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SAMPLE RATES FOR YOUR HOME IN CORY LAKE ISLES

Home Replacement Value	Annual Premium:		
\$450,000	\$1,246		
\$400,000	\$1,115		
\$350,000	\$987		
\$300,000	\$849		
\$250,000	\$745		
\$200,000	\$602		

Rates based on 2012 Construction, Hip Roof, Monitored Burglar & Fire Alarm, Age 55+, Good Credit, \$2,500 Deductible, Rates effective 01/29/2016 and are subject to change without notice.

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CORY LAKE ISLES

CDD Office Hours

Fitness Center Hours

Open 24 hours to residents 18 and older.

Cory Lake Isles Website: www.corylakescdd.net

Envera Customer Service	(877) 936-8372
Morris Bridge Gatehouse	(813) 986-0030
Cross Creek Gatehouse	(813) 907-8400
Police Emergency	911
Fire/Medical Emergency	911
Police Non Emergency	

An independent contractor staffs the gates at Cory Lake Isles. They provide access control at the gates 24/7. They are a valuable resource and can advise on security issues; however, **they have no law enforcement authority**. Any law enforcement or criminal activity should be directed toward the Tampa Police Department that has jurisdiction for Cory Lake Isles.

POINTS OF CONTACT

CDD Board Members

Jorge Castillo, Chairman jcastillo@corylakescdd.net

Sudhir (Sid) Shah, Vice Chairman sshah@corylakescdd.net

Robert Woodards, Assistant Secretary bwoodwards@corylakescdd.net

David Burman, Assistant Secretary dburman@corylakescdd.net

Sheila Haque, Assistant Secretary shaque@corylakescdd.net

CDD Management Company Wrathell, Hunt & Associates, LLC.

Chuck Adams, *District Manager* 239.464.7114 adamsc@whhassociates.com

CDD Facilities Manager

John Hall C: 813.924.4673 clcddfm@corylakescdd.net

CDD Office Administrator

Wendy Darby O: 813.986.1031 F: 813.986.1056 clibeachclub@corylakescdd.net

CDD Committee Chairs Landscape/Aquascape/Facilities Committee

Stephanie Squires stephie11173@verizon.net

Security Committee

AJ Forbes clcddsaf@gmail.com

Finance Committee

Anthony Hawkeye hawkeye.corylake@gmail.com

Lifestyle Director

Lisa Kagan Ikagan@evergreen-lm.com

POA Management Company

Rory Harding
First Service Residential
2870 Scherer Dr. N. #100
St. Petersburg, FL 33716
P: 813.986.3200. C: 813.390.7582
Rory.Harding@FSResidential.com

POA Board Members

Dr. Sam Badawi, Esq., President Dr. Amrit Patel, Vice President Dr. Anoop K Reddy, Treasurer Don Reich, Secretary Kevin Hickling, Board Member

POA Committee Chairs Design Review Committee, Angela Mason Reimer

Covenant Enforcement Committee, John Browne

Compliance Committee Dennis DiGiacomo

Revision Committee Luise Burman





Happy New Year from my family to yours!





4/3/2 | 2359 SF \$317,000 Fireplace | Pool | Pond view| One Story



4/3/3 + Bonus | 3238 SF \$370,000 Heated Pool | Two Story



4/3.5/3 + Loft | 3818 SF \$465,000 Office Nook | Pool | Pond View



4/3.5/2 | 2628 SF **\$230,000** Elevator | Three Story





5/4/3 | 3676 SF \$559,000 Waterfront | Pool & Spa | Dock

Now Accepting New Listings!



4/3.5/2 | 3975 SF \$635,000 Two Story | Pool | Conservation View



4/4/3 | 3818 SF \$750,000 Outdoor Kitchen | Dock | Waterfront Pool and Spa



4/3/3+Office+Loft | 3424 SF \$418,070 Two Story | Pool | Master Downstairs

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CORY LAKE ISLES

CDD BOARD INFORMATION

BOARD OF SUPERVISORS

Staff Directives

FACILITIES MANAGER

- Direct the rover to ensure that the Club is emptied after meetings and to secure the amenities.
- Erect "No Parking Unless for CDD Event" signs near the tennis courts to protect the grass.

- Per Mr. Shah, obtain pictures of speeders from the rover.
- Meet with representatives from Allied Universal and the security committee chair to discuss/resolve issues directly.

