



Living Dreams
We are the ones
We have been
Waiting for!!

Beyond Recovery!

PROSUMER NEWS

PROSUMER—A PERSON WHO IS PROACTIVE IN HIS OR HER RECOVERY AND WHO GIVES BACK TO THE COMMUNITY!

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**Prosumers
DENTON**

Prosumers-A consumer led, consumer developed program having you focus on wellness and discovery.

December 2017

Janet Paleo—Editor

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Silent Nights Janet Paleo

Lately you cannot turn on anything without hearing accusations of sexual misconduct all over the media. I am thankful for the voice of a few, like Oprah who came out and said when it started, "if this is only about one person, we have lost the opportunity to bring a light to all of the misconduct and abuse which happens to mainly females, but also to males." She is right and women are standing up and speaking out. To bring voice and truth to an area which is often hushed and ignored. These acts often happen in silent nights, as you are told "no one will believe you" "I will hurt you or someone close to you if you tell" "you will lose your job if you tell". If someone does speak up, they are put through such a shameful experience as if they are the ones who have done something wrong. After the trauma of being attacked or harassed, they are re-traumatized by having to describe, re-live and defend their actions, as if they are the accused.

As a person who has experienced these types of events, I wonder where is the voice of those of us whose attackers weren't people in the public eye. The uncles, the grandfathers, the employers who took advantage of a young person, where is the public outcry about their behavior, of their misconduct, of their abuse? Who wants to listen to our accounts? Who will speak the outrage for the children that have been hurt, the misconduct towards young people and for all the people who have been harassed. Who speaks out against people who think they can use their position of authority to coerce or take what they want? How do we bring forth the abuse perpetrated by relatives and close family friends?

This new awareness of powerful people hurting others increases the gap between the outcry in the marketplace and the silence in the not so public places. Pointing out Hollywood stars and political leaders is a start, but when do we begin to attack the broader issues of abuse and harassment everywhere? The first thing we must do is believe people, the women, the children and the men who come forward. While you might have someone who claims something that is untrue, most do not want to re-live this and only do so to change the status quo. They say something so another will not have to experience what they have experienced. The only way to stop those who use their position, their power to force themselves on those weaker, those who are frightened and those who feel like their voice would not be heard, is to believe those who come forward. Those who put the victims on trial, who denounce them or ask for "proof", need to be called out as much as the perpetrators. Only until we begin to shine a bright light on these actions and begin to hold all perpetrators to account, can

Continued on next page

Ways To Increase Motivation Peter James Field

What pulls you, drives you, pushes you?

It might seem like the people around us are very polarized - some people want to make a difference to the environment, while others want to retire at 50 -- but research shows that humans are actually much more complex and multifaceted than this.

It isn't just one thing that motivates and allows us to make that motivation breakthrough, but many things all at once. Researchers have narrowed down the many motivators to a few distinct categories. If you want to get to that motivation place within, then here are a few pointers that will aid in your self help motivation.

Goal Setting

Setting goals can improve motivation and get you moving. But when setting goals make sure they feel achievable, realistic, and that they really do motivate you. Improving your average sale at work may not push your buttons, though it looks good on a resume -- so what does push your buttons? Saving up for a holiday to Fiji? Taking art classes at night?

These sorts of goals might inspire you to push your average sale up, for example, more than just focusing on improving your work performance.

Goals should feel exciting. They are tied in with your dreams you have for your future. If, however, you find that your goal setting is too daunting or feels to difficult, you may have overreached what you feel is capable and achievable. Instead of writing a novel, maybe just start with a short story.

Then work your way up to 5 stories. Once you have completed 10 stories, even if it takes a whole year, writing a novel may not freak you out. It will probably feel more achievable by then.

Understanding Your Drives

According to a study published by the Incentive Research Foundation in 2011, there are four basic drives that determine human motivation: acquiring, comprehending, bonding and defending.

Acquiring is about the tangible benefits we can gain e.g. money, skills, training, promotions, respect, etc. Comprehending has to do with doing something we feel is meaningful, such as working with complex ideas, creativity, or participating in a job that makes a difference to the world. Bonding all about friendship, camaraderie, and social connection.

Defending takes into account issues around fairness and justice -- we are more motivated to work with and for people who treat us (and others) well, than those who treat us (and others) unfairly.

