

The Question Every Woman Asks

Let me just tell you right from the beginning, I know that you've tried. And you know that you've tried.

Lord knows that you have scratched your head in wonder and profound confusion when it comes to the woman that you love. You've tried to hear and understand. You want to give and respond.

Ten fabulous dates. Seven promises. Five love languages. Three counselors. Anything. Everything. But whatever you do, it's never enough. The target of her desire moves and you can't seem to hit the bull's-eye.

You've tried; we both know it. But the truth is that you can't.

Judging by Appearances

Fifty years ago, famous novelist Ralph Ellison wrote about being black: "I am ... because people refuse to see they approach me, they see only my surroundings, themselves, or figments of their imagination—indeed, everything and anything except me." His description applies equally well to those single people who believe they are disenfranchised because they are unattractive.

In today's world, beauty is a highly desired commodity. Even though most of us don't measure up to media standards for great looks, we believe physical beauty brings happiness. Despite the efforts of feminists, women still define themselves based on physical appearance. Those who don't score high on the cultural beauty scale deal with rejection more than those who do.

Beauty is an advantage in our society. That's why people spend billions of dollars on plastic surgery. But what happens when you, like most of us, aren't one of the "beautiful people"?

A reader from Utah expresses this dilemma. "I am an unmarried Christian woman with a female roommate. People often misjudge me based on my looks and living arrangement. I am not very pretty. I wear thick glasses that don't lend to contacts. I would like to be married, but so far there is no one interested in me. Would it be wrong to ask God to make me prettier? And how do I handle the unkind comments people make?"

People inside and outside the church do make judgments based on looks and marital status. Early on girls learn the lesson that appearance matters. Women internalize messages from magazines and other media that often lead to a preoccupation with beauty and attaining the perfect body. But asking God to make you prettier isn't the answer.

My advice to you and others in similar situations is to take the following steps.

Maximize what God has given you. Get a stylish haircut and eyeglass frames. Use makeup to enhance your skin and facial features. Dress in ways that flatter your shape and frame.

Exercise and keep your weight within a healthy range. Do all of this for you, not some potential boyfriend. You will feel more confident and more attractive.

Avoid comparing yourself with others. This is very hard to do when bombarded by nonstop images of glamour. But remember that pictures of models and movie stars are often computer-altered and airbrushed. Most women have to learn to accept the body they were given—imperfect as it is.

Concentrate on character. As trite as it sounds, inner beauty is more important in the long run than outer beauty. Physical

beauty fades, but godly character makes people beautiful. It is not uncommon to hear couples talk about attractions that grew over time because of the inner beauty they saw in each other.

Realize that your self-worth comes from God. If you know how God sees you, it matters less what other people think. Your identity must be grounded in Him regardless of appearance. To Him, you are beautiful. He did not make a mistake when He made you. You are a result of His handiwork (see Eph. 2:10). You are wonderfully made (see Ps. 139:14). He loves you just as you are (see John 3:16). You are His child (see John 1:12).

Practice being assertive. When people make hurtful comments, let them know their words hurt. Speak up in a gentle but assertive manner. For example, the next time someone insinuates you are gay because you are unmarried and live with another single woman, say, "That insinuation hurts" or "Please don't judge me. You don't even know me. Instead, ask how you can pray for me."

A woman who is pretty does have an initial advantage meeting men, but beauty does not guarantee relationship success, high self-esteem or an interesting personality. Those things must be cultivated over time.

Focus on the things you can control, and work on those. And remember, inner joy and peace always are reflected outwardly. Confidence shines when you truly know who you are in Christ. In today's world, nothing could be more attractive.

Standing for God

Because of the highly publicized scandals of some of our nation's most prominent Christians, it is important for us as parents and leaders to talk to our kids about standing for God in the midst of moral failure in the church.

Our children need to know how to process what they've seen and heard on television. We don't want them to become leery of trusting authority figures in their lives.

