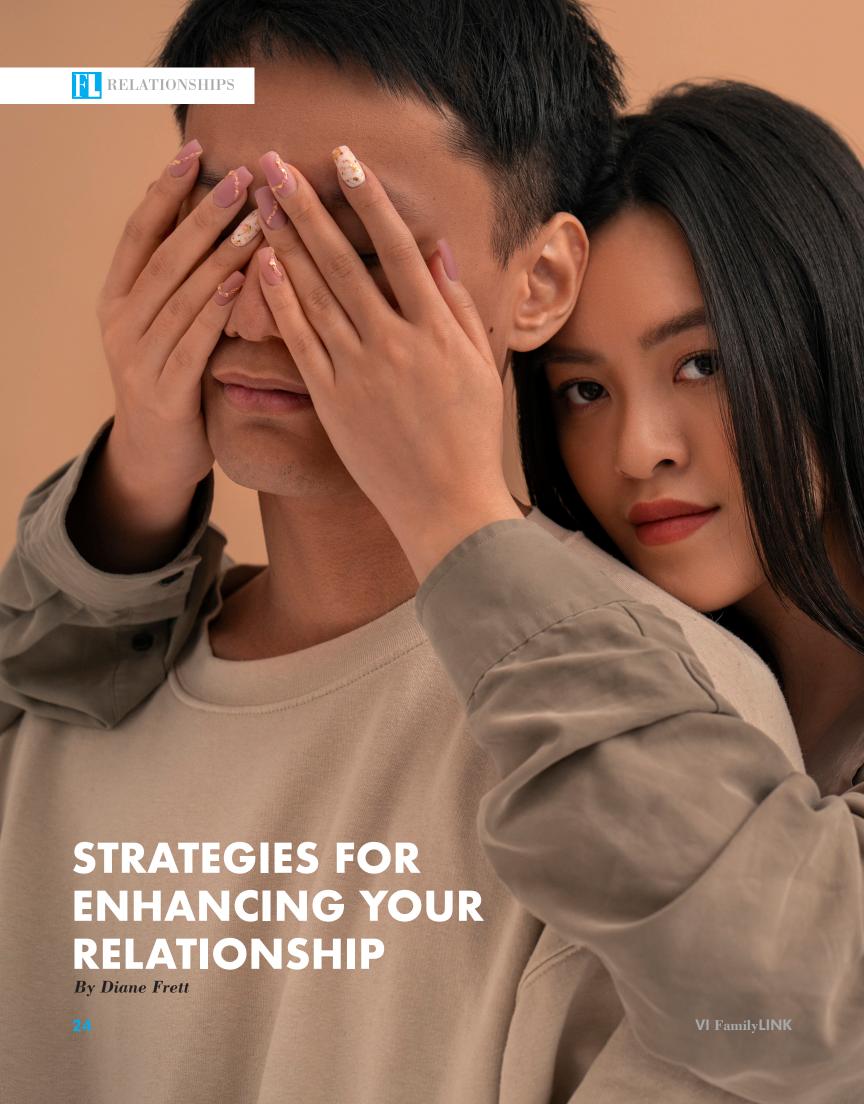
Furthermore, when children are taught that their opinions and thoughts do not matter, they may develop low self-esteem and a diminished sense of self-worth. They might internalize the idea that their voices are insignificant, leading them to shy away from expressing themselves in various contexts—be it in friendships, academic settings, or professional environments.

The Path Forward

So, how can parents navigate the tricky waters of authority while fostering healthy relationships with their children? The answer lies in open communication and mutual respect. Instead of resorting to "Because I said so," parents should strive to explain their reasoning behind decisions. This helps children understand the rationale and encourages them to ask questions and engage in meaningful dialogue.

Encouraging autonomy is equally important. Parents should provide opportunities for their children to make choices—whether selecting their outfits for school or deciding how to spend their free time. This empowers children and instils a sense of responsibility that will serve them well throughout their lives.