While some people may feel they lean more towards one drive than another, the studies show humans actually need a

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Prosumer Meetings Currently Located in:
*** Denton * Houston * Plano * McKinney * San Antonio * Rio Grande Valley**

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anything change. I am reminded of the quote by Edmund Burke, "The only thing necessary for the triumph of evil is for good men [and women] to do nothing."

While I have no delusions of this simple article changing the ways of the world, I am hoping that when someone comes to you to tell you they have been made to feel uncomfortable, harassed or have been hurt, you will believe them, support them. Let them know that it does not mean they are bad, dirty or at fault. Because we are not.

As survivors of assault, we must demand more accountability of those in power. We must stand to shine a light on relatives and close family friends who hurt us. We must let the public know this will no longer be tolerated in our society. We must believe those who are hurt and protect them from being hurt again. In short, we must put integrity back into our world. And above all, we must no longer be silent. Silent nights must be silent because nothing is happening, not because someone is being told to be quiet.

Living our life in integrity, and expecting that of all we encounter will bring about a better world where all are respected and are honored. Join me in expecting respect from ourselves and all those we encounter.

Ways To Increase Motivation Continued from page 1

balance of all four areas. Failing in one area can negatively impact how we feel about all other areas. When you achieve a holistic balance of all four drives, you naturally access that motivation place within, make that motivation breakthrough, and become highly motivated.

Teaming Up

Setting goals, chanting affirmations, working on projects -- it all helps, but sometimes you just need a bit more external support.

Some of us thrive from working alone, the triumph is all the more great once you reach the finish line all by yourself. But some of us are team players. Support, camaraderie, creative collaboration -- working with others brings a lot to our lives and the things we are trying so desperately to achieve.

If you are not sure what you prefer, just try it. Invite someone to collaborate on a project, partner up with some like-minded colleagues, or join a group. Not only does this sort of networking provide you with fresh perspectives and ideas, it also provides accountability. Tell people about your goals and projects.

It can really motivate you to know that someone supports your dreams, and is cheering you on.

Conserving Energy

Increasing motivation is hard when you are tired. Often people are hard-working and dedicated to their goals. But dedication can lead to fatigue, if you don't pace yourself and self-manage your energy output. Even when you love what you do, even when you feel happy and excited, the mind and body need to rest.

Being "on" all the time, or worse, experiencing chronic stress, can lead to fatigue and exhaustion that feels as if it leeches into every part of life. At this point, you need to be realistic. It is hard to be motivated if you have pushed your system too hard.

To increase your motivation, the best thing you can do is take time out and re-fuel. Take a break from your goals, take a break even from your career or job, just for a little while, if it is possible.

People who care about you always want to help out. Ask those around you to share the load, so you can get away for a while. Ask yourself how long -- you know the answer. One weekend? A week? A month?

Soon as you get the rest you need, being motivated and enthusiastic about your goals becomes a whole lot easier.

How To Generate An Influx Of Ideas And Effectively Do Things The Successful Achiever Way **Mohammad Shafie**

Brilliant ideas were at play when Sir Isaac Newton discovered gravity, when Thomas Edison discovered the light bulb or when Albert Einstein stumbled upon the famous energy formula. It was thought provoking ideas that led to the abundant mega structures around us and it was creative ideas working their charm whenever we see successful achievers after successful achievers being churned out.

But how then do you get an influx of ideas? Are ideas even things that you can conveniently buy from your hardware store? Or are they conjured up from some magical formula you can only see in a fairy tale? Frankly speaking, ideas are actually everywhere and all around you. They are in fact waiting in anticipation and begging for you to discover and utilize them. The onus lies on you to wisely and efficiently seek them out and use them to your best advantage.

Below are a few ways you can generate a massive influx of ideas:

- 1) observing your surroundings
- 2) observing your family and friends
- 3) reading materials such as books, magazines, newspapers, etc
- 4) admiring pictures or paintings
- 5) listening to inspirational sounds or music
- 6) watching movies, films or videos
- 7) surfing the Internet (in fact you can do some of the above and more through the Internet)

And definitely, much, much more ways to do so. Please note that the above list is not exhaustive and you should think or look into more ways of generating your ideas.

Anyway, it's prudent to note that it's not so important as to how many methods you try. Rather, what's important is that you benefit fully from them (even if it's just one or two methods) and constantly build up your flow of mind-blowing ideas and think of ways you can put them to practical use.