It is important for us to set an example, and we must teach them to have a strong commitment to Christ. They too are called to live for Him.

I can recall in the 1980s when scandals involving Christians came to the national forefront. I remember thinking, If they can't stand for Christ how will I possibly do it?

But the Lord helped me realize it didn't matter if every single person I admired fell away. What Jesus continues to do in my life is so real that I could never turn my back on Him, and I never will.

This is the kind of commitment we all need to have. It could protect us from becoming disheartened in our own walk with Him. Teaching and nurturing our young people until they have that kind of resolve and determination must be part of our strategy to claim this generation for Christ.

Perhaps you might have noticed the increase of illusionists both on television and in motion pictures recently. They intrigue people with their tricks, but the fact remains that what they do is create perception.

Satan is a master deceiver and the best illusionist we've ever seen. The truth is that sin, as in the case of the Old Testament character Samson, makes you stupid. When you dabble

in it just a little, it makes you numb to reality and the consequences you'll have to face one day.

We know the Bible says the devil disguises himself as an angel of light and that he is a wolf in sheep's clothing. But we have to see through the deception, and the only way to do that is to learn truth. The truth of God's Word sets you free from the bondage of sin.

Every type of relationship we have, whether marriage, friendship, authority figure or spiritual mentor, is built on trust. When we lose confidence in them, we become isolated and lonely.

But just because someone gets his heart broken by another person doesn't mean he should never get married. He has to learn to trust again.

So it is with our children. One of the most effective ways to sustain their trust in us is never to make them wonder if we parents have something to hide.

Be vulnerable with your weaknesses. Don't pretend you're perfect. Ask your children for forgiveness and request that they pray for you if there is an area in your life that is unsteady.

Also, demonstrate that you are accountable, whether it is to a ministry board or to a couple with whom you and your spouse can openly share your challenges and struggles. It communicates to your kids that you deal with your inadequacies and the mistakes you make.

There is a battle raging for the souls of our kids, and it would be just like the enemy to use a public catastrophe to get us off track and derail our efforts to win a generation.

If you are unsure what to do to reach out to kids in your area, log on at www.loveforlife.org for help.

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God's Got You Covered

by David Cannistraci

My wife and I recently took a drive in a nice convertible. The top was down, the sun was shining and we were heading for the coast. As we stopped to get a couple of coffees to go, rain clouds gathered and it started to sprinkle. We were disappointed but not concerned for our comfort because the car had a built-in system to move the top into place.

Spiritual covering works much the same way. Scripture reveals that though God's protection is present and available in Christ, it is carried to us through two delivery systems He has set up.

Prayer. We're encouraged to use constant intercession with the shield of faith to quench the attacks of Satan (see Eph. 6:16,18). There is nothing like a prayer shield to provide covering over the life of a believer.

All of us should continually pray for one another, our nation and our leaders. Prayer activates the heavenly host (see Ps. 34:7), erects a hedge of protection around us (see Job 1:5,9-11) and seals the gaps through which our spiritual enemy tries to gain access to our lives (see Ezek. 22:30).

With the covering system of prayer in place, we can move forward in our lives without being continually knocked back by the devil.

Divinely appointed relationships. Isaiah prophesied of our day: "The Lord will create above every dwelling place of Mount Zion, and above her assemblies, a cloud and smoke by day and the shining of a flaming fire by night. For over all the glory there will be a covering ... for shade in the daytime from the heat, for a place of refuge, and for a shelter from storm and

rain" (Is. 4:5-6).

The covering over every home speaks of family relationships. The covering over every assembly speaks of the local church.

Don't miss this: God's covering is released to us when we are rightly connected in our families and churches. Those relationships are the joints that supply us (see Eph. 4:16). Right relationships have always been vital to our safety (see 1 Cor. 11:11-12; Eph. 5:21-25; Heb. 10:24-25; 13:17).