DISTRICT MANAGER

- Mr. Adams would arrange a conference call with the POA attorney and District Counsel regarding security/speeding procedures.
- Per Mr. Shah, Mr. Adams to discontinue the Life Style Committee and Spirit Committee Reports from future agendas.
- Mr. Adams would review Evergreen account activity for Ms. Haque.

OFFICE MANAGER

- Purchase an affordable computer with current processer.
- Update the meeting board or meeting signs regularly and address message speed.
- Per Mr. Shah, circulate official emails to educate and update residents on current District business.



CDD BOARD ONLINE WORKSHOP

January 2nd through January 16th

The workshop will run daily, with 24-hour access, starting at 9am, Tuesday, January 2nd through Tuesday, January 16th until 9pm.

A computer is available during workshop hours for the public to participate at the Cory Lake Isles Guard House (CROSS CREEK), 10800 Cory Lake Blvd., Tampa, FL 33647

To participate in the online workshop visit corylakescdd. sunshineboard.org

CORY LAKES COMMUNITY DEVELOPMENT DISTRICT'S BOARD OF SUPERVISORS MEETING

SUMMARY OF MOTIONS PASSED

Held on Thursday, November 16, 2017 at 6 pm at the Cory Lake Beach Club, 10441 Cory Lake Drive, Tampa, FL 33647.

- 1. On MOTION by Ms. Haque and seconded by Mr. Shah, with all in favor, permission to move Item 5, Consideration: Request to Hold 5K Race for Place Event, from the Fifth Order of Business, to earlier in the meeting, was approved
- 2. On MOTION by Mr. Shah and seconded by Ms. Haque, with all in favor, the Emergency Preparedness Plan, in substantial form, was approved.
- 3. On MOTION by Mr. Shah and seconded by Mr. Woodards, with all in favor, authorizing Dr. Spiro to work with Ms. Elizabeth Ross to prepare and circulate a focused gym survey, with Mr. Shah serving as liaison, as stated earlier, was approved.
- 4. On MOTION by Mr. Burman and seconded by Mr. Shah, with all in favor, Resolution 2018-01, Amending the General Fund Portion of the Budget for Fiscal Year 2017; and Providing for an Effective Date, was adopted
- 5. On MOTION by Mr. Shah and seconded by Ms. Haque, with all in favor, to hire FHP for four plus one, five hours per week as soon as possible, to patrol the

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community one or two weeks per month on Monday mornings from 6:00 a.m. to 10:00 a.m., with the other two weeks at the will of the Staff until further notice, was approved

6. On MOTION by Mr. Woodards and seconded by Ms. Haque, with all in favor, to terminate the LMP contract effective December 31, 2017, assuming success in engaging another contractor based upon the bids received from other landscaping contractors earlier in the summer, was approved

7. On MOTION by Mr. Burman and seconded by Mr. Woodards, with all in favor, the October 19, 2017 Board of Supervisors Summary of Motions and Staff Directives, and Board of Supervisors Regular Meeting Minutes, as presented, the May 1, and November 7, 2017 Security Committee, the November 14, 2017 LAF Committee, the October 23 and November 8, 2017 Spirit Committee Meetings and the October 31, 2017 – November 14, 2017 Sunshine Board Meeting Minutes, as presented, were approved

UPCOMING MEETINGS

- Security/Neighborhood Watch Jan. 8th @ 7pm
- Landscape Aquascape Facility (LAF) Jan. 9th @ 12:30pm
- Finance Committee Jan. 10th @ 8:30pm
- Spirit Committee Jan. 4th @ 10:15am
- CDD Online Workshop Jan. 2nd through Jan. 16th
- CDD Board Meeting Jan. 18th @ 6pm
- POA Board Meeting Jan. 17th @ 7pm

Please contact the Beach Club or corylakeisles.org for OFFICIAL Meeting Notices

(*To participate in the online workshop visit corylakescdd.sunshineboard.org)

CDD COMMITTEE NEWS



Security Committee

Local Tampa Police Department Information:

District II

9330 N. 30th Street, Tampa, FL 33612, Ph: (813) 931-6500

FREQUENTLY CALLED NUMBERS

Police Non Emergency: 813-231-6130

Code Enforcement:

813-274-5545

Animal Control:

813-744-5660 (domestic cat/dog ONLY)

Solid Waste:

813-348-1112 Crisis Center: 2-1-1

Neighborhood Watch

Cory Lake Isles Neighborhood Watch is now Tweeting! And Facebooking!