Finally, parents should prioritize fostering critical thinking. Encouraging children to analyze situations, consider different perspectives, and articulate their thoughts will equip them with the tools they need to navigate an increasingly complex world. In today's information-rich and rapidly changing society, critical thinking is not just a skill but a necessity. By nurturing this skill in their children, parents can prepare them to face the world with confidence and competence.



re you tired of the same old patterns in your relationship? Do you feel your relationship is going nowhere or has reached a plateau? Trust me, you are not alone. It's time to take charge and make change happen. It's time to break free from the mundane and reignite the spark that brought you together in the first place—because a thriving relationship isn't just a dream; it's your next reality!

Though we recognise that relationships come in many forms, this article focuses on intimate relationships between couples.

Embrace Open Communication

We often hear, "communication is key". Another way to think of it is the lifeblood of any relationship. Without effective communication, misunderstandings fester, and resentment grows. To improve your relationship, prioritise open and honest dialogue. Start by creating a safe space where both parties feel comfortable expressing their thoughts and feelings without fear of judgment. This means actively listening—truly hearing what the other person is saying rather than just waiting for your turn to speak.

Practice active listening by summarising what your partner has said before responding. This shows that you value their perspective and clarifies any potential misinterpretations. Additionally, don't shy away from discussing difficult topics. These could include financial concerns, future plans, or even sexual preferences. Whether addressing a recurring issue or sharing your needs and desires, tackling these conversations head-on can strengthen your bond and foster deeper understanding.

Consider incorporating regular check-ins into your routine. Set aside time each week to discuss how you both feel about the relationship. This proactive approach can prevent minor grievances from snowballing into larger conflicts and keeps the lines of communication open.

Invest Time and Effort

It is easy to get caught up in the busyness of life, putting our relationships on the backseat to work and other commitments. However, to enhance your connections, you must invest time and effort into them. Schedule regular date nights with your partner. These moments of quality time are essential for nurturing your relationship and creating lasting memories.

Additionally, be intentional about showing appreciation. A simple "thank you" or a thoughtful gesture can go a long way in making someone feel valued. Surprise your special one with small gifts or notes expressing gratitude for their presence in your life. These acts of kindness remind them that they are cherished and reinforce the bond you share.

Furthermore, don't forget about self-care. A healthy relationship starts with a healthy you. Prioritise your well-being so you can show up as your best self for

your partner. Engage in activities that bring you joy and fulfilment, whether pursuing a hobby, exercising, or spending time in nature. Feeling good about yourself makes you more likely to contribute positively to your relationship.

Set Boundaries

While it may seem counterintuitive, setting boundaries is essential for healthy relationships. Boundaries define acceptable behaviour and not, allowing both parties to feel respected and valued. Take the time to identify your boundaries and communicate them clearly to your partner.

Start by reflecting on what makes you uncomfortable or drained in your relationship. Are there certain behaviours that consistently upset you? Once you've pinpointed these issues, have an open conversation. Express your feelings calmly and assertively, making it clear that these boundaries are not meant to punish but to foster a healthier dynamic.

Remember that boundaries are not just about saying "no." They also involve recognising and respecting the limits. Encourage your partner to share their boundaries with you, creating an environment of mutual respect. By establishing clear boundaries, you are both empowered to engage in a fulfilling relationship rather than a draining one.

Practice Forgiveness

No relationship is perfect; conflicts are inevitable. However, how we handle these conflicts can make or break our connections. Commit to practising forgiveness—both for yourself and your partner. Holding onto grudges only weighs you down and prevents growth in your relationship.

Start by acknowledging your feelings about past grievances. It's okay to feel hurt or angry; these emotions are valid. However, dwelling on them will only perpetuate negativity. Instead, focus on what you can learn from the situation and how it can help you grow.

When forgiving others, remember that it doesn't mean excusing their behaviour or forgetting what happened. It means letting go of the emotional burden associated with the incident. Express your feelings honestly. This act of vulnerability can lead to healing and pave the way for a stronger relationship moving forward.