Still, whenever the word "covering" comes up, a lot of us want to run and hide under a pew. We've seen the tragic abuses of authority and control that can surface when we fail to view all this correctly. Here's some advice:

- Don't allow anyone to control you or make you fearful by twisting Scriptures that relate to covering.
- Beware of top-heavy leadership structures that overemphasize tithing, authority and headship.
- Think twice when you hear legalistic messages about submission that rob you of your freedom in Christ.
- Be cautious when you see an overuse of titles and holy hierarchies that keep you dependent on spiritual "big shots."
- Don't play into the unhealthy control of those who desperately seek importance in your life. These imbalanced arrangements grieve the Holy Spirit and hurt people.

For sure, legalism, ignorance and abuses of authority have attached themselves to the subject of covering. But does that mean we should banish it as revelation altogether? I don't believe it does.

The accountability and care I've enjoyed by being part of a believing family, praying local church, and dedicated network of friends and ministries has been an indispensable part of my growth and success. So in my

view, it's far better to stay covered and connected, if we can keep it balanced.

Allow the Lord to guide you into the blessing of divinely appointed relationships at home and in the local church. Whenever Satan seeks to divide, strive to stay united in love and order, knowing that Christ has shed His blood for us all.

Position yourself to both offer and receive continual prayer. Let His precious blood anoint the doorposts of your life and the crimson cords of His love protect you in the day of battle.

There really is a safe place for each of us in God. The natural and spiritual threats out there are real, but we should never be afraid of what they can do to us. When we're positioned in Him and connected to His provision, the canopy of His protection rises high and strong over us.

The next time you're caught in a storm or you sense the attack of your spiritual adversary, settle it in your heart that things will be OK. Just stand strong in your faith and remember: God's got you covered!

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by Linda S. Mintle, Ph.D.

Fifty years ago, famous novelist Ralph Ellison wrote about being black: "I am ... because people refuse to see they approach me, they see only my surroundings, themselves, or figments of their imagination—indeed, everything and anything

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Exercise and keep your weight within a healthy range. Do all of this for you, not some potential boyfriend. You will feel more confident and more attractive.

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Fasting for Good Health

by Dr. Donald Colbert, M.D.

Q. I would like to do some fasting, primarily for health reasons. Is there a particular method that you recommend?

J.T., Echo Park, California

A. Fasting, in general, is controversial. Some popular fasting techniques are good; others can be downright dangerous. I'm convinced, however, of one method of fasting that will start you on a path to healthier living.

Many believe the only true form of fasting is the total fast—not eating or drinking anything—but I consider this method unsafe. Your body must always have at least two quarts of water a day to sustain your life.

The kind of fasting most of us think of is liquid-only: avoiding all solid foods and consuming liquids for a selected period of time. The strictest, most severe of these is a water-only fast. I don't usually recommend this type either, except for people with certain autoimmune diseases or severe coronary-artery disease.

If you are considering a water-only fast, be prepared to devote several days to doing little more than fasting. For most people this method so weakens the body that it's hardly possible to work a full-time job or stay alert through a full day of school while fasting.

If you don't have the diseases I just mentioned, the best fasting method for cleansing and detoxification is juice fasting. This type of fast may take more time to achieve the same benefits of a water-only fast, but it spares you from the unpleasant weakness and hunger.

It also is much less strenuous since it results in detoxification, alkalinizes the body and supports the liver. Not only will you probably avoid the weakness or hunger, but you also may experience tremendous energy during the fast.

Doing it occasionally—every one, three or six months—gives your gastrointestinal system a much-needed rest. I believe it is far healthier to go on a series of short juice fasts than on one long fast. This allows your body time to recuperate and rebuild.

Prepared correctly, juice can provide the nutrients, amino acids and fuel that your liver requires to detoxify. For this type, you will need lots of fresh fruits and vegetables and a juicer.

Many fasting programs are so physically challenging that you can be left feeling completely wiped out with little or no energy to function. A properly balanced juice-fasting program is designed to keep you energized enough to work, play and enjoy your daily activities.