New Year, New Resolutions!

I hope everyone had a wonderful time over the holidays, and that you are ready to embrace 2018 with new goals.



Make one of your resolutions to be more involved in the community and its activities, whether it be attending a meeting, or participating in an event.

A realistic resolution could be to become more community aware. "Observe and Report" is the mantra of your Neighborhood Watch Team. To do this effectively, we need more eyes in the neighborhood, ensuring that all Isles have a representative.

The collaboration of residents, neighborhood watch members, civic association groups and business partners are critical in reducing crime. The Neighborhood Watch concept centers on the community and police working together for the safety and protection of a neighborhood. It is an organization made up of citizens concerned about their neighborhood. Neighborhood Watch is one of the most effective and least costly answers to crime. Watch groups are a foundation of community crime prevention, they can be a stepping stone to community revitalization.

Please join your Cory Lake Isles Neighborhood Watch Team. To become involved, contact Sheryl Springer via email, Facebook or Twitter at:

- Email: sheryl@corylakenw.com
- Facebook: for @CoryLakeIslesNW
- Twitter: @CLI_NW

Envera Info

Envera's customer service call center (1-877-936-8372) is open 24 hours a day; ready to assist our community with any gate access concerns! Please SAVE THE NUMBER (877-936-8372) IN YOUR PHONE CONTACTS as this is the number that will call when an oversized delivery, (i.e. moving company, a/c, plumbing contractor, etc.) is scheduled! Envera remotely operates the oversized truck entrance, at Morris Bridge Road gate, through a kiosk to an off-site security officer. The on-site security officers assist visitors and residents as their main post order but will assist the trucks at the oversized entrance if time permits.

Please remember: all visitors must be entered into the Envera system for security log purposes. Guards CANNOT accept phone calls from residents to



notify of an expected guest, they are instructed to give residents the Envera customer service number or contact the Beach Club (813-986-1031). You may also enter the information and update your resident profile online (myenvera. com) or through the Smartphone App.

Auto Burglary Safety: Auto burglaries in New Tampa are at a high level. Lock your doors; Place visible items such as purses, packages and letters in your vehicle's trunk; Turn on your auto alarm.

Going On Vacation? Add your Tampa Police Vacation Watch program to your travel checklist! This free service allows City of Tampa residents to give officers a heads up that their homes will be unoccupied for an extended period of time. Visit www.tampagov.net and type vacation watch in the Search (upper right hand corner of site's home page).

Home Safety: Not using your Garage, please "close" the Garage Door.





Did You Know?

- Did you know that the Community Development District of Cory Lake Isles is responsible for maintaining the stormwater system in Cory Lakes?
- The rain water and all debris that goes into the storm drains either goes directly into our lake and ponds or out into the conservation surrounding CLI.



- The trash and debris tossed out car windows and dropped by residents can clog this stormwater system and pollute our surrounding environment.
- The effect of this pollution is not only an unsightly community but also slower water runoff creating flooded streets, yards and
- •The flooded streets then cause issues with the street pavers and curbing.

Let's all try and improve the looks of Cory Lakes and help cut future expenses by putting our trash in the provided receptacles and picking up anything you think may end up in the storm drains.

Together we can save the environment, live in a beautiful community and cut future expenses.

Thanks,

John Hall

Cory Lakes CDD Facility Manager

PET OWNERS

Please Be a Responsible Pet Owner. Pick up your pet's waste and ensure your pet is leashed whenever outdoors. Please dispose of your pet's waste in your OWN trash receptacle and NOT your neighbor's.



What is the Difference Between the CDD and the POA? The key difference between the CDD and the POA is the CDD manages the common areas (streets, landscape, lake, security and amenities) of the community. The POA enforces homeowner property covenants such as property maintenance and approval of property renovations.

Americans Still Say They Will Make New **Year's Resolutions**

Newly Released Saint Leo University Poll Shows

ST. LEO, FL - More than one-quarter of Americans say they will make New Year's resolutions, according to a new survey released by the Saint Leo University Polling Institute (http://polls.saintleo.edu). The poll, conducted online November 19-24, 2017, sampled 1,000 adults nationwide.