I close with these final thoughts. In the grand tapestry of life, relationships are the threads that hold everything together. Remember, improvement doesn't just happen; it requires intention, effort, and a willingness to grow together. So, ask yourself: What step will you take today to elevate your relationship to new heights? The power to transform the bond between you and your partner lies in your hands—seize it!



Ingredients

For the Chicken and Mushroom:

- 4 boneless, skinless chicken breasts
- 2 cups mushrooms, sliced (button or cremini)
- 1 medium onion, diced
- 3 cloves garlic, minced 1 cup chicken broth
- 1 tablespoon olive oil
- 1 tablespoon butter
- 1 teaspoon dried thyme
- Salt and pepper to taste
- Fresh parsley, chopped (for garnish)

For the Candied Yams:

- 4 medium yams, peeled and cut into cubes
- 1/2 cup brown sugar
- 1/4 cup butter, melted
- 1 teaspoon cinnamon
- 1/2 teaspoon nutmeg
- 1/4 cup maple syrup
- 1/4 cup chopped pecans (optional)

Savoury Chicken And Mushroom with Candied Yams

TREATS

Directions

- 1. Prepare the Candied Yams
 Preheat your oven to 350°F (175°C).
- In a large pot, boil the yams in salted water until tender, about 10-15 minutes. Drain.
- In a large mixing bowl, combine the brown sugar, melted butter, cinnamon, nutmeg, and maple syrup. Stir until well mixed.
- Add the cooked yams to the bowl and gently toss to coat them in the mixture.
- Transfer the yams to a greased baking dish, sprinkle with chopped pecans if using, and bake for 25-30 minutes until bubbly and caramelized.

2. Cook the Chicken and Mushroom

- While the yams are baking, heat olive oil and butter in a large skillet over medium heat.
- Season the chicken breasts with salt, pepper, and thyme. Add them to the skillet and cook for 5-7 minutes on each side until golden brown and cooked through. Remove and set aside.
- In the same skillet, add the diced onion and sliced mushrooms. Sauté for about 5 minutes until the onions are translucent and mushrooms are tender.
- Add minced garlic and cook for an additional minute.
- Pour in the chicken broth and bring to a simmer, scraping the bottom of the skillet to deglaze. Return the chicken to the skillet and let it simmer for another 5 minutes to absorb the flavours.

3. Serve

- Plate the chicken and mushroom mixture alongside a generous serving of candied yams. Garnish with fresh parsley for a pop of colour.
- Enjoy this delightful combination of savoury and sweet flavour's that's perfect for any occasion!











Materials:

- Water
- Oil
- Food Coloring (Any color of your choosing)
- 16 oz clear glass
- Another 16 oz clear glass
- A Fork

Instructions:

- 1. Fill the tall glass almost to the top with room-temperature water.
- **2.** Pour 2 tablespoons of oil into the other glass.
- **3.** Add 2 drops of food coloring to the glass with the oil.
- **4.** Stir the oil into the food coloring using a fork. Stop once you break the food coloring into smaller drops.



- 5. Pour the oil and coloring mixture into the tall glass.
- **6.** Now watch! The food coloring will slowly sink into the glass, with each droplet expanding outwards as it falls. Looks like fireworks! Right?

How it Works:

Food coloring dissolves in water but not in oil. So, when you pour in your food coloring/oil mixture, the oil will float at the top of the water because it is less dense, and the food coloring will begin to dissolve once it sinks through the oil and into the water.

Extra Experiments:

- 1. Try using red and blue food coloring. When you start to mix the oil and food coloring together, add one drop of blue and one drop of red.
- **2.** Try doing it without the oil and observe and record how the results are different.
- 3. Try using a larger glass; does it change the results?

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Photos:

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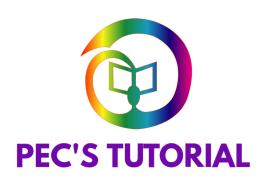
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