

# 8 Ways to Defuse Desk Rage

by Linda S. Mintle, Ph.D.

- Be ready and accepting of change. Change is inevitable in today's work environment. Be ready for it instead of resisting it. Accept what you can't change.
  - Don't panic if you are laid off. With corporate downsizing, global market changes, outsourcing and so on, people lose their jobs even when they do well at them. Remember, God is your provider.
  - Explore fields that are growing. Skill development makes you more marketable. If you haven't already done so, get a quality education.
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- Be a good steward of your finances. Don't spend beyond your means or rack up credit-card debt. Put money away for a difficult time.
  - Maximize your work time. Be clear on what is expected so you know how you will be evaluated. Minimize distractions.
  - Have integrity on the job. Do not compromise your beliefs, and line up your behavior according to biblical directives.
  - Be balanced. Have a life after work that involves relaxation, family, friends and a vibrant spiritual walk. Don't let go of your sense of humor. It relieves stress.
  - Don't easily take offense. People in the workplace won't always behave properly. Offer forgiveness even when it isn't requested. You be the model of Christ! Your influence could make a difference.
  - If you need additional help, pick up a copy of *Breaking Free From Anger and Unforgiveness*. Stress will never disappear, but our reaction to it can be godly.

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# Live by Faith

*by Joyce Meyer*

**We trust in the God who reaches out and receives us to Himself just as we are.**

“Faith” is a word the apostle Paul often used in his writing. It simply means belief or absolute trust—the word also implies loyalty and commitment. In 1 Corinthians 15:17, Paul told the church in Corinth that if Jesus did not rise from the dead, their faith was meaningless—all that they believed was utterly useless.

Genuine faith acknowledges that the message of Jesus' death and resurrection is absolutely true. It begins when we're receptive—willing to listen. It happens when we say, “Not only does it make sense to me, but I'm willing to stake my life on it.”

Paul quoted from Habakkuk 2:4 and said that the uncompromisingly righteous shall live by faith and faithfulness. One way to think of the uncompromisingly righteous is to think of those who are made right by the death of Jesus Christ on the cross.

If we are made right, it means that God treats us as though we are not and have never been sinners. He treats us as His own beloved children.

Instead of being God's enemies, we're His friends. We serve Him instead of resisting or fighting Him.

When Paul says the one “who through faith is just and upright shall live by faith” (Rom. 1:17, The Amplified Bible), he means that those of us who have been made right with God live

by our faith. That is, we live by our trust in the God who reaches out to us with loving and open arms, ready to receive us to Himself just as we are.

Sadly, many believers fall prey to the enemy. Instead of focusing on all that God has done for them, they listen to the devil whisper, "Do you remember when you lost your temper?" "You're worried about paying your bills, and if you worry, you don't have faith. Don't you know that?" "You're supposed to be a Christian, so how could you have said what you did?"

The torments are there, and Satan never overlooks an opportunity to remind us of past failures. All of us have failed, and we will continue to fail, but when we do, we can repent and move on.

I went through a particularly difficult time several years ago when there was absolutely no joy or peace in my life. I repeatedly asked the Lord what was wrong with me, really wanting to know what my problem was. I was working so hard to please the Lord and trying to be the kind of Christian I thought I should be, but I felt as though I was making no progress at all.

Then one day, I came across Romans 15:13 in a box of Scripture cards: "May the God of your hope so fill you with all joy and peace in believing [through the experience of your faith] that by the power of the Holy Spirit you may abound and be overflowing (bubbling over) with hope." That was it. I got it.

I had plunged into doubt and unbelief, allowing the devil to torment me with his evil lies. As a result, I had become negative, grouchy, short-tempered and impatient. I was making myself miserable, and the devil was thrilled about the grip he had on me!

God's Word changed all that old thinking. I knew the answer. Jesus loved me so much that He not only forgave all my sins of the past but also looked ahead and forgave me for those

moments of weakness when I'd fail in the future. I'm not referring to deliberate sin, but to human weaknesses—those times when I just don't live up to all the truth I know.

“Just think,” I told my husband, “2,000 years ago Jesus died on the cross not only for all my sins before I even knew Him, but also for all of my sins and failures until the day I meet Him face to face.” That was such a powerful thought to me. I don't have to allow Satan to sneak in with questions or unbelief.

I can live every moment moving from faith to faith to more faith. You can too.

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## Dignify Your Trials

*by R. T. Kendall*

**Dignifying a trial means to accept it and go through it without complaining.**

In the fall of 1979, less than three years after starting my ministry at Westminster Chapel, I began a series of sermons on the book of James. Shortly afterward, I took my family on a vacation that included a trip to Disney World. We had been there the previous year and discovered a pizza parlor in

Kissimmee, Florida, that served the best pizza I had ever eaten. So I promised my family I would get them pizza there again.