This year's poll shows 29.8 percent of respondents say they plan to make resolutions, which is up slightly from 27.2 percent in 2016. The poll has a margin of error of plus or minus 3 percentage points in either direction.

Traditional New Year's resolutions held steady, the poll shows, with top responses being: lose weight (55.7 percent); save more money (56 percent); travel more (29.5 percent); and spending more time with family (26.5 percent). But 4.4 percent say they resolve to spend less time with family, a percentage that is up from 2016's response of 0.4 percent. Poll respondents were allowed to give multiple responses as to which resolutions they are likely to make.

Vacationing more and finding a new job ranked in the top five responses with 29.9 percent and 27.5 percent, respectively. These were up significantly from 2016 when 23.2 percent said they resolved to vacation more and 20.2 percent said they would look for a new job.

"At their core, most New Year's resolutions seek to create a positive change in some aspect of life; most often an area that has caused worry, shame, regret. . .we make resolutions to create the chance to change these foibles and missteps in the next year," said Dr. Christopher Wolfe, associate professor of psychology at Saint Leo University.

It is a hallmark within positive psychology that humans are innately striving to become better, Wolfe said. "A father of the ideology, Abraham Maslow proposed that humans striving toward this better self, must do so by attending to the many needs of the individual along the way—a hierarchy of needs."

In the recent Saint Leo poll, "we find that the desire to lose weight remains a top goal for more than half of respondents," Wolfe said. "Good health is a necessary base level, in this theory, for achieving all other rungs on the ladder toward a better self and therefore makes



sense as a top resolution across the last several

Among those who say they will make New Year's resolutions, 46.7 percent of Hispanics responded "yes," followed by African-Americans at 44 percent, and whites at 23 percent. Among age groups, the poll shows 49.2 percent in the 18-to-35 age group will make resolutions while 31.6 percent of those age 36 to 55 will do so, and just 16.2 percent of those older than 56 will formulate resolutions.

"Those identifying within a minority culture may feel more compelled toward a need to create positive change as a result of fewer opportunities or the real or perceived feelings of inequality," Wolfe said. "Does being a member of the dominant cultural group in the United States in some way protect or detract from the need to resolve for some change?"

Wolfe said he found the age gap in the poll results interesting, too. "More millennials are making positive resolutions as opposed to the generation of their parents," he commented.



From The Desk of Cory Lake Isles Property Owners Association Manager

I hope everyone has had a great Holiday Season and Happy New Year!

Thank you for working so hard on your homes this year as the community looked great for all the visitors during the holidays. One of the areas of the covenants we are highlighting this month is that of rentals. The covenants of Cory Lake Isles do not allow for any short-term leasing. So, no air B-N-B or weekend getaway packages. All rentals must be for a minimum of one year. No home can be rented out until it has been owned for at least one year. The POA must approve the renters before they can move in. The rental application is done online and is required to be submitted at least 14 days before the lease agreement commences. We are on the look out for those homes that may be violating these rules. If you know any homes that are violating these rules please do not hesitate to reach out to my office. You will find the activity report for November.

Again, thank you for your diligence in responding to those violation letters. If you receive one the most important part of the process is communication with my office. The best way to communicate is by e-mail. I am looking forward to serving your community in 2018 and I wish you a blessed year!

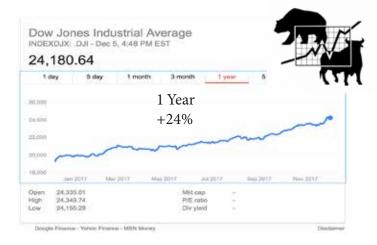
RORY HARDING, LCAM

Cory Lake Isles Property Owners Association Manager 10441 Cory Lakes Drive | Tampa, FL 33647 813.986.3200

Email: rory.harding@fsresidential.com www.fsresidential.com

Violation Categories/Sub-Categories	Count
Architectural Modification-Not Approved	1
Bin Violation-Storage	29
Exterior of Home-Needs to be cleaned	4
Exterior of Home-Objects not allowed	2
Exterior of Home-Other	1
Landscaping-Mow	1
Landscaping-Mulch Landscape	1
Landscaping-Remove Tree Stump/Dead Tree	2
Lease-Non Compliance	1
Mailbox-Clean/Paint	48
Nuisance-Other	1
Parking-Other	2
Roof-Needs to be cleaned	17
Water-Boats	3
Water-Docks	9
Water-Other	25
Water-Screen Enclosure	12
Total:	159

GoGo Stock Market



Since President Donald Trump took office the stock market has had significant gains. Whether you agree with who he is, or the actions he is taking or not, his business friendly administration has corporations and investors looking UP.