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Seven Steps to Financial Freedom

It is important to have your personal finances stable before starting a business.

I receive all kinds of calls on our *Money Matters* radio program. People want to know whether they should buy a new car, how much house they can afford or whether it's time to start saving for retirement. What they all need is a strategy—a financial life map.

A particularly desperate caller recently confided: "I feel so hopeless. Six collection calls already today, and it isn't even noon yet! I wish I could just start over."

My hope is that your situation is not like that of this desperate caller, but if it is, you need to know that there is a way out of the present pain. Whether you have much or little, the seven steps I discuss in this article can guide you to true financial freedom.

Dealing with finances today is like taking a cross-country journey by car. Imagine, for instance, putting a 16-year-old

boy behind the wheel in New York City and telling him to arrive safely at a specific destination in San Diego. No GPS, no trial runs, no maps, not even driver's training—just a slap on the back and a “Good luck! Hope you make it!”

Many people in financial trouble have had only that kind of preparation. Yet to navigate successfully, every traveler requires some understanding of where he is going and how to arrive at his destination.

Does God have anything to say about the best destination for you? What is His role?

Can you trust Him? What principles related to giving and honesty must be followed before you can expect His help on your journey?

These spiritual (and extremely practical) basics unlock the door to God's supernatural help. The temptation of jumping straight to money-management techniques without building the right foundation dooms us to reliance on our own limited strength and resources.

Even the best money-management advice, if it leaves God out of the picture, cannot get us to the best destination—the one God desires for us. Wealth without contentment never satisfied anyone.

As you study the steps that follow, you may find that you've already accomplished some parts of Step 5 (buying a home, for instance) but haven't completed Step 1. No problem. You don't need to sell your house. Just focus on completing Step 1 before you tackle other, more advanced objectives.

Step 1: Develop a spending plan.

“The wise man saves for the future, but the foolish man spends whatever he gets.”

Proverbs 21:20, The Living Bible

The two objectives in this step are:

1. Save \$1,000 for emergencies. Many people deeply in debt question this, but it is important for two reasons: first, because you must establish the habit of saving, and the sooner, the better; second, because emergencies are inevitable. If you have no savings to deal with auto repairs, broken appliances or uncovered medical expenses, you will be forced into additional debt, continuing the negative pattern that eventually spirals out of control.

2. Start using a spending plan. Rather than being a straitjacket, a spending plan is a tool that can free you from the burden of endless impulse decisions. It also allows you to tell your money where you want it to go rather than wondering where it went. The plan doesn't need to be complicated, and in time it becomes second nature, prompting many to say, "Why didn't someone show me this a long time ago?"

This step reveals whether spending changes are required to create a net surplus each month. Without a net surplus, you cannot make progress on any financial goals.

Home equity loans seem like an attractive way to reduce interest costs and simplify payments, but they often postpone the inevitable and actually make it worse. Studies show that most people who eradicate credit card debt through a home equity loan end up creating even higher credit card debt levels within two years because they didn't address the issue of their monthly negative cash flow. And the second or third time it happens, there is no equity bailout left.

My most recent book, *Your Money Map*, shows a sample first-draft spending plan as well as an adjusted plan because most people need to fine-tune their plan after living with it for a few months. It also provides a form for creating your own. People who create and follow a balanced spending plan rarely get into financial trouble, and they usually reach their

financial goals.

Step 2: Get out of debt.

“The borrower is servant to the lender.”

Proverbs 22:7, NKJV

The two objectives in this step are:

1. Pay off credit cards. Credit cards, with their quick and easy access to unsecured loans, tempt us to turn our backs on the wisdom of earning first and spending later. Combine that with low minimum payments and high interest rates, and you have the equivalent of sod-covered quicksand—grass that looks greener but gives way to a treacherous trap.