After we checked into our motel, we went to the pizza place, about six blocks away, and put in our order. A good while later I went to the counter and asked about the pizzas, which had not come out yet, and a new man who had just started his shift claimed he did not have our order. Without bothering to apologize, he demanded, "So what do you want?"

Somewhat disgruntled, we ordered again. By the time our pizzas finally came out, we had been there 45 minutes! I did not smile as I paid for them, nor did I control my tongue.

To make matters worse, it was pouring rain when we got back to the motel, and when I attempted to retrieve my pizza from the back of the car, the bag it was in got drenched and the whole pizza fell out into a foot of water. I assure you: My verbal response to this situation was not my finest hour.

I realized that if I wanted to eat, I had to go back to the pizza parlor and reorder—and face the man to whom I had not been the epitome of Christ-likeness. But an amazing thing happened during the return drive. My mind went immediately to James 1:2: "Count it all joy when you fall into various trials" (NKJV).

I said to myself, "Either what I preach is true or it isn't," and suddenly the phrase "dignify the trial" came into my head. I immediately determined to dignify that trial—and every other one God might allow me to have.

I apologized to the man at the pizza place. He made another pizza, just like the one that had been ruined, and didn't even charge me!

I thought about how many years had gone by (I was 44 then)

during which I had done nothing but murmur, complain and grumble through every trial that came my way, however great or small. I felt so ashamed! But I vowed that day to make an effort to dignify all future trials, and I have sought hard since (I'm in my 70s now) to keep my vow. Laugh if you will, but it all began with the pizza incident!

Dignifying a trial means to accept it graciously as being a gift from God, go through it without complaining and let it last as long as necessary to accomplish God's purpose in it. All trials do end! When the trial is over, we have either passed or failed in the sight of God.

If God says, "Well done," we receive not only His affirmation but also an increased anointing. What determines our grade? Our words.

People hear our words. Our families hear our words. The angels hear our words. God hears our words. And He says in His Word that "'men will have to give an account on the day of judgment for every careless word they have spoken," (Matt. 12:36, NIV).

I don't know about you, but I can't think of anything scarier than having every careless word I've uttered in my life thrown up at me on that day. This is a warning we should take seriously. Were we to believe it literally, it would go a long way in helping us control our tongues—a surefire way to dignify whatever trials we face.

Consider the wisdom of these words: "Do not revile the king even in your thoughts, or curse the rich in your bedroom, because a bird of the air may carry your words, and a bird on the wing may report what you say" (Eccl. 10:20). We must rely on God to give us what to say at times when we are at our weakest; then we will have a minimum of unguarded comments to explain when we appear before the judgment seat of Christ (see 2 Cor. 5:10).

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R.T. Kendall was the pastor of Westminster Chapel in London for 25 years. He is a well-known teacher and the author of more than 45 books, including *Controlling the Tongue* (Charisma House), from which this column was adapted. For more information, go to .

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# 10 Tips for Optimal Health at Midlife

*by Janet Maccaro, PH.D.*

At a Glance

Rest

Take digestive enzymes

Take multivitamins

Detoxify

Drink water

Antioxidants

Exercise

Eat natural foods

Pray

**1. Make sure you are getting enough rest each day.** Try to go to bed at the same time each night in order to establish a routine. Begin to wind down after dinner. If possible, take a warm bath or shower to relax and prepare you for sleep. Have a cup of caffeine-free herbal tea (valerian root can help you drift off to sleep).

**2. Take digestive enzymes with each meal.** I recommend digestive enzyme formulas from plant sources that contain

amylase (to digest carbohydrates), lipase (to digest fats) and protease (to digest proteins). Enzyme supplementation helps to develop and maintain a proper digestive system. You can find these formulas at most health food stores.

**3. Take a good multivitamin.**

**4. Detoxify your body twice a year (spring and fall).** Many health food stores carry wonderful two-part programs that are effective and very user-friendly (Nature's Secret Ultimate Cleanse, for example).

**5. Drink at least six to eight glasses of nonchlorinated water daily.** Bottled is fine.

**6. Antioxidants are essential.** They are an important part of your anti-aging arsenal. Alpha Lipoic acid is fast becoming an anti-aging star! Green tea is rich in flavonoids that have antioxidant activity.

**7. Begin some form of exercise.** Walking is one of the best forms.

**8. Reduce stress.**

**9. Eat as close to the original garden as possible.**

**10. Pray unceasingly.**

Let's stop chasing wealth and health and simply chase God. That way we can bask in His provision in every area of our lives.

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# Your Tongue Has the Power to Heal!