But then, you'll probably be asking, how do I put these ideas into practical use? Well, the most obvious answer is to emulate or model after already proven successful methods especially those by successful achievers themselves.

And here I present a simple 3-step method you can utilise to get you on course to effectively do things the successful achiever way:

- 1) Identify and find out in detail the successful achievers' already working/proven ideas, concepts and methods.
- 2) Reverse and modify them and test if your new and approved model works in the real world.
- 3) Constantly learn, upgrade and modify them to achieve better improvements and ultimately greater degrees of success.

So, there you have it. My simple explanation on how you can generate an influx of ideas and start your course towards becoming a successful achiever.

December 2017

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1 First Friday Denton @ Downtown Denton Square 6:00 pm – 10:00 pm Denton Holiday Lighting Festival @ Downtown Square 5:30 pm – 9:30 pm	2 NAMI Connection - Lewisville 1p – 2:30p Building 2, Suite 600 at 105 Kathryn Drive in Lewisville, TX. Free Yoga at the Denton Courthouse Square 9a-10a 9:00 AM Family Serve Day The New Hope Center, Bedford
3	4 Prosumers McKinney 12p – 3p LifePath Systems McKinney Training Rm 1515 Heritage Dr 75069	5 Prosumers Plano 12p – 3p 901 Cross Bend Rd 75023	6 Free 5K Social Run 7:45p – 10:45p 308 E Oak St 76201	7 Able Disabled 2p -4p Denton Community Health Clinic 525 S Locust St 76201	6 TOUCH Caregiver Support Group Monthly Meeting 12p – 1:30p RSVP 940-323-1710	9 Free Yoga at the Denton Courthouse Square 9a-10a
10	11	12 Texas Radio Live Broadcast @ LSA Burger 7p –9p	13 Free 5K Social Run 7:45p – 10:45p 308 E Oak St 76201	14 NAMI Connection- Denton 6:30p – 8p 2509 Scripture St Able Disabled 2p -4p Denton Community Health Clinic 525 S Locust St 76201 Denton Community Market Evergreen Holiday Indoor Market at the GDAC @ Greater Denton Arts Council - Patterson-Appleton Arts Center 5:00 pm – 9:00 pm	15 Hope In My Hands Christmas Giveaway More Than Conquerors Ministries, Arlington	16 NAMI Connection - Lewisville 1p – 2:30p Building 2, Suite 600 at 105 Kathryn Drive in Lewisville, TX. Free Yoga at the Denton Courthouse Square 9a-10a 5:00 PM Relevant Life Church Christmas Gala, Lewisville CHRISTMAS AT THE MANGER 2017 6:00 PM 701 W Belt Line Rd, Cedar Hill
17	18 Hope In My Hands Christmas Giveaway More Than Conquerors Ministries, Arlington 9a Hearing Voices 7:15p – 8:45p chrisnowicke@hotmail.com m North Branch Library 3020 N Locust St Denton 76209	19 Sound Values @ Discover Denton Welcome Center 7pr	20 Free 5K Social Run 7:45p – 10:45p 308 E Oak St 76201	21 Able Disabled 2p -4p Denton Community Health Clinic 525 S Locust St 76201	22 Denton Bike Friday Night Social Ride @ Denton Bicycle Shop Dec 22 @ 7:00 pm	23 Free Yoga at the Denton Courthouse Square 9a-10a
24	25	26 Denton Radio In The Morning @ Discover Denton Welcome Center 7:30a	27 Free 5K Social Run 7:45p – 10:45p 308 E Oak St 76201	28 NAMI Connection - Denton 6:30p – 8p 2509 Scripture St Able Disabled 2p -4p Denton Community Health Clinic 525 S Locust St 76201	29 December Camp SCRAP @ SCRAP Denton all day	30 Free Yoga at the Denton Courthouse Square 9a-10a
31	Jan 1	2	3	4	5	** Please verify times and events before going!!

December 6, 2017 (5p - 8p)

North Branch Library, 3020 N Locust St, Denton, TX 76209

Light Dinner Provided

Planning and Holiday Party

It's that time of year! We have had a wonderful year and it's time to plan for an exciting 2018! Come with ideas on topics you'd like to see at meetings next year. Don't forget to bring your favorite side dish for our potluck and a gift (under \$5) for our Santa Gift Exchange. No gift cards or money please.