How 2018 starts out, and potentially ends, will depend much on whether the currently pending new tax plan passes or not. Major legislation has been somewhat of a problem for the President and the GOP. But reducing or eliminating restrictions to commerce through other means has played a role in how the overall market is viewed at the moment.

If the tax plan becomes law, U.S. corporations will receive a gift in the way of tax cuts, increasing their profits, and most likley giving another boost to the markets. What happens to the rest of America is up in the air.

If the tax plan is not passed

the possibility of a market correction is real. There are most likely gains built into the market right now based on the possibility of the tax plan passing. If it does not pass those gains will go away and many will view the administrations ability to achieve anything of major significance to be weak. Hence, leading to a lack of confidence and additional selling.

Longer term? President Trump has spent his life creating "art" out of "deals"., good or bad. He will always be business friendly, for himself, for his friends and hopefully, for America.

Corporate profits gained nearly 6% in 2017. The price to earnings ratio is hovering at around 25, which is historically high.

Want to day-trade? Follow President Trump's Tweets, and push those buttons fast! https:// twitter.com/realdonaldtrump



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PETS

By Beautify the Beast

Preparing for the Right

Family Pet

Por many homes, pets are extended parts of the family with their own toys, beds and clothes. But making the decision to introduce a new pet into your home can be a daunting one, especially when it involves kids. There are many great things and teachable moments about having a new pet but many people, mostly your kids, don't realize the amount of work that will go into raising a well-trained, member of the family.

Whether it be training, responsibilities, animal-related chores or other tasks that come along with a new pet, your family will need to

be prepared for what comes along with the joys of having a family pet.



Before making the decision to bring a new pet into the house, sit down with the entire family to discuss what having a new pet will entail. Make it clear that everyone will have responsibilities and be accountable for the safety and well-being of the animal. You'll also want to decide how big an animal your family can handle, if your house and yard are prepared for an animal and what breed of animal suits your family best. According to Care.com, it is important to consider many things before choosing a pet, including how much time and money you can dedicate to the pet. Just as you wouldn't want a large dog in a small apartment with no yard, you also wouldn't want a pet with health problems if you aren't financially able to pay for a vet.

When choosing the breed, make sure to take into account animal temperament and family allergies among other things. Some dogs, like Miniature Schnauzers and Spanish Water Dogs, are hypoallergenic breeds that can help to alleviate some people's allergies, according to DogBreedInfo.com. Of course, everyone's allergies are different so check with your family physician about your choice to get an animal.

Create a Responsibility Chart

Once your entire family is on board and understands what comes along with getting a new pet, you'll want to establish a chart of responsibilities which will explain who is in charge of what task and when, according to the Humane Society. Some jobs to include are feeding, bathing, walking and training. Consider creating a rotating chart so that everyone has a new job each month. This will not only keep it exciting and fresh each month, but will prepare your kids to care for their own pets as they get older.

Don't forget that your family will have to relinquish some personal time



to care for the animal so choose wisely. If your family is willing to spend an hour outdoors each day training and walk a dog, you may want to consider a larger breed like Doberman. If your family is often busy and can't devote as much time to caring for an animal, you may want to consider a more self-reliant animal like a cat or fish.

Training

"Crate training has been proven to be the fastest and most effective way to housebreak a puppy", says Cheri Lucas of CesarsWay.com. Because your new pet's instinct is to avoid being near its own waste, they'll make every attempt to not soil their crate. When choosing a crate you'll want to pick one that is large enough for your pet to stand up, turn and stretch out. If your pet is expected to grow large, purchase a crate with a moveable wall that can be pushed back as your pet gets older. Think of the crate as your pet's home where they can relax and sleep at night. The most important part of training is consistency. Discuss with the family what the new pet is and is not allowed to do and act like. And make sure that when the animal makes a mistake, you quickly call the attention of the animal to the mistake and sternly say "No!". Your animal will quickly learn that what they've done is wrong and unacceptable. As long as you remain consistent in what the animal is and is not allowed to do your new pet will learn quickly.