**Be health-oriented, speaking health, life and words of hope into your situation.**

The Bible tells us that “death and life are in the power of the tongue” (Prov. 18:21). Nowhere do these words ring more true than with regard to sickness, disease and recovery. Speak life and you will have life! Speak defeat, illness and failure, and those are what you will receive.

I encourage you not to talk about your health condition 24/7. Don't complain, ask *Why me?*, or become filled with self-pity. Most of all, do not become fearful of your situation or permit hopelessness to set in.

The soul and spirit link to achieving health is frequently overlooked by people dealing with illness. But in order to experience total well-being, you must allow the Holy Spirit to renew your mind, heal your emotions and regenerate your spirit. Instead of suppressing symptoms with harsh drugs that can weaken your body's ability to heal, seek to find the root cause of the condition, correct your eating habits and ask God to deal with your past hurts in order to improve your emotional state.

Both your internal and your external dialogue must be positive. Negative attitudes, emotions and talk not only fail to promote healing but can actually cause disease.

Instead of being disease-oriented, be health-oriented, speaking health, life and words of hope. Speak life to that bad back, stomach ulcer, migraine, high blood pressure. Speak healing!

Remember, the Word of God promises that if you say to your

mountain (your disease), “‘Be removed and be cast into the sea,’” it will be (Matt. 21:21-22). Make peace with all those who have offended you, and cultivate an attitude of gratitude and faith. There is power in your words, so use them wisely. Also, monitor your thoughts daily.

Take an active part in your wellness and recovery program. Study all you can on your particular health challenge, and make appropriate lifestyle changes to enhance your results. If you glorify God in your body by taking the best care of yourself and in your spirit by meditating on the Word daily, you will have victory.

While you wait, speak life and live! At the same time, follow these four basic steps to building better health: ingest, assimilate, eliminate and strengthen your spiritual life.

**Ingest.** Eat foods that are unadulterated or as close to the “original” garden as possible, such as fresh fruits and vegetables. Decrease or avoid sugars and refined foods. If it does not rot or sprout, do without! Have a “green drink” daily such as Kyo-Green.

**Assimilate.** Take plant enzymes such as those produced by Enzymedica before and right after meals to aid digestion and help you assimilate food more efficiently, thereby fueling your body completely for optimal healing.

**Eliminate.** Some health professionals claim we are only as healthy as our ability to assimilate and eliminate properly. Make sure you are eliminating every day. Two to three times a day is ideal. Add fiber to your diet, and drink plenty of water.

Hippocrates, the father of medicine, recommended eating whole wheat “for its salutary effect upon the bowels.” Take acidophilus or a total probiotic formula for optimal intestinal health.

To further improve elimination, I recommend a good colon cleanse such as Nature's Secret Ultimate Cleanse, which includes herbs to stimulate the colon muscles, herbs to prevent gas, blood purifying botanicals and a fiber source. Or look for blends of any of the following herbs: cascara sagrada (should be the primary herbal), slippery elm, senna, red clover, black walnut, acidophilus, garlic, psyllium hulls, Irish moss, burdock, capsicum, ginger and pumpkin seeds. An herbal blend using these herbs listed will provide nutritional support while stimulating intestinal cleansing and detoxification.

**Strengthen your spiritual life.** Finally, pray unceasingly (see 1 Thess. 5:17). Prayer is the most successful form of therapy. Whatever you ask in Jesus' name, believe you receive it, and you will (see Mark 11:24). Then speak as though it is already yours—and watch your life become abundant.

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## When a Marriage Grows Cold

My book, *Divorce Proofing Your Marriage*, deals with 10 lies that lead to divorce and 10 truths that help prevent it. Judging by the numerous radio call-ins, emails and letters I've received with the question, "What do you do when a spouse tells you he no longer feels love for you," Lie No. 5—"I've lost that loving feeling, and it's gone, gone, gone"—has apparently hit a national nerve.

To hear those words from someone who was once crazy about you, couldn't live without you and publicly committed his or her future to you is devastating. It's normal to wonder: What happened?

The process is not a mystery. Love gets "lost" through our

actions and attitudes.

Relationship deterioration is progressive. It begins with minor discontent, a little criticism here and there. Then criticism becomes more frequent.

Confrontation moves from challenging behaviors to character assassination. You search for negative attributes and expect to find them.

After months of criticism, you begin to feel contempt for your partner. You progress from disapproval and unhappiness to an all-out feeling of disgust toward him or her.

Eventually, contempt kills love. Regularly you entertain thoughts of: "I don't love this person anymore. I don't deserve this. I'm unhappy. I want out."

The Pharisees are biblical examples of men who allowed criticism to turn to contempt. They were continually angry at and critical of Jesus. How dare He heal on the Sabbath, talk to women and touch dead people! Criticism eventually gave way to feelings of contempt—contempt so deep they plotted to kill Him.