Want to get involved? Contact Melanie at 800-577-3795 X802 or email MelanieC@ProsumersInternational.org You can also RSVP online

www.ProsumersInternational.org

Community Resources

Medical-Basic Care

Denton Community Health Clinic – 940-600-7527
Denton County Health Department – 940-349-2900
Denton County WIC – 940-349-2930
Health Services of North Texas – 940-387-5788

Mental Health

Denton County MHMR Center – 940-381-5000
Crisis Hot Line – 800-762-0157
Denton County Indigent Health Care – 940-349-2940

Eye Care

Low Cost Frames – 800-211-2105
Interfaith Ministries – 940-565-5479

Dental Care

First Refuge – 940-484-4384
Denta-Quest – 972-632-0374
Baylor College of Dentistry – 214-828-8440

Clothing

Full Gospel Family – 940-382-1822
Singing Oaks Church of Christ – 940-387-4355
Friends of the Family – 940-387-1750
Twice as Nice – 940-383-8267

Shelter

Salvation Army – 940-566-3800
Wheeler House – 940-735-3234

Recreation Center Locations (Showers)

Denia Rec Center – 940-349-8285
MLK Rec Center – 940-349-8575
Northlakes Rec Center – 940-349-8287
Denton Senior Center – 940-349-8720

Food

Denton County Food Pantry – 940-382-0807
Friendship Pantry – 940-391-4220
First Denton Food Pantry – 940-382-2570
Our Daily Bread – 940-566-1308
SNAP – 972-542-3381
Pet Food Pantry – 940-566-1013

Utility/Phone/Rent Assistance

Community Services – 800-831-9929
Denton County Housing Authority – 940-383-2035
Assurance Wireless Cell Phone – 888-898-4888

Veteran's Resources

Denton County Veteran Service Office – 940-349-2950
Texas Veterans Commission – 940-323-4413
Veterans Employment Representative – 940-323-4350
VA Community Outreach Medical Clinic – 940-891-6350
American Legion Post #71 – 940-395-0236

Support Groups & Recovery Centers

Solutions of North Texas – 940-898-6202
Denton Freedom House – 940-565-5990 (men only)
NAMI Denton Connections – 469-248-8789 (Lewisville)

Other Numbers

Friends of the Family – 800-572-4031
DARS – 214-365-2800
REACH – 940-383-1062
Social Security Office Denton – 888-717-1530
Medicaid Transportation – (877) 633-8747
Homeward Bound – 214-941-3500
United Way of Denton – 940-566-5851

Elected Officials

Congressional:

District 24 Kenny Marchant (972)556-0162
District 26 Michael C Burgess (940)4697-5031

Senate:

District 12 Jane Nelson (817)424-3446
District 30 Craig Estes (940)689-0191

House:

District 63 Tan Parker (972)724-8477
District 64 Lynn Stucky (940)243-0230
District 65 Rob Simmons (972)492-2080
District 106 Pat Fallon (469)362-0500



Next Denton Prosumer Meeting

Jan 8, 2018: Visualization Boards

It works! All kinds of people have used visualization boards to accomplish a myriad of goals and dreams. I even saw a lady on Oprah who visualized her being on the show after visualizing her writing a book. And there she was. A powerful tool to have you realize your dreams. A visualization board helps you to stay focused on where you want to go. A great way to start off the New Year. Bring magazines, scissors and glue as you are able. We will have your boards waiting for you. It is going to be a great start to 2018!

RSVP online at www.ProsumersInternational.org

Want to get involved? Contact Melanie at 800-577-3795 X802 or email MelanieC@ProsumersInternational.org