According to , for the estimated 40 percent of cardholders who carry a balance from month to month, a \$1,000 debt can turn into a 22-year commitment—and cost thousands more in interest. “People are now in a revolving debt cycle that they’ll never escape,” says Adam Brauer, a debtor advocate and in-house counsel for Debt Settlement USA in Scottsdale, Arizona.

Use the snowball strategy to repay credit cards as quickly as possible. In addition to making the minimum payments on all your credit cards, focus on accelerating the payment of your smallest high-interest credit card first. You will be encouraged as you make progress, finally eliminating that debt.

Then, after you pay off the first credit card, apply its payment toward the next smallest one. After the second credit card is paid off, apply what you were paying on the first and second toward the third smallest credit card, and so forth.

2. Increase savings to one month’s living expenses. This step gets your emergency fund closer to the recommended standard.

Step 3: Stay out of debt.

“Keep out of debt and owe no man anything.”

Romans 13:8, The Amplified Bible

There are two objectives in Step 3:

1. Pay off all consumer debt. This is debt incurred for the purchase of goods or services. Use the same snowball strategy outlined for credit cards.

2. Increase savings to three months' living expenses.

Step 4: Save for specific needs.

“The plans of the diligent lead surely to plenty.”

Proverbs 21:5, NKJV

There are four objectives in this step:

1. Begin saving for major purchases (home, auto and so on).

2. Begin saving for retirement. You might begin this step earlier if your employer matches your retirement fund contributions. If, while taking Steps 1-3, you are able to make progress and still have some surplus, contribute as much as you can up to the amount your employer matches.

3. Begin saving for children's educations. Avoiding school debt is important, and it is a blessing when parents are able to help. Many, however, are not in a position to fund any part of their children's educations.

If you're one of them, don't feel guilty. You can do only what you can do, and this may be a blessing in disguise. Research the grant and work opportunities that abound for those who diligently seek them.

4. If you want to start your own business, begin saving for it. The reason for waiting until Step 4 to begin saving for a business is that it is important to have your personal finances as stable as possible.

When you no longer have credit card or consumer debts, your monthly expenses are lower. And having set aside three months' living expenses, you have a margin in case you need additional income during some of your business's leaner months.

Believe it or not, it is preferable to start your business before you buy your home, as Proverbs 24:27 says: "Build your business before building your house" (The Living Bible). In other words, create your source of income; then acquire your home.

Step 5: Work toward paying off your home and invest wisely.

"Savings are put into risky investments that turn sour. ... The man who speculates is soon back to where he began—with nothing."

Ecclesiastes 5:13-15, The Living Bible

The three objectives in this step are:

1. Buy an affordable home. "Affordable" means you have saved a down payment of at least 20 percent, and your total housing expenses (mortgage payment, real estate taxes, utilities, insurance and maintenance) will not exceed 40 percent of your income. In areas where housing is extremely expensive, this may require considerable saving, praying and waiting.

2. Begin prepaying your home mortgage. Owning a home with no mortgage greatly enhances financial stability. Some argue that they don't want to lose the tax advantage of paying interest on a home mortgage, but the advantage is often misunderstood and overrated.

Others propose taking money that could go toward mortgage prepayment and investing it for a higher rate of return. Although the idea is attractive, investing for a higher rate of return is never a sure thing.

Greater returns require greater risks. This includes the

possibility of loss. People with investment knowledge may want to direct part of their surplus to an investment while they use the rest to prepay their mortgages. I discuss this in Your Money Map, examining several strategies for paying off your mortgage early and saving tens of thousands of dollars in interest.

3. Begin investing wisely. The fundamental principle for becoming a successful investor is to spend less than you earn and then regularly invest the surplus. Save regularly, seek advice and diversify.

Step 6: Prepare for the future.

“You shall know the truth, and [it] shall make you free.”
John 8:32, NKJV

This step has three objectives:

1. To have your home mortgage completely paid off.

2. To have your children’s educations funded.

3. To confirm that your estate plan is in order. Estate planning is not merely a financial or legal matter; it is a spiritual exercise we work out in God’s presence and for His glory. First, decide how you want to distribute your assets and how to prepare or train your heirs for what they will receive. Only after you have made these decisions should you engage an attorney experienced in estates to draw up the documents.