Introducing a new pet into the home is a family affair. Although it can be hectic and exciting at the beginning make sure the entire family is onboard and ready for a new household member. Just like people, your new pet will seek approval and love from you and want to spend as much time with your family as possible.

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JANUARY 2018

Please check CoryLakeIsles.org website for official meeting notices Email: clibeachclub@corylakescdd.net

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	OFFICE CLOSED	2	3	Spirit Committee 10:15am	5	6
7	SECURITY MEETING 7PM	9 DRC LAF 12:30	Covenants Enforcement Committee 7p Finance Committee 8:30p	Revision Committee 7pm	12	13
14	15	16	17 POA Board Meeting 7pm	18 CDD Board Meeting 6pm	19	20
21	22	23 DRC	24	25	26	27
28	29	30	31	28	29	30



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Getting Out of Your Way for Success in 2018

Imagine for a moment that your best friend was applying for a new job, preparing for a sports or athletic competition, or planning a romantic weekend away with their spouse or significant other, would you tell them it's not worth it? Would you discourage them from attempting or completing their goal? In other words, would you cut them down and make them feel bad about themselves for working hard toward a difficult challenge, event, or activity?

Hopefully your answer to this question is, "no way!" I'm guessing you'd want to be a supportive and positive friend. Someone who lifts that person up, makes them feel good about themselves, and encourages them to be successful in whatever they do.

Talk To Yourself Like You Would Talk to **Your Best Friend**

Unfortunately, many of us don't talk to ourselves the way we would talk to a best friend. The reality is, many of us have become our own worst enemy. We regularly put ourselves down with negative self-talk, especially when we're trying to reach an important goal. Beating ourselves up has become conditioned, an almost automatic habit, when we are faced with challenges or obstacles.

But luckily I have good news. Positive self-talk is a skill, and just like any skill it can be learned and strengthened. It can become an automatic habit that's easier and easier to practice. With a little conscious effort you can turn things around and be your own best supporter.

My Personal Struggle With **Negative Self-Talk**

A few years ago, I competed in my first physical fitness show. Along the journey of training and diet prepping, I would find myself wanting to give up. I found myself coming up with reasons why I should quit. I came up with excuses such as "I need to spend more time with my kids," or, "My body is not going to look good enough."

I realized that this type of negative talk was not the mindset of a winner and was certainly not going to help me reach my goal. I realized it was doing more harm than good and that I don't deserve to be talked to that way especially from myself.

So I decided it had to stop then and there. I started implementing some helpful techniques to overcome this negative self-talk. These techniques included:

- Challenging the negative talk with positive affirmations;
- I visualized myself winning on stage and getting my pro card;
- I focused on my goal with every workout and even every rep of my workout; and,
- Being mindful of the food I was eating and how it was going to change and fuel my body.



Steps to Clear the Chatter

The first step to clear your mindset from negativity is to take notice of the damaging chatter going on in your mind. Really pay attention to how you talk to yourself. Being aware of the negativity empowers you to start taking the necessary steps to turn things around.

It's also important to take notice of any specific triggers that may lead to defeating thoughts. For instance, a toxic environment is a surefire way to hinder you from reaching your dreams. Now I realize it's not always possible to stay away from everyone in your life who may be toxic. In those instances it is important to learn to set boundaries and find ways to minimize the time you spend with others who talk down to you. If you want to be a winner, you have to put yourself in situations that lead you to think like a winner.

As you work toward your goal of a new job or that romantic vacation, make sure you are implementing relaxation techniques or meditation. A simple way to do this is right before bed. Close your eyes, put on some soft music, and imagine the most beautiful place you have ever seen. It's important to go to bed with a clear mind as the mind is so powerful and it can either make you or break you. For "beginner's meditation" instruction visit my YouTube channel at: www.tinyurl.com/

DrGinaMidvett.

And finally, when you wake up in the morning, start your day with a positive affirmation. For example, put a smile on your face and say out loud to yourself, "I'm a champion!" or, "I will have a great day because I'm an amazing person!" It may seem a little silly at first, but you'll find that starting your day on a positive note greatly affects your mental attitude throughout the rest of the day. So be the best "you" every minute of your day and make sure to get out of your own way so you can be successful in reaching your dreams.

her PhD in Clinical Psychology from Pepperdine University. She is a licensed mental health counselor, and president of the Suncoast Mental Health Counselor's Association.







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