Are you like the Pharisees? Do you constantly find fault with your spouse? Has faultfinding moved from criticism to feelings of contempt? Perhaps you are thinking: I can't stand the person I married. I want a divorce.

Contempt has no place in the heart of a Christian. Jesus commanded us to love one another. If you feel contempt, repent. Whatever led you down the contempt path must be handled swiftly, in love, with forgiveness, release of judgment and grace. This is God's way.

Maybe you don't feel contempt for your partner but are defensive because you've been criticized. When attacked, you put up a wall. If you stay defensive, your relationship will suffer.

Defensiveness creates a block to intimacy. Eventually you will grow apart emotionally from your spouse. And emotional distance is a significant predictor of divorce.

Finally, a spouse can respond to criticism by stonewalling (shutting down emotionally and refusing to respond). Usually stonewalling comes after criticism and defensiveness have been present a while.

Stonewalling is a defense shield that protects from emotional distress. However, it too leads to emotional distance.

People don't just "fall out of love" with one another. Instead, they allow negativity and unresolved relationship issues to build until they feel out of love.

Don't go by your feelings. Lost love can be restored. Here are ways to begin:

- Remember your history. You were once friends and attracted to each other. Start treating your spouse like your best friend again.
- Focus on the good. Identify, think about and speak of the good qualities your spouse has.
- Build up a caring relationship. If you want to feel loved, love first—and let your actions show it by doing caring things to make your spouse feel special.
- Love, love, love. Love your spouse as yourself. It's biblical!
- Sow good seed. You reap what you sow. This is a scriptural law that applies to relationships as well as to other aspects of your life. If you sow the fruit of the Spirit, you'll reap love.
- Control your tongue. There is incredible power in what we say (see James 3).

You won't feel like doing these things, so don't wait until you do. Instead, choose to restore lost love by acting and thinking in a loving manner. Criticism will stop, and defensiveness will go. Lost love will be rekindled.

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# Calling All Frazzled Single Parents!

by *T.D. Jakes*

**Author T.D. Jakes tells single parents not to despair. God has chosen you, Jakes says, to form the next generation's character.**

I know there are days when all of us feel as if we are in over our heads. But when those days arise and courage seems to wilt, remember that God's grace is on you for these moments. He will strengthen you against all odds.

Some of you have always had someone else to rely on. But now you are facing the challenge of raising your children alone.

Are you alone? Not really. You never were. God has been there all the time. And the same God who brought you through all of your earlier challenges is waiting for you to acknowledge Him in your current situation.

Do you know that many of the blessings that are on you will pass to your children? For example, it is a blessing to have wise parents. Wise parents pass their reasoning and mentality to their children. This creates a generational blessing.

We have heard about generational curses, but we ought to understand generational blessings, too. If a drug-filled

mother gives birth to a drug-addicted child, then why can't a spiritually regenerated mother have a child who has been blessed by her regeneration?

The favor of God is with you as a parent. His hand is there to bless you if you will trust Him.

God's design is to bring strength out of weakness and power out of pain. I challenge you now to allow Christ to equip you with the tools you need to become what God would have you to be as a single parent.

God's blessings can break out in your life as never before, but it takes faith in God. Faith is having the grace to accept the challenges and the struggles of your course, but doggedly and tenaciously searching for the victory within the victimized.

You are the vessel God has chosen to labor with Him in forming the character of the next generation. You may not live long enough to see all of your fruit, but it will be your teachings, your standards that shape your family for years after you are gone. Do it with dignity and character. It is your contribution to the next age.

No wonder the enemy wants to overwhelm and discourage you. When he gets you, he gets two for the price of one. He affects you and the child in one blow.

Tell the devil no! Tell him he will not get a two-for-one sale here. You will guard with all diligence what God has entrusted to you.

Charge your children with faith and power. They are the future.

Consider this: "Like arrows in the hand of a warrior, so are children of one's youth. Happy is the man who has his quiver full of them; they shall not be ashamed, but shall speak with their enemies in the gate" (Ps. 127:4-5, NKJV).

If my children are my arrows, they are my defense. They are my defense against emptiness. They are my defense against building a house that no one will inherit. They are my defense against having no hand to hold when death comes to carry me home. They are my defense against anonymity in the next generation.

You may never be famous, but your children might be. Few would recognize Martin Luther King Jr.'s mother. Few would recognize the names of Jacqueline Kennedy Onassis' parents. Even fewer would know Colin Powell's parents. But somewhere behind the curtains, in the shadows of the stage, there is a face, a hand, an apron, a father or a mother who said, "I will raise my bow."

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## **What God Sees in You**

**Knowing how precious you are to your heavenly Father changes everything.**

I'm going to share something with you that not very many people—even my close friends—know about me: I'm a doll collector. I absolutely love dolls. Though I have some I have saved from the time I was a young girl, my interest in dolls has grown since my three children have advanced in age—perhaps because I miss having little ones around.

Whatever the reason, the dolls are a great substitute: They're always pleasant to look at, they don't talk back and they're maintenance free!

One doll I acquired recently is a particular favorite of mine. Designed to look like a toddler, she is dressed in what appears to be a Christian school uniform and comes with a book and a pair of eyeglasses. Though she has an Asian face and dark hair (I was born a blonde), she couldn't be a better

representation of the person I see myself to be—a perpetual student who always has some type of reading material in her hand.

I have her sitting on a chair in front of my computer. One day not long ago I glanced at her as I was walking by, and I couldn't help smiling. Just the sight of her—so perfectly crafted, sweet-faced and “studious”—gave me a pleasant feeling inside. Almost as soon as I had registered the thought of how special she is, I heard the Holy Spirit whisper into my spirit: “That's the way God feels about you. He delights in you. He loves looking at you.”

Instantly I had an almost tangible sense that God was gazing at me that very moment with a smile on His face, just as I had been looking at the doll.

That realization really gave me something to smile about! It was a bit hard to grasp, I admit; I had trouble laying hold of the idea that God gets a similar, though much greater, satisfaction from looking down on me. But the Bible confirms what I heard the Holy Spirit say: Our Father delights in His children.

David wrote in the Psalms, “The Lord was my stay. He brought me forth also into a broad place; He rescued me, because He delighted in me” (Ps. 18:18-19, NASB). Isaiah declared that the righteous would be “a crown of beauty in the hand of the Lord” and would be called “My delight is in her” (Is. 62:3-4). “For the Lord delights in you,” he prophesied, “... and as the bridegroom rejoices over the bride, so your God will rejoice over you” (vv. 4-5).

Zephaniah also used the term *rejoice* with regard to the way God feels about His people. “He [the Lord] will rejoice over you with shouts of joy,” the prophet said (Zeph. 3:17).

Most of us can believe God loves us in a general sense, but does He truly enjoy us so much as individuals that just

looking at us makes Him smile? I believe my experience—and more significantly, God’s Word—prove that He does.

And if we walk in the knowledge of how He sees us, we will be changed. For what child does not thrive in the presence of a father’s loving gaze?

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## **Finding the Right Nutritional Supplements**

*Here are a few things to consider when choosing products for your nutritional needs.*

What constitutes a good multivitamin? The answer is the same things that make living food healthy. Most multivitamins are made of synthetic ingredients and toxic fillers. They may have all the vitamins you need, but the vitamins are typically in suboptimal amounts and in a cheap form made of mineral salts, which are poorly absorbed. People who take these pills usually don’t get the nutrition they need.

These chemical-based supplements also lack that vital combination of nutrients that characterizes living foods. Nature never produces nutrients in isolation. Oranges, for example, contain much more than vitamin C.

Carrots contain much more than beta-carotene. When you eat them, you get a myriad of vitamins, phytonutrients, flavonoids and more that interact in ways that are not fully understood, but that we recognize to be healthy.

When you isolate one of these nutrients and take it in high doses, especially in synthetic form, your body may treat it

like a foreign substance. When only synthetic vitamins are consumed, there is generally no synergy or balance. It's similar to taking a drug or medication. It ignores the complexity of nutrition.

Pharmaceutical companies are now jumping onto the phytonutrients bandwagon, realizing that these have a certain appeal to consumers. The problem is that phytonutrients were almost certainly not meant to be consumed one at a time.

The healthiest supplements combine the enzymes, coenzymes, trace elements, antioxidants, activators, phytonutrients, vitamins and minerals, and many other elements, which all work together synergistically. These supplements are called whole-food supplements and are generally what I recommend.

Whole-food supplements combine portions of the plants we know are healthy and those portions we have not yet discovered to be healthy. I believe it's wise to do this because medical knowledge is expanding so quickly that it gets outdated practically every few years. A nutrient we hadn't heard of a year ago can suddenly be discovered to protect against certain kinds of cancer or disease. You need a comprehensive multivitamin, made from living ingredients and combined with living nutrition.

### **BASICS FOR EVERYONE**

The reason we have so many vitamin and mineral deficiencies is because most Americans have embraced fast foods and processed foods, rarely consuming adequate amounts of whole grains, fresh fruits, vegetables and nuts and seeds, which are excellent sources of these nutrients. So we do need supplements, preferably whole-food supplements.

When choosing a supplement, you should look for a multivitamin that contains all 13 vitamins and 17 to 22 minerals with 100 percent of daily values. Also, you need omega-3 fats and a phytonutrient powder. That's it!

Realize if you consume a healthy diet, you will probably get at least 50 percent of the daily values of vitamins and minerals. If you are over 50 years of age, you will probably need extra antioxidants, extra calcium and vitamin D, sublingual B-12, and maybe digestive enzymes. If you already have a disease or simply want more protection, start taking extra antioxidants after the age of 40.

When choosing a supplement here is what I recommend for everyone, regardless of age:

- Choose a comprehensive multivitamin that has at least 100 percent of the daily value (DV) or reference daily intake (RDI). Start slowly because they may upset your stomach. Start with half the recommended amount and space them out during the day after meals. You may increase the amount as tolerated, but do not take more than 100 percent of the daily value.
- Choose a high-quality omega-3 fat to take daily. Start slowly with one a day and increase as tolerated.
- Choose a phytonutrient powder. This powder should contain a combination of colorful organic fruits and vegetables such as red, yellow, green, orange and purple. Start slowly with just a teaspoon a day, and increase the amount as tolerated.

Living foods may cause gas and bloating as your body adjusts to them.

#### **FOR THOSE 50 AND OVER**

If you are 50 years of age or older, you should take a multivitamin, a phytonutrient powder and omega-3 fats; also make sure you get extra antioxidants, calcium, vitamin D, digestive enzymes and a sublingual B-12.

- Vitamin E (mixed tocopherols and tocotrienols), 200 to 400 IU a day (may be present in a multivitamin). Be careful not to take more than 400 IU of vitamin E a day.

- Vitamin C, 250 mg twice a day (may be present in a multivitamin).
- Coenzyme Q-10, 100 mg a day
- R-form alpha-lipoic acid or R-DHLA, 100 mg a day.
- N-acetyl-cysteine (NAC), 250 to 500 mg a day, or Recancostat (glutathione), one capsule once or twice a day.
- Turmeric and synergistic herbs (such as), one a day.
- Calcium and vitamin D: calcium, 400 mg three times a day, and vitamin D, 400 IU or higher a day. Men generally only need 400 mg of calcium twice a day.
- Digestive enzymes and/or HCL, one after each meal.
- Sublingual B-12, 1,000 mcg a day.

I recommend a sublingual B-12 supplement for patients over 50 years of age. After age 50 many Americans do not produce adequate amounts of hydrochloric acid, which is required for absorption in the small intestines.

Supplements in a vegetable-based capsule are far less likely to contain toxic components. Make sure the supplement is in a vegetable-based capsule made from herbal and vegetable concentrates.

### **THE IMPORTANCE OF OMEGA-3 FATS**

High-quality fish oils, or omega-3 fats, are vitally important for good health. Realize that many deadly degenerative diseases are inflammatory, such as cancer, heart disease, Alzheimer's disease, arthritis, autoimmune disease and so on.

Fish oil is able to decrease inflammation significantly. I believe omega-3 fats are special fats the body needs as much as it needs vitamins. Much of the research on these powerful fats was done in the 1980s after realizing the Inuit Indians, who are Eskimos, rarely developed heart attacks or rheumatoid arthritis, yet their diet contained an enormous amount of fat from fish, seals and whales, which are all high in omega-3

fats.

By decreasing inflammation, fish oil is able to help treat and prevent conditions such as cancer, heart disease, rheumatoid arthritis, psoriasis, migraine headaches, allergies, Alzheimer's disease and even diabetes. Fish oil also helps balance and stabilize neurotransmitters in the brain, which may be helpful in patients with attention deficit disorder, depression and bipolar disorder.

Realize that we change the oil in our cars every 3,000 to 5,000 miles. Shouldn't we also begin to give ourselves an "oil change" regularly so that we can prevent a host of diseases?

### **PHYTONUTRIENTS**

We have seen the importance of these powerful plant pigments in preventing heart disease and cancer. I firmly believe that everyone needs these supplements on a daily basis, and multivitamins simply do not provide them. Unfortunately, most of us, as well as our children, are also falling way short of the USDA-recommended servings of fruits and vegetables each day, and we are falling prey to disease as a result of that shortage. A phytonutrient powder should provide a combination of colorful organic fruits and vegetables such as red, yellow, green, orange and purple, as well as fiber in order to have phytonutrient protection on a daily basis.

### **DIVINE HEALTH**

Opinions will always differ on what vitamins and minerals to take and on the amounts necessary. Before making any dramatic changes in the amount of vitamins or minerals you add to your daily diet, always consult your personal physician.

There are other nutritional supplements that are important, including carnosine, glucosamine sulfate, ginkgo biloba and supplements for prostate health. However, the ones discussed today are the foundation for good health. Also, natural, bioidentical hormone replacement therapy is extremely important for women and men, especially over the age of 50.

As more research is done on nutritional supplements, we will find that some supplements may be healthier than we thought and others may be less healthy. It is impossible to banish all confusion regarding supplements, so we must do the best we can with the information we are given for the moment. This pillar of health represents the latest, most proven research on nutritional supplements to give you a great start to living in divine health.

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# 7 Triggers to Wasting Money

On that sunny afternoon, as my husband and I took a fitness walk along a row of car dealerships, I never dreamed we would be cruising home in a brand-new red Saab convertible. The car just seemed to fit the day. After all, this was Southern California, where sunshine and fancy cars abound.

It is also a place where many **judge** you by what you drive. Of course, we already owned a prestigious foreign convertible, but it had become a real headache with its never-ending expensive repair **bills**.

As we negotiated with the Saab salesman to purchase the car, we abandoned the idea of a trade-in because of the tremendous loss we would have had to take on the market value. Besides, we had driven my husband's car that day, and the problem car was at home. We would just have to sell it on our own.

After several hours of waiting while the salesman repeatedly checked "with the manager in the back," we drove off into the sunset basking in the exhilaration of having purchased a new toy.

It took only a few days for us to face the sobering reality that we now had three cars to insure and maintain. Plus, the monthly note was so huge that it rivaled the note on a **rental property investment!**

It took us much longer to sell the headache car than we had anticipated. We finally admitted that we had made an emotional purchase. We had bought the Saab out of frustration with the old car plus a desire to maintain a certain image.

I take no pleasure in sharing this story. In fact, I experienced a great deal of guilt over the transaction because I am a certified public accountant and am assumed by most people to be **frugal** with my **funds**.

My husband is also an astute **financial manager**. Even though we have never made a purchase we could not afford, **emotional transactions** simply do not reflect **good stewardship** of the **money** God entrusts to us.

After a year, we sold the car and invested in a single-family home, which ultimately yielded a handsome return. God graciously redeemed our mistake.

Unfortunately, the Saab was not the last of our emotional spending.

### **Emotional Triggers**

The problem with an **emotional purchase** is that it doesn't eliminate the emotion that motivated it, nor will it bring any lasting satisfaction. Isaiah the prophet asked, "Why **spend money** on what is not bread, and your labor on what does not satisfy?" (Is. 55:2, NIV).

**Spending** to pacify an emotion is like being given an anesthesia but never getting the required surgery; you get temporary relief, but the problem remains.

I did some honest soul-searching about the car acquisition and concluded that many of my purchases emanated from my basic personality temperament. As a hard-driving, goal-oriented person, I found that my acquisitions were a way of saying, "I've made it."

I wanted to be recognized as a success without having to say a word. After all, I abhorred braggarts, egotists and others who openly exhibited pride because of their possessions.

Having counseled singles, seniors and soulmates—and having observed their spending habits—I have concluded that everyone must come to grips with their emotional view of finances before they attempt to master the mechanics of money management. I can lecture until I'm blue in the face about the

importance of having an emergency cash reserve or contributing the maximum amount to the company's matching retirement plan or getting out of debt. But despite my admonitions, a single overriding emotion can cause anybody to abandon sound financial judgment.

Here are seven emotions that may cause you to spend in an unwise manner and some ways to deal with them:

**1. Stress.** "You deserve a break today," declares the popular McDonald's fast-food slogan. If you are constantly confronted with stressful situations, you do need to find relief—but not through spending.

My husband and I purchased a 32-foot cruiser boat with the hope of finding relief from our stressful schedules. The boat show was held at the marina, so we experienced on the spot what it would be like to chill out on our own boat. Just the thought of leisurely weekends cruising around Southern California's harbors was enough to seal the deal.

It wasn't long before the boat itself became a source of stress. Whoever said, "The two happiest days in a boat owner's life are the day he purchases it and the day he sells it" was right!

In my book *30 Days to Taming Your Stress*, I list 30 ways to address stress, including controlling your finances, setting boundaries, exercising, releasing unrealistic expectations, delegating, saying no and a host of other actions. There are numerous choices available to you to reduce stress—other than spending money!

**2. Anger.** Shopping may help you work off a little steam; however, if you peel your anger onion, at the core of it you may find you are angry with yourself. Perhaps you tolerated someone's bad behavior, failed to speak up, put yourself at risk, disappointed God or indulged in a number of other

regretful acts.

Before you run to the mall, get in touch with why you are feeling the way you do and deal with the root of the issue. Repent, if necessary, or confront the people involved.

If face-to-face is not possible, then write a letter expressing how you really feel about what has happened and what changes you desire. Ask God to give you His words and His wisdom so that you can be direct, honest and godly in your approach.

**3. Boredom.** Television and Internet shopping companies thrive off the boredom that drives buyers to indulge their fantasies. The best way to combat boredom is to invest time in meaningful diversions that move you toward your goals or make life better for others. Here are a few suggestions:

- Take a crafts class or other class of interest at your local community college. They are usually low-cost and short in duration and are a great way to meet new people with common interests.
- Host or teach a class at home on a subject of interest to those in your circle of interaction.
- Volunteer with a church or other charity to visit nursing homes, hospitals, orphanages or shelters. I used to get great satisfaction from just combing the hair of elderly people who never received any visitors. The staff will welcome your support, and the patrons will never forget your act of kindness.
- Keep a supply of blank notecards. Send a word of encouragement to someone who needs it (for example, your minister, a college student, a mom with small children or someone who is ill). Helping others is personally rewarding and usually requires little more than your time.

Even if your expenditures seem to be minor, beware. Those

frequent discounted purchases can really add up.

Anne, a receptionist, visits the 99 Cents Store when she is bored. She rationalizes that her spending is relatively harmless since the items cost so little. She doesn't want to face the fact that her regular \$5 to \$10 purchases exceed a few hundred dollars during the course of a month.

Remember that boredom spending is just a temporary cure. The thrill of the purchase will fade in record time, and then you'll need another fix. This vicious cycle is sure to keep you in a financial pit.

**4. Depression.** Recall the last thing you purchased with the hope that it would cheer you up? Did it? If so, for how long?

I know I'm treading on sensitive ground here, but if you are depressed, it may be because you have become the center of your world; you have focused all your attention on how things are affecting you. If you dare to step out of the spotlight and shine it on someone else, you'll find amazing results.

See the list above for possible activities that may refocus your attention. Also, consider getting a psychological evaluation by a medical professional.

**5. Insecurity.** When you are unsure of your inherent worth as an individual, you may buy things you think will impress others. One of my counselees, Lucy (not her real name), drives a pricey BMW but cannot afford to go out for Sunday dinner even at an inexpensive restaurant.

"I want a car that's a good investment," she lies to me and to herself. The truth is that her entire self-worth is wrapped up in sporting the car around and being admired for owning it. It is her only asset besides her clothes.

If you are like Lucy, ask the Holy Spirit to give you the courage to stop living a lie and to begin spending at your

affordability level. Value the intangible assets that you bring to the table such as a sense of humor, integrity, dependability, perseverance and so forth. Don't be like Haman, the insecure Persian official who needed the king's horse, the king's robe and association with a noble prince to feel honored (Esth. 6:7-9).

Rather, adopt the mindset of the Proverbs 31 woman: "She perceives that her merchandise is good" (v. 18, NKJV). This woman was not dependent on outside validation; she knew inwardly that her merchandise (what she brought to the table) was good.

**6. Frustration.** Thwarted plans, unmet expectations or other unfulfilled desires can send you running for mall therapy—unless you have totally embraced the truth of Isaiah 14:27: "For the Lord Almighty has purposed, and who can thwart Him? His hand is stretched out, and who can turn it back?" (NIV).

To be disappointed is human, but to insist on having something God has vetoed is the ultimate rejection of His wisdom. You must believe that if God desires a certain situation to come to pass in your life, nobody can thwart it.

If He denies your wish, consider that He may be working in you something of eternal value. Release it to Him.

Rest in the fact that Father knows best. Don't try to pacify your disappointment with a shopping spree.

In fact, during this vulnerable time, avoid the mall like the plague. It is far easier to avoid temptation than to resist it.

**7. Happiness.** Not all emotional spending is spurred by negative circumstances. Sometimes you can be so overjoyed by a situation that you want to celebrate by treating your family,

friends or others. This is especially true of those who receive a big bonus or a financial windfall.

A recent television special on lottery winners showcased several people who had won millions of dollars but who had lost it all due to their uncontrolled emotional spending. One man had gotten so far out of control that he sold his future earnings of \$10 million for \$2.5 million!

I'm not discouraging generosity. However, if you know that you are prone to emotional spending, you would be wise to set aside a fixed amount for celebrations and stick to it. You may even have to put the rest of the money into the hands of a money manager or in an account that is not easily accessed in order to stay on track. You do not have to set a bad precedent by playing Santa for every positive event that happens in your life.

You can control your spending no matter what emotion is demanding to be addressed. A self-intervention will save the day.

Ask yourself, "What am I feeling?" and "What is the best way to deal with this particular emotion?"

Next, focus on the proposed purchase and keep the questions coming: "Do I need it or just want it?" "Is it outside my spending plan?" "Will it hinder or advance my financial objectives?" "Will it permanently satisfy this emotion?"

Most important, know that the Holy Spirit, your strength, is standing by to help you make the right decisions. Don't ignore Him! Listen to His gentle promptings to walk away from temptation and preserve your finances.

Read a companion devotional.

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