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Finding Contentment

A practical
guide to finding
satisfaction in life.



Finding Contentment

A practical guide to finding satisfaction in life.



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Introduction

What If This Is As Good As It Gets?

By Marian V. Liautaud

One of my all-time favorite movies is the Jack Nicholson-Helen Hunt flick *As Good as It Gets*. I love it not just because of the quirky characters that populate the movie but because of its message of finding joy and beauty and meaning in the midst of ongoing life struggles. For me, finding contentment—true joy in all things—has been a continual challenge for me. The first time I faced the decision of whether to choose joy or wallow in discontentment was early in my marriage.





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What If This Is As Good As It Gets?

My husband and I had been facing what felt like a never-ending financial struggle that went from bad to worse. I remember sitting alone in church one day, pouring out my heart to God and finally confronting the question that was really lurking behind all my fears: If this was as good as it would ever get for us, would it be enough? Would I still be able to find joy in spite of unmet hopes and dreams?

At that moment, my mind was flooded with a realization of all the blessings I had accrued over the years, both long ago and present day. Rehearsing all I had to be grateful for went a long way toward answering my question. With a resounding "Yes!" I knew that no matter what happened in my and Dan's circumstances, a life with him—whether it meant good times or bad—would be enough. And I knew for certain it would be God who would provide everything I needed in life in exactly the right measure and at the right time. Discontentment, I discovered, has a lot to do with not trusting God with my future.

Over the years, we've faced many more difficult situations, ones I never could have predicted we'd encounter. Maybe you've faced your share of unmet expectations, dashed dreams, unfulfilled hopes. These all threaten to rob us of our sense of contentment. And yet in the end, the choice is always ours: Do we focus on our circumstances and let this be the determining factor in whether or not we experience joy, or do we focus on God, the ultimate promise-keeper, who knows all of our needs and wants and satisfies us in a way that transcends understanding.





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What If This Is As Good As It Gets?

The following mix of articles offers insight into the ways real people have struggled with finding contentment and learned to find joy in a variety of areas. From materialism to being single, we've included a blend of the personal and the practical to help you sort out your own thoughts and feelings regarding contentment. In the end, we hope you'll find encouragement and discover true contentment for yourself.

Joyfully,

Marian V. Liautaud

Contributing Editor, KYRIA downloads,
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Leader's Guide

How to use "Finding Contentment" for a group study



Finding Contentment" can be used for individual or group study. If you intend to lead a group study, some simple suggestions follow.

1. **Make enough copies for everyone in the group to have her own guide.**
2. **Depending on the time you have dedicated to the study, you might consider distributing the guides before your group meets so everyone has a chance to read the material. Some articles are quite long and could take a while to get through.**
3. **Alternately, you might consider reading the articles together as a group—out loud—and plan on meeting multiple times.**
4. **Make sure your group agrees to complete confidentiality. This is essential to getting women to open up.**
5. **When working through the "Reflect" questions, be willing to make yourself vulnerable. It's important for women to know that others share their experiences. Make honesty and openness a priority in your group.**
6. **End the session in prayer.**



The Upside of Envy

How to turn the “green-eyed monster” into a force for good.

By Koren Wetmore

I listen as my friend Melissa sings special music for our congregation, her powerful vocals resonating throughout the sanctuary. People smile and nod, obviously moved. Meanwhile, I squirm in my seat, an uncomfortable longing rising in my heart—one that makes me feel shamefully sinful.

I wish I could sing like Melissa.

This would be fine if I simply admired her talent. But I actually covet it for my own, envying her almost to the point of resentment.



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The Upside of Envy

It seems I've forgotten I, too, have been gifted with a good singing voice, along with many other God-given talents. Unfortunately, this isn't the only time the green monster of envy has attacked. Another twinge struck when a colleague received a writing award. (Wish it were me.) Yet another hit at the beach as a woman with a toned, tanned body strode past, her head held high, while mine lowered to glance at the dimpled flesh on my out-of-shape thighs.

You could blame it on the media, with its images of perfect faces and lives. You even could blame the world's carnal influence. But envy was around long before highdefinition television or *People* magazine. Left unchecked, it ruins friendships, marriages, even lives. But used as a motivational force, envy has the power to prompt positive change. It's our opportunity to overcome evil with good (Romans 12:21).

"Envy by definition is sin. It says, 'I want what you have,'" says psychologist Ginger Gabriel, PhD, author of *Being a Woman of God*. "But it can become a motivator when you say, What do I have to do to get where she is?"

Sometimes we envy things that aren't biblical or healthy for us, or things that we never could attain even with our best effort. In those cases we need to turn to God for correction or comfort. But many times envy can show us things we wouldn't have imagined or thought were possible. "I may not even know I want that or could have that unless I see you doing or having it," Dr. Gabriel says.





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Such was the case for Cindy Taylor, 49, a mother of three who envied others' happiness. "It seemed as though God was working in their lives and not mine," Cindy says. "I felt lost and didn't know what I was doing wrong. I kept going to church, but I was sad."