Useful Websites and Links

A website for all TX government departments www.texas.gov
Social Security Disability www.Disability.Gov
Facing Us Clubhouse: An online clubhouse facingus.org
Depression and Bipolar Support Alliance (DBSA)
Focus for Life: Wellness and Resiliency Program www.myFocus4Life.com
Free Online Computer Classes through Global Community Foundation www.gcflearnfree.org/
Harris Center for Mental Health and IDD of Harris County www.MHMRAHarris.org
Mental Health America of Texas www.mhatexas.org
Mental Health Self Help Clearinghouse mhselfhelp.org/
NAMI a Organization for the families of people with mental illness www.nami.org
National Consumer/Survivor Coalition www.ncmhcs.org
National Empowerment Center a consumer technical Assistance Center www.Power2u.org
Patient Assistance with Medications www.phrma.org/
PRO International www.TheProInternational.com
Substance Abuse Mental Health Services Administration www.SAMHSA.gov
Texas Administrative Code laws pertaining to MHMR Centers www.sos.state.tx.us/tac/
Texas Election Division to find voter information, and candidates www.sos.state.tx.us/tac/
Texas Legislature Online www.capitol.state.tx.us
TX Council of Community Center Learning Opportunities www.txcouncil.com/training_opportunities.aspx
TX Department of Housing and Community affairs www.tdhca.state.tx.us
Via Hope, for Certified Peer Specialists www.viahope.org
Website for Medications, Assistance Programs, Discount programs www.needymeds.com
TX Department of Housing and Community Affairs www.tdhca.state.tx.us
For more information specific to current situation and the transition to Medicare Rx www.texasmedicarerx.org

Does An Increase Of Money Decrease Stress and Worry?

Janette Getui



Research today gives us some really wild statistics about the global wealth and the percentage of people actually experiencing that wealth. Although there is no shortage whatsoever of abundance in this world, we can see the facts screaming a different and very sad story. Limitation, scarcity and shortage is the false belief that clothes the mind of most human beings in this world and as a result we are told that approximately 97% of the manifested wealth is enjoyed by about 3% of the population. That's absurd! Because it means that approximately 97% of the population are stuck in unnecessary lack and fear. The stress that majority of the population experiences and the increased breakdowns that keep cropping up have their source in that fundamental misconception that has given birth to the belief in lack and limitation thus creating the perfect breeding ground for all kinds of fears.

As such, we have gone on to create belief systems that help foster that paradigm of lack and at a time when life has advanced as far as it has, it becomes a necessity to start finding ways of coping with the progress that's ongoing. Perhaps ten years ago having beliefs that repel abundance and a great lifestyle wasn't so painful because the need to have more money wasn't as great as it is today since luxury, comforts, facilities, inventions and opportunities were not as developed as they are today. This stands as a great thing, for the one who is awake and aware. Unfortunately most are not!

Carrying around an old mindset trying to squeeze it into a new economy and a new era where things are only moving forward is like Cinderella's stepsister trying to fit into the glass slipper. It just won't work! So one of the ways to start feeling like life is working out for you is to stop fighting against your own nature and start following the true and natural path that's already here and guaranteed to get you where you wish to be. By far the most important aspect of shifting into that state comes from understanding Truth about you and about life. It begins with the knowing that your life isn't just happening to you, it is happening through you and much of your surroundings and conditions have no way of changing unless you consciously start designing and directing your life.

One of the main areas where we see the ill effects of a lack of this knowledge is in the area of money. It's a hot topic; one of my favorites because growing up in the slums I was really desperate to have money since I thought it was the answer to all my problems. I thought having money would make me healthy because then I could eat the best food and wear the best clothes; I thought it would make me important and loved but most of all I thought it would make me intelligent because I associated intelligence with formal education. So all the stress, anger, worries and insecurity I battled with was in my opinion purely because I had no money. May I tell you; once I did get the money I became even more sick and dependent of medication because I realized how much I hadn't solved anything! I had a bunch of stuff, bought the gorgeous clothes travelled with style and so on but I was more miserable than before because I still had the same insecurities, fears and unhappiness. Part of the reason my work found me is because I have had the opportunity I suppose to be a walking example of how an individual has the power to produce two extreme lifestyles in one lifetime. But even more, it's been the great lessons that I've learned on how to relate to money in the true and right way that makes what I do special. Which leads me right into what I wish to share with you today...

Do not be fooled any longer into thinking that your current mental and emotional state will change for the better as a result of amassing more money. I know it may not sound reasonable to say this to you especially if you're currently in need of money, but I want to encourage you to give this idea some airtime in your mental home because it could very well change the course of your future and actually improve your financial situation for the better. Remember that ridiculous statistic about the fact that 97% of the population is stuck enjoying little to no wealth? Well, even if you rose out of that space and landed on great wealth today, your worries and fears would not be vanquished. You would still feel exactly as you feel now, maybe even worse and you know what? That would sooner rather than later repel the very thing that you desire to have.