Step 7: Reap the rewards of faithful stewardship.

“Well done, good and faithful servant.”
Matthew 25:21

In this step, you are able to enjoy the fruit of having handled properly the money God entrusted to you. There are only two objectives:

Christ in New Orleans coming together in such a powerful way.”

The two-hour prayer walk was the first of eight in a summer-long campaign aimed at spreading the gospel and stemming the tide of violent crime in a city still recovering from the ravaging effects of Hurricane Katrina.

Organizers said members from dozens of multiethnic churches assembled at New Hope Baptist Church on a balmy morning for prayer and worship before walking the perimeters of four city quadrants beset by “obvious poverty” and high murder rates. “We felt that God was calling us to go to the gates of hell, not to tiddle with it, but to go straight to the hardcore areas of our city,” said Tilton, who is also senior pastor of an inner-city congregation called the Irish Channel Christian Fellowship. The church’s 152-year-old sanctuary was damaged by Katrina, but restored earlier this year.

Tilton said Saturday’s event generated reports of salvations and spontaneous street worship; Christians also paused during the walk to pray for area residents. Tilton said one of his favorite testimonies was from a prayer walk participant who said a stranger on the street asked him for prayer, telling him simply: “I need Jesus.”

“It’s a lot easier when you’ve had other people first plow the way with prayer,” Tilton said.

Ever since New Orleans was devastated and its population scattered in the summer of 2005, Tilton said his heart has been burdened to fill the void left by Hurricane Katrina with massive prayer. “One of the things we needed to do as the body of Christ was to go into the city, while we didn’t have a lot of people in there, and actually walk that territory for Jesus and claim it in His name.”

GNOPC formed during the weeks after Hurricane Katrina and has since organized projects that have included prayer services, massive work days, retreats and charitable outreaches. “The storm itself gave us impetus because we saw people coming from various places around the country who came to aid people and

didn't ask what their denominational affiliation was first or their race or any of those things and offered us assistance," he said.

Now that organized prayer is a reality, Tilton praised the pastors and leaders of the more than 50 churches that participated in Saturday's initiative, including the churches led by his three strategic planning co-leaders at GNOPC: Cornerstone Christian Center, Celebration Church and Bibleway Missionary Baptist Church. "We're not doing this as a publicity thing but because we believe God called us ... as the 'one church' of New Orleans," Tilton said. "That's a core value that we hold as pastors of New Orleans. We're responsible for this city and what happens to it spiritually in a real way."

Aside from being a pastor and devoting time to GNOPC, Tilton also serves as the global missions pastor at Celebration Church and is president of a Bible college.

He said through the years many pastors and leaders have organized or participated in anti-poverty and anti-violence crusades, "but have we done the thing that we as the church have the power to do, and that is to pray—to bathe the area in prayer, Jericho-march it if you will, and take it for the Lord and expect that the strongholds will be broken."

He said the final prayer walk is scheduled for Saturday, Aug. 16, and will coincide with an annual citywide revival event planned that same weekend by the Christian Ministries Union of New Orleans. Tilton also said dozens of pastors will take part later this year in pulpit exchanges to build unity and will participate in another citywide revival in late November.

Tilton is content for now with what he and hundreds of others accomplished over the weekend. He likened the experience to plowing an untilled field. "I felt God turning the ground so that we could plant the seeds," he said. "The ground was hard; now it's been softened." **-Paul Steven Ghiringhelli**

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“And we know that God causes everything to work together for the good of those who love God and are called according to his purpose for them.”

–Romans 8:28, NLT

One of the greatest challenges we all face in life is discovering our God-given purpose and identity. For most, it's a lifelong journey that can be both daunting and intriguing. The search usually begins somewhere around adolescence and continues up to the day we die.