Cindy confessed her envy to God, and he revealed that her sorrow sprang from worry and anxiety. The happiness she longed for only could be found through trust in him. Today Cindy experiences a God-given joy because she traveled the path from envy to positive change. You can too, using the following action steps.

Acknowledge the emotion. We can't hide anything from God, but it's amazing how much we try to withhold from our conscience. It never works for long, because the fruit of these thoughts and emotions eventually emerges. "What causes fights and quarrels among you? Don't they come from your desires that battle within you? You want something but don't get it" (James 4:1-2).

What you resist, persists. So stop playing tug-of-war with the devil and acknowledge your envious thoughts. God already knows about them anyway. He's waiting to forgive and cleanse you (1 John 1:9), and he's ready to show you the way out of these covetous feelings (1 Corinthians 10:13).

Ask God to reveal the lesson. Once you've acknowledged your envy, ask God what he wants to teach you through this emotion. During a bout with envy, Jill Brett, 33, became aware of beliefs that inhibited her ability to minister to others. Jill was friends with a wealthy





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woman who owned a luxurious home in an upscale neighborhood. "I wasn't starving. I could pay my bills and God had always been good to us," Jill says. "But I was mad every time my friend talked about her ski trips to Vail."

Jill confessed her envy to God, but didn't get to the heart of the issue until her husband suggested she had a problem with rich people. "He was right," she says. "I couldn't minister to them because I was upset I couldn't do what they did. The Lord helped me realize all people are hurting, even the rich." Envy became Jill's motivator to right her attitudes and to open up a channel of ministry that had been clogged by sin.

My envy of Melissa's voice, a colleague's writing, and a stranger's body all stemmed from the same problem: I'd failed to develop my own God-given gifts. He showed me how I'd been given so much, but had allowed fear and strife to sideline me. He'd given me a good singing voice and an ability to play guitar, yet I hadn't used these gifts to minister to others in more than a year. The Lord gave me a gift for words and journalism training, yet I hadn't stretched beyond my comfort zone to compose the books and articles he'd shown me were possible. And the body he's blessed me with had become flabby from my failure to exercise it.

Believe you can change. Faith is a major part of our Christian walk, providing the hope, strength, and vision we need to make the changes God calls us to make. Harness faith by reminding yourself of biblical truths: You're no longer a slave to sin (Romans 6:14); in Christ





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you're a new creation (2 Corinthians 5:17); and you can be transformed by the renewing of your mind (Romans 12:2).

"It all starts with what you believe," says James Kaufman, PhD, assistant professor of psychology for Cal State University in San Bernardino, California. "Do you believe you can or cannot change? If you believe you're capable of doing something, then you're more likely to do it. If you believe it's possible, you're in a better frame of mind to get it done."

Cindy Taylor confesses it was difficult to believe she could change, but she held on to promises she found in God's Word. "I read that Scripture about how if you have faith the size of a mustard seed, you can move mountains," she says. "A mustard seed, I thought? Yeah, I think I can believe that much."

Take action. Once God reveals the needed changes, act on that guidance (James 2:26). Jill Brett asked God to change her heart and then focused more on her friend's needs than on her wealth. "I began to pay more attention to her instead of her house and furniture. I really started to care about her," Jill says. "She then was more open to sharing about her marriage struggles." By faithfully taking action on the guidance God gave her, Jill was able to move from envy to more effective ministry.

Cindy memorized Scripture and started depending on God for all her needs. "I started praying about my fears and concerns instead of worrying about them," she said. I started playing guitar again and pursued new writing





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opportunities. And while I haven't started a formal exercise plan, I do take walks, stretch, and practice karate with my husband (I can feel my thighs shaping up!).

If you're not clear about which action steps to take, seek advice. Have coffee with the person you envy and ask how she got to where she's at, suggests Ginger Gabriel. "Whether it's a person's career, the neighborhood she lives in, or even the kind of husband she has, if I just envy it, I'll go around in sin and coveting," Dr. Gabriel says. "But if I ask, What do I have to do to have that?, then it becomes motivation to make positive steps toward the career, husband, or marriage I want."

Trust God to work in you. It's your responsibility to move from envy to positive change, but you don't travel alone. God is with you. He promised to complete his work in you (Philippians 1:6), and to never leave or forsake you (Hebrews 13:5).

difficult things happen, as long as I'm in God's will, I know it's going to be OK. I've found that happiness I saw in others at church."

God continues to work faithfully to shape me into the woman he designed me to be. I can now honestly compliment Melissa on her voice, because I find joy in sharing my God-given talents. The feeling of lack that gave birth to envy is gone.





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The Upside of Envy

Ironically, God can use envy as a powerful evangelistic tool. If we let other people see what a godly life looks like, it can create in them a thirst for the good things of God. "But instead of them envying and coveting what we have, as Christians we can help them to live a godly life, too," Dr. Gabriel says.

Not only is it a healthy Christian testimony, but also a powerful lesson in how God causes all things—even envy—to work for good for those who love him (Romans 8:28).

Karen Wetmore is a freelance writer who lives in California. This article first appeared in the May/June 2006 issue of TODAY'S CHRISTIAN WOMAN.

Reflect

- *What in life causes you to feel envy?*
- *Can you explore the root of your envy? Is it fear that you won't achieve something meaningful in life? Is it a desire to live a certain lifestyle?*



6 Steps to Contentment



What it really means
to be content.

By Neil Clark Warren

Everyone is searching for the secret of contentment.

I don't mean the secret to becoming fabulously rich, incredibly good-looking, or wildly successful in a career. The search I'm talking about is for enduring contentment, the kind of deep-down, soul-satisfying contentment that infuses your life with peace and serenity, gives you the freedom and energy to express yourself and follow your dreams despite what others may think, and allows you to fall asleep at night without fretting about what might have been.



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The secret of contentment lies in discovering who in the world you are and mobilizing your courage to be that person. I call that being "authentic." I've uncovered six steps that I believe are key to helping you stake a claim to the contented life you deserve.

1. Get in Touch With Your Pain

This refers to everything in your life that is experienced as a periodic or chronic problem—things that are off track or set you on edge. Some pain is obvious; other pain has to be looked for as you would search for a hidden malignant tumor in a person's body.

Pain is virtually always a clear signal from deep within that something in your life needs to be changed. It provides all kinds of information useful in your quest to become more authentic.

2. Find Out Who Occupies Your Control Booth

Do you sense that you stand alone at the center of your own control booth? For many, their spouse or parents occupy their control booth. They are literally not in charge of their own decision-making process. Take time to honestly assess whether all areas of your life are under your control. Your contentment depends on it.

3. Get Yourself Loved—Really Loved

You need to be engulfed by an unconditional love that ensures your emotional security under all circumstances. Without this kind of love, your fear will be too great.





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Many people live their entire lives only experiencing "conditional" love: "I will love you if you are THIS." "I will love you if you treat me like THIS."

"Unconditional" means that it is a freely given love. It assures you that your value and worth will never diminish—regardless of what happens to you. It offers total emotional security.

This kind of love is at the center of a relationship with God. I need to know that my worth and value remain secure even if everyone turns against me. I need to have enormous trust and I only have this trust in God.

4. Carefully Examine All Your Data Sources

Any decision you make without gathering information from all available sources is a decision that has a good chance of being wrong. Authenticity is all about good decision making. If you want to be authentic, listen long and hard to all your data sources—including internal and external sources.

5. Thoroughly Evaluate All The Data

I meet hundreds of people a year through my speaking engagements. I find that most people are not great decision makers. If we studied them closely I think we would discover that this is why they seldom make much progress in changing their lives.

When you meet people who are great decision makers, watch them carefully. I always observe a common trait in these individuals. While they don't always take a long





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time to make a decision, they refuse to make it until they have carefully evaluated the data and understood it thoroughly. Their level of internal security means that outside efforts to hurry them have no impact.

6. Make Decisions Deliberately, Then Learn All You Can From Them

When I talk about contentment and authenticity, I often use couples considering marriage as illustrations. That's because I can think of no decision that's more important or worthy of careful examination.

Most people advance their romantic relationship in a step-by-step process. This careful progressive decision-making process, if managed properly, has every chance of leading to long-term fulfillment.

The most important decisions don't have to be made at once—and they shouldn't be. They are often very complex and far-reaching. It takes substantial time to work through the data and summarize everything into a sound decision.

Once you've made your choice, study the decision and what you perceive to be true about you. If there is no harmony between the two, learn from this and don't make the same mistake again. Evaluate your successes as well. Your goal is to make continual progress with regard to authenticity, so learn everything you can from each wise and dumb decision.





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6 Steps to Contentment

It takes hard work and a lot of courage, but nothing in life is more important than becoming authentic and traveling the path to enduring contentment.

Neil Clark Warren is founder of Eharmony.com. This article first appeared in January 2003 at ChristianSingles.com.

Reflect

- *Who occupies your "control booth"?*
- *From whom have you received unconditional love in your life?*





Living on Less— and Loving It

Secrets to thriving during a lean financial season.

By Ellie Kay

One morning, after returning home from driving her three children to their Christian school, my friend Sherry found her husband back from work, sitting in their kitchen, with a shocked look on his face.

"Why are you home from work early?" Sherry asked, feeling her stomach tighten with dread.





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"I've been laid off," he announced. After 10 faithful years as an aeronautic engineer, he told her how his services no longer were needed at his place of employment. In that one pivotal moment, Sherry's world turned upside down.

As the family's financial stability and comfortable lifestyle began to crumble, so did Sherry's self-esteem. It wasn't long before their SUV and comfortable house had to be sold. Private school for their children no longer was an option.

It was a struggle, but over time, Sherry and her husband learned they could find the sacred in simple living. Sherry realized her children's health, her stable marriage, and her wealth of friends were more precious than the lifestyle she'd been accustomed to before her husband lost his job. She discovered that living on less really could mean more.

Just like Sherry and her husband, many of us have had to live on a tighter budget at one time or another. When we face financial difficulties, it often seems as though nothing valuable can come from the experience. But Jeremiah 15:19 says, "If you will extract the precious from the worthless, you will become My spokesman" (NASB). There's always something valuable in seemingly worthless situations if we look through God's eyes. If you're coping with more month at the end of your paycheck, here are ways to trim your budget and find worthwhile lessons in the process.





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Encourage in tangible ways. People who have been laid off may feel like a failure when they can't provide for their family, which can lead to a cycle of depression and lethargy. My friend Stephanie faced this problem when her husband, Bill, was laid off. He sent out résumés, followed up on leads, and was still out of work for months. Mounting tension led to arguments, leaving both partners feeling defeated.

Under the advice of their pastor, Stephanie urged Bill to create a budget for what money they did have. They found ways to save and be grateful for God's provision in the small things. Stephanie did mock job interviews with Bill and helped him make his résumé more marketable. If you're single, ask a friend to be your interviewer, or if you want to encourage a single mom, offer to help her practice.

Bill also became great at saving money at the grocery store and actually cut their food budget in half. By saving in practical ways and encouraging each other, this couple weathered the storm until Bill was employed again. Their marriage was strengthened, they developed greater compassion for those in financial need, and they never forgot that contentment is a choice.

Find additional sources of cash. Once you readjust your expectations and focus on staying content in your tough situation, start cutting back in practical ways. For example, when my friend Kelli, a single mom with three boys, got laid off from her part-time second job, she worried about making ends meet. So her boys helped her clip coupons, organize grocery shopping, and find sales to





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help save the money Kelli was earning from her primary job. She found she could make up for the money she got from her second job simply by saving money on her groceries, and now she's able to spend more time at home with her kids.

Remember, a penny saved is more than a penny earned because you don't have to pay interest or taxes on "saved" pennies. Say you want to add \$200 per month to your current budget. To achieve your goal, you simply could stop spending the \$200 per month and pocket it. Conversely, if you wanted to add \$200 per month to your budget by earning it, you actually would have to make \$260 or more per month to cover taxes, social security, and tithe.

Readjust your expectations. When times are lean, change your definition of entertainment. Rediscover board games, enjoy a walk in a park, or check out a new hiking trail. Instead of going out for dinner and a movie, consider going to a matinee or dollar theater and eating at home. Or review the Lifestyles section of your newspaper and eat at a restaurant that offers midweek specials or coupon discounts.

Update your wardrobe from a local consignment store. You can save as much as 40 percent on your clothing budget, and some of the items are brand-new. For example, my friend Heather is a single professional woman who wears a suit to work. Her job as a television producer requires an up-to-date look, yet she says, "I get most of my clothes at an upscale consignment store. I recently paid half price for a name-brand wool coat that looks fabulous over my suits."





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has kids in corresponding sizes. For example, the Brazell family has a seven-year-old boy and nine-year-old girl. They trade their clothes with the Taylor family, who has a six-year-old boy and ten-year-old girl.

Get your kids to pitch in! When the Hollibaugh family's dad was out of a job, the kids helped out. By explaining their financial situation to their kids, ages 15, 13, 11, and 9, Mom and Dad enlisted their help in weathering this difficult season. The Hollibaugh kids became experts at garage sale shopping and helped their family save on household goods and clothing. For example, Whitney bought three beautiful Laura Ashley dresses for \$6 each. And when Ryan knew his younger brother needed a bike, he found two older bikes for \$25. He used one bike for parts, and fixed up the other one for his younger brother's birthday present.

Your kids may not go get jobs, but they can contribute simply by shopping at garage sales and not complaining about the lack of expensive snack foods or pricey entertainment.

Pay down debt. Sometimes God provides unexpected sources of income—temporary work, an insurance premium refund, or a generous birthday check from extended family. If these additional monies aren't used for basic household expenses, then after tithing off this windfall, apply the rest toward debt.

By paying down debt, you avoid high interest payments and actually "earn" that extra amount you would be spending on interest and premiums each month. Our





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family once took a \$15,000-a-year pay cut when we already were \$40,000 in debt, but we still purposed to become good financial stewards. Instead of taking expensive vacations, we took day trips to free parks-and-recreation centers. We went out to eat only once every two weeks and made it a treat. We continued to pay our tithe first, and it was amazing how everything else fell into place. Within three years, we were debt-free. God provided unexpected sources of income, and we applied those diligently to our debt.

Those years of difficulty are far behind us, and yet they're very much a part of who we are now. It wasn't an easy season of life, but by taking the "precious from the worthless" we've been able to help others live on less and love it, too.

Ellie Kay, a regular on CNBC's Power Lunch, a national radio commentator for Money Matters, and an author, lives in New Mexico with her family. Her latest book is Money Doesn't Grow on Trees—Teaching Kids the Value of a Buck (Bethany House). For more information, see www.elliekay.com.





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Living on Less—and Loving It

Reflect

- *If you were forced to live on less, in what ways do you think you would experience more?*
- *If you were faced with a sudden reversal of fortune, how would you respond?*





'My Sister's Keeping Score'

How to handle her constant competitiveness.

By Dr. Diane Mandt Langberg

Q: *Although my elder sister and I are adults, I still sense the competition that's existed between us since we were kids. If I have more friends, if my kids get better grades, or if I get something new for the house, she seems envious. I love her, but I'm tired of her trying to "one up" me.*



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'My Sister's Keeping Score'

A: Set aside time just for you and your sister to do something you both enjoy and that gives you freedom to talk. Before you meet, pray about your time together and think of a few good things you can say about your relationship. Share those things, and let her know you love her.

Then, discuss the competitiveness you feel in the relationship. Refer to it as something "we" foster, not something for which she alone is responsible. Let her know this continuing sense of competition makes you weary. Communicate your desire that you both could be so confident of each other's love that nothing ever has to be proven again. Tell your sister you want your relationship to be one in which you're free to rejoice together in good times and offer support when challenges come. Then ask her if there's anything you can do to help that happen. If she responds positively, then add your thoughts about what you would like her to do as well.

If your sister denies her competitive spirit, then you should realize she's probably not ready to discuss the issue honestly. When we point out a problem to someone who doesn't respond, God then calls us to intercede. Pray faithfully for your sister and let the Holy Spirit work on her in his time.





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'My Sister's Keeping Score'

In the meantime, ask God to reveal any jealousy or competitiveness that may exist in your heart. Confess this to God and to your sister. As you seek to deal with your own feelings while continuing to love your sister, be confident that God will do his healing, transforming work.

Diane Mandt Langberg, Ph.D., is an author and a licensed psychologist in private practice. This article first appeared in the May/June 2003 issue of TODAY'S CHRISTIAN WOMAN.

Reflect

- *Are you competitive with anyone in your life? If so, why do you think this is?*
- *Is there a difference between being competitive and being envious?*





Money Madness

Help to keep your finances from driving you nuts.

By Kelsey Menehan

About two years ago, I sat in my fancy condominium, with its cathedral ceilings and skylights, and watched my frozen breath. It'd been months since my heat pump had broken—for the third time. Months during which I couldn't find the thousands of dollars I needed to replace it, months of space heaters and warm sweaters that kept the bitter cold at bay, but not the shame.



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Today, on paper, my finances look better. I sold the condo, and I'm slowly paying off my debts. But the truth is, I've had to work through my love-hate relationship with money. And I know I'm not alone. My friend Robert recently had to take out a second mortgage on his house because he'd "forgotten" to pay estimated taxes on a new home business. Claire runs up huge credit-card charges every month, then struggles to pay the minimum. Betty consistently spends \$500 more a month than she brings in, but recently managed to get a loan to buy a new car with a sunroof. "It'll be all right," she tells me. "I'll figure something out."

It's All in Your Head

What's going on here? Popular mainstream author and financial advisor Suze Orman would say money problems are literally in our head. "The road to financial freedom begins not in a bank or even in a financial planner's office," she writes in *The Nine Steps to Financial Freedom*. "It begins with our thoughts. And those thoughts, more often than not, stem from our seemingly forgotten past with money."

Though I might not endorse everything Orman has to say, I decided to explore my thoughts and feelings about money. As I scanned through my memories of when money first meant something to me, I remembered an instance when, as a preteen, I overheard my grandfather quizzing my father about how much he was making. Was that real or just imagined disapproval in my grandfather's voice—and defensiveness in my father's? I wasn't sure what our family's money situation was. My mother left most of those decisions to my father, and neither thought it right to talk about money with their children.





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It dawned on me that perhaps there was part of me that didn't want to know about money matters, who wanted someone else (a husband?) to take care of it—and, by extension, me. I've had to ask myself if I feel my life as a single person is somehow less legitimate than my sisters' lives and homes with husbands and children. If so, life I desire will never come. I will be alone.

Other memories brought up questions about the value of things. For example, my thrifty mother tutored me well in the fine art of sale shopping. To this day I rarely buy anything at full price. But while I'm not one of the "rich," I've enjoyed pretending to be.

A while ago, I attended an auction, a fundraiser for an organization on whose board I sit. The board members were instructed to keep upping the bidding. So I threw in a couple of bids for the spa weekend and for the bentwood rocking chair. It felt good, making bids along with folks who could actually afford what they were bidding on! I was the first to raise my auction paddle when an antique oak bed came up on the block. I'm just getting the bidding going, I told myself.

Would it surprise you to know I currently own that oak bed? While I like it, I had no business buying it. I think by buying it, I succumbed to another fear: "You'll always be on the outside looking in."

Surprising Scriptures

If we want to move beyond our thoughts and fears about money, we need to replace them with God's truth about our finances. One way to do that is to study what the





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Bible says about wealth and our relationship to it. You'd be surprised at how many times God's Word addresses money issues. I'd read, even studied, many of these passages before, but as I read them again in one sitting, I discovered dozens of passages, from straightforward admonitions—"Owe no one anything" (Romans 13:8, NKJV)—to the philosophical wonderings of Ecclesiastes.

I also discovered the Bible doesn't say what I thought it did about money. For one thing, there's no outright opposition to wealth. When Jesus told the rich young ruler to give all he had to the poor (Matthew 19:16-24), it wasn't because Jesus hated wealth. No, it was that Jesus could see that one thing that got in the way of this young man's devotion to God was his devotion to wealth. That hindrance could have been something else—pride, sloth, envy—but for this man, his greatest fear was that he'd lose the protection money offered him.

Over and over, the Bible warns us against pouring our soul into acquiring wealth. Is that because wealth is bad? No, it's because running after it leads to chronic, spiritsapping discontent. "Whoever loves money never has money enough," the writer of Ecclesiastes observes, "whoever loves wealth is never satisfied with his income" (5:10). His antidote for this life of discontent? "When God gives any man wealth and possessions, and enables him to enjoy them, to accept his lot and be happy in his work—this is a gift of God" (5:19).

Practicing Generosity

I have this recurring fantasy that I'm head of a foundation that gives away millions of dollars to promote health and





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healing through the arts. I even picture myself going on The Oprah Winfrey Show to promote my cause and getting a standing ovation.

The reality is, I sometimes think I'm too debt-ridden to give. I'll make up for it someday when I have money, I tell myself. But the apostle Paul tells us, "God loves a cheerful giver" (2 Corinthians 9:7).

"If fear squeezes the generous impulses out of you, then giving away money is a powerful means to counteract the fear," writes Jerrold Mundis in *Making Peace with Money*. He suggests the best way to get back in touch with the act of giving is to give anonymously. For example, for 30 days in a row, give away 10 percent of all the money that comes in using money orders or bank checks so your church or other charitable organizations won't know who gave. Or for one week, give money to any homeless person who asks. (If you live in a suburb or rural area, get the names of social service agencies in your area and send them a bank check.)

The Old Testament prophet Malachi best sums up what happens to us when we cheerfully and generously give our tithe: "'Bring the whole tithe into the storehouse.... Test me in this,' says the Lord Almighty, 'and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it'" (3:10).





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Cultivating Contentment

As I stood in the checkout line at a bookstore recently, I noticed some magazine-cover come-ons: "You Can Retire Rich," "153 Ideas to Reinvent Yourself," and "It's Time to Shop!"

One of the issues at the core of money problems is often the nagging feeling that wherever you are in life right now isn't good enough. But Ecclesiastes says whatever you have, enjoy it, be satisfied with it.

When I first moved from my condo, I was reluctant to invite people to my new, much smaller apartment. But for my birthday last year, I invited some friends over for dessert. Imagine my surprise when they oohed and aahed over my simple furnishings. "Your place is beautiful," one friend said. "It reflects your creativity and love of color. It's you!"

As I looked around at the denim slipcover on the ancient, cat-clawed couch, the colorful pillows I made myself, and the sun streaming through the windows, I thought, Yes, in this moment, I get it. I can be content with what I have in life—right now.

Accepting God's Gifts

Living peacefully with money is indeed a gift from God. It's a gift I hope to receive day by day. They say that a journey of a thousand miles begins with one step. So to help me along, I've hung on my wall next to my desk a list of the debts I'd like to pay off in the next year. Normally, this would depress me. But surrounding this sheet of





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paper I've also tacked up the truths I've discovered that help assuage my deepest fears about money: I'm a child of God; I'll enjoy what I have every day; I'm valuable; I'm free to give and to receive.

As I read these affirmations, I breathe a sigh of relief. It feels like a breakthrough— but I know myself, so I whisper a prayer: "Amen, Lord, let these affirmations be so."

Kelsey Menehan, a psychotherapist and freelance writer, lives in Washington, D.C. This article first appeared in the March/April 2001 issue of TODAY'S CHRISTIAN WOMAN.

Reflect

- *How much money would be enough for you?*
- *What are you grateful for about your job—or your mate's job if he or she is the main breadwinner?*



kyria



7 Secrets to a Happy Heart

Strategies to cultivate true joy.

By Annette LaPlaca

Have you ever seen the movie *Pollyanna*? Child actress Hayley Mills starred as the orphaned daughter of missionaries who becomes the ward of her rich, embittered aunt. Pollyanna's infectious habit of being thankful transforms the crabby aunt, the crochety household staff, and the whole town!





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These days, people use the label "Pollyanna" to suggest someone childishly naive in her ability to look on the bright side. But being happy doesn't require us to turn a blind eye to troubles such as gangs and crime and school shootings. Neither does it mean we chant shallow platitudes such as "Don't worry, be happy."

Like most attributes we long for (peace, patience, goodness), a happy heart takes root in the discipline of giving thanks. It's the secret weapon of the joyous Christian! But what is it about gratitude that creates a happy heart?

Happy in the Lord

Of course I was madly in love with my husband, David, when we got engaged. But that's nothing compared to the love I have for him now, after nearly 11 years of marriage. The difference? Gratitude! I'm thankful for the hundreds of times David's scrubbed the pots after dinner, for the times he's instantly forgiven my crabbiness, for the willing spirit he shows about helping my single-parent friend, for the amazing enthusiasm he brings to parenting our kids. As I think about the multitude of actions that prove David's love for me over the years, I'm filled with joy.

That's the way I feel in my relationship with God, too—and the reason I believe the Old Testament is loaded with verses that instruct God's people to "remember" his goodness, such as 1 Samuel 12:24: "Be sure to fear the Lord and serve him faithfully with all your heart; consider what great things he has done for you."





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Whenever I struggle to feel joyful, I choose to reflect on how God always meets my needs. Time after time, I've seen God put forgiving love in me right where angry resentment had been half an hour before, simply because I asked him to.

As my relationship with God grows, my love for him becomes more deeply entwined with my gratitude to him. The more I remember his goodness, the closer I feel to his comfort, peace, and presence.

Happy with Others

It's easy to recognize how integral gratitude is to experiencing joy in God. It's less obvious to see how it affects my other relationships—but it does!

When I'm tempted to keep score with others, or resent a friend who talks more about herself than listens to me, gratitude helps me remember how "full" my cup is—how well God's caring for me. Then I'm better able to reach out to my friend without becoming bitter.

I once had a coworker—a woman I considered a friend—who unintentionally dragged me into her troubles with management. The result was a difficult annual review for me, and the postponement of a promotion I'd expected. Preoccupied with her own misery, she didn't realize what she'd done, so I couldn't expect her to apologize. I had to forgive her, of course—as a believer, I don't have a choice! But it helped me to look around at my other positive work relationships, at my marriage and beautiful kids, and realize God had given me so much. I was able to consider that whole episode a bump on the road and let go of my resentment against her.





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Surefire Strategies

If developing an "attitude of gratitude" is difficult for you, take heart! You'll be surprised how a little bit of discipline goes a long way toward giving you a joyful spirit. Try these action steps:

1. Start a joy journal. Keep a small notebook by your bed, just for jotting down a few good things God's done for you that day. This doesn't take long—especially if you use one or two key reminder words. At the beginning, or on a day when your heart's heavy, this may take some work. But even on those days, try to come up with three items, minimum. It may help to look back over the other days' entries to spark "happy thoughts" of God's faithfulness to you. As your thankfulness "skill" develops, this exercise becomes a pleasure.

2. Play Pollyanna's "Glad Game." In the movie, Pollyanna plays a game her father taught her. He told her that in every situation, there is something to be thankful for, if only you look for it (1 Thessalonians 5:18). One time, when the little girl had been hoping for a doll to come in a supply shipment, she received a pair of crutches instead. Pollyanna chose to be thankful she didn't need them!

A few months ago, my father was diagnosed with the worst kind of leukemia a person can get. It's been rough sailing—with aggressive chemotherapy and infection setbacks—ever since. Of course I'm pounding the gates of heaven with my requests for his healing, but at the same time I've found some things for which to be thankful. I'm glad my father's a passionate Christian. I'm grateful





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we've had a good relationship, and that my husband and kids love him and know him well. He's good at Pollyanna's game himself. He may be suffering, but his attitude of gratitude comes through loud and clear during these tough times.

3. Look for the silver lining. My former coworker really seemed to loathe working in our office. Day after day, her list of verbal gripes grew longer, which didn't do much for my morale. Finally, I suggested she list what she did like about her job. The next day she surprised me by showing me her list. She admitted she'd been so busy focusing on her grievances, she'd forgotten to notice the good things in the office.

All-or-nothing thinking is common when you feel discouraged but don't fall into that trap. There usually are a few times, at least, when things go right. So look for the silver lining.

4. Say "thank you" before "please." When it comes to prayer, don't jump directly into your list of wants and needs, no matter how pressing those may seem. God loves to hear us appreciate him! Start by praying the way Jesus taught his disciples in Matthew 6:9-13, by honoring God ("Hallowed be your name"). Your praise will naturally include thankfulness for his faithful love, the daily help of his Holy Spirit, and his provision for you.

5. Remember the "Thanksgiving Special." For years I assigned myself the annual Thanksgiving task of making a list of "100 things to be thankful for." Why not compose a list this year? I typically find the first 20 to 30





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easy to come up with, then get bogged down in the middle. But all of a sudden I find myself remembering little things that have built my trust and confidence in God. I always manage to come up with 100. Give it a try.

6. Try a Scripture search. Remind yourself of the importance of "rejoicing" by searching the Bible—both Old and New Testaments—for God's instructions in this area. (Pollyanna says there are at least 800 "happy texts" in the Bible. I'll have to take her word for it.) It will spur you on to "consider what great things [God] has done for you."

I love 1 Thessalonians 5:16-18 because it reminds me it's God's will that I be "joyful always" and "give thanks in all circumstances." God wants me to have a happy heart as much as I long to be joyful. It's not all up to me; God's there, waiting to give me joy.

7. Just ask. When you struggle to obey God in the area of giving thanks, don't hesitate to ask him to show you how. He's longing to draw you close, to give you strength for the challenges of every day. So ask for his help.

What begins as an awkward discipline of thankfulness can end as a habit of happiness. Gratitude's been my secret weapon for finding contentment and joy; put it to work in your life!

Annette LaPlaca, a freelance writer, lives with her family in the Chicago area. This article first appeared in the November/December 2000 issue of TODAY'S CHRISTIAN WOMAN.





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Reflect

- *What are some things you love about specific people in your life?*
- *Think of the most difficult situation you are currently facing? What are some things you can be thankful for in this situation?*





What's Wrong With Happiness

When marriage fails to satisfy, check your expectations.

By Gary Kinnaman with Annette LaPlaca

It once saw a cynical cartoon in which a man is down on bended knee, saying, "I love you, Cindy. Will you marry me for a year or two?" The joke has a sharp edge to it, of course, because it points to a frightening trend in our society. "Till death us do part" is being replaced by "as long as I'm happy."





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I'd been counseling a couple for several months when the wife came to see me on her own one day. Although she'd been married for 25 years, she wanted out. Nothing I said could change her determination; she simply was no longer happy in her marriage. She and her husband divorced, and not long after that she turned up at church again—sitting in the pew with her husband's brother. When she came to ask me to officiate at her second wedding, she wasn't too pleased to hear my refusal. She said, "But it says in the Bible that God wants me to be happy!"

Of course, she couldn't point to a specific chapter and verse. The Bible talks about joy, about contentment, but the Bible doesn't lift up happiness as an ultimate goal.

It's not that happiness is such a bad thing. Who doesn't like to feel happy? The Declaration of Independence proclaims "the pursuit of happiness" as one of the great American ideals, and most of us busy ourselves in the relentless pursuit of happiness.

Happiness is what I'd call a "neutral" value. It's not good or evil, but it's a cultural value that can assault Christianity. The woman who deserted her husband assigned such a high priority to personal happiness that it overwhelmed the Christian, biblical value of marital commitment. She valued her own happiness more than she desired to obey God's commands.

For many Americans, the pursuit of self-fulfillment and personal happiness has become a religion. Even Christians have bought into this religion of self-actualization, pursuing God only because they see him as





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an agent for happiness. They want happiness, and they think they can use God to get it.

It's hard for us to realize what it cost the early believers to follow Christ. Many had to give up their family ties, their culture, their entire way of life to become Christians. The New Testament never portrays a relationship with God as a path to an easier life. Instead, it was understood as a relationship that would give strength to sustain the believer through even the most difficult times. God's grace isn't there just to make us feel better about ourselves, but to give us power and courage to help us live for God, no matter what happens.

Happiness or Contentment?

In our society, we tend to make choices based on what will bring us the most happiness. But in the Bible, God's concept of happiness is much better defined by the word contentment. Remember Paul saying, in essence, "No matter what circumstances I find myself in, I've learned to be content" (Phil. 4:11)?

It's amazing how whiny we can be. Sometimes I think we're a nation of self-pitying snivelers. Circumstances get us down, way down. And "way down" is a place where Christians, at least, don't have to stay. So how did Paul learn to be content whatever the circumstances? He tapped into the power source: "I can do everything through him who gives me strength" (Phil. 4:13). It's God who helps us choose love over personal happiness, fidelity over self-fulfillment, serving others over serving ourselves. It's God who provides contentment and even joy as we choose his way.





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There are two secret weapons for being content when circumstances make us feel miserable. The first is to remember that God is in control. God has promised to do a "good work" in us, and to complete it (Phil. 1:6). When we're stuck in the muck of the moment, we need to keep our eyes on heaven; it puts things on earth into the correct perspective.

The second secret weapon is to turn our obsession to satisfy ourselves into love for others. Rather than focus on others, too many Christians have bought into the cultural value of individualism. We think personal independence is so great that we no longer recognize the beauty and blessing of shared life. But Christianity is concerned with interdependence. God doesn't tell us to live for our own convenience. One reason he puts us in marriages is to help us find real satisfaction and real joy in serving others. Marriage is the first place where we get to live out God's many commands for serving, accepting, encouraging, forgiving and submitting to one another.

I read in an airline magazine about a London jeweler who designed a ring with a band that doesn't go all the way around the finger. The symbolic meaning of the incomplete circle is that there's always a way out "if you're not happy."





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Marriage was never meant to be bent to our individual purposes. That's a shabby counterfeit of the real thing—the God-given opportunity to live out love and commitment to another human being for a lifetime. When we weigh the options, we can trade the pursuit of short-lived personal happiness for the contentment that grows when we shape our relationship God's way.

Gary Kinnaman