Much of the population doesn't realize that it's not the conditions that bring the fulfillment and pleasure; it's the pleasure and fulfillment that brings lasting conditions. So if you know that you want to step out of that messy web of mass consciousness, if you want to be free and enjoy lasting prosperity that ever increases, then learn how to shift your mindset into abundance, confidence, prosperity and truth then take massive action to produce the physical money. Increasing money will not decrease your worries because with money you'll just be worrying about it from a different angle. Money is attracted to the mind that is rich and full of faith; get that and you'll effortlessly produce a thriving lifestyle.

Sharing the holiday with other people, and feeling that you're giving of yourself, gets you past all the commercialism. —
Caroline Kennedy



During the holiday season, it's easy to forget that sometimes the best gift of all is simply the gift of time. I can't think of anything a writer would appreciate more than being given time and space to work. — Kate Klise

Prosumers Recovery is Possible Contest

What: A contest to find the top 50 people who exemplify the Prosumer Lifestyle to produce an inspiration book.

Why: Prosumers have spot-lighted individuals in the past who had been successful in achieving their dreams, who spoke about how they did it and how you could do it too. Many other people have come forward with their own success stories. We want people to hear about achieving your dreams and how they can too! Upon publishing the book, we can then share these inspirational stories with others and show the world that **RECOVERY IS POSSIBLE!**

For Whom: Open to all Prosumers-people who are proactive in their recovery, give back to their community and who have gone on to be successful in their life. We know that many of you cannot attend the Prosumer meetings because you live out of the area, but are using the information and ideas in the Prosumer News to live the recovery lifestyle of a Prosumer. You can't spell? No problem. Spelling and grammatical errors are fine. If you want to call and talk about your recovery story, that is great. Contact Janet at 600-577- 3795 ext. 800 Monday – Friday, 8:30-5:30 if you have more questions.

How: Submit your story on your recovery utilizing the Prosumer Methodology or being proactive in your recovery and giving back to your community. Please consider the following questions for your story.

- * What is recovery for you?
- * What role did being a Prosumer play in your recovery?
- * What would you like people to know about the Prosumers and how it works?
- * Name one or two techniques that you utilize in difficult times that helps you through.
- * Did you learn those techniques from the Prosumer Meetings or the Prosumer Newsletter? If yes, please give more detail.
- * What does being a Prosumer mean to you?
- * How do you give back to your community?

Please tell us about any other success (es) you have had.

Winnings: All winners will receive a Certificate of Recovery Achievement suitable for framing. All winners will also be published in a book, Recovery-Prosumer Style and receive a copy of the book. All winners will be listed in the Prosumer News, parts of stories may be read on the Prosumer empowerment radio and will be featured on our website. The top 10 will receive a \$25.00 gift card.

When: All entries must be postmarked by **February 28, 2018**. Winners will be announced in the June edition of the Prosumer News.

Other Details: All entries become the property of Prosumers International. No monetary compensation will be given for the use of submissions. All entries may be edited. Please include your name, address, phone number, and email if you have one. Stories should not exceed 1,000 words. Send your story to: Prosumers, PO Box 120394, San Antonio, TX 78212 or email to janetp@prosumersinternational.org.

Prosumer emPOWERment Radio *Feel the Power*

To listen to the Prosumer station go to:
www.ProsumersInternational.org and click on
Prosumer emPOWERment Radio.

Prosumer emPOWERment Radio (PPR) - Interval : 10/01–10/31/2017				
Month	# Streamed Hours	# Access	# Distinct Ips	
October	9481.72	1968	367	

TOP Listening Countries for October 2017

- United States
- Germany
- Canada
- Portugal
- Jordon

Want to Own Your Own Home? Now it may be Possible!

Have you or someone you know let the dream of homeownership fade into the background because of their credit score? Get a new perspective on quality mortgage products and services that offer a fresh angle on home buying!

Here's a picture of Texas First Time Homebuyer opportunities that are sure to help buyers visualize their first home:

- Minimum FICO score of 620;
- Same mortgage interest rate for all qualified buyers with FICO scores at 620 and above; and
- Maximum benefits by combining a Texas Mortgage Credit Certificate and a My First Texas Home loan.

To learn more about the Texas Department of Housing and Community Affairs' ("TDHCA") First Time Homebuyer Programs, find a participating lender near you at MyFirstTexasHome.com or 800-792-1119.

**We Are the ones we
have been waiting for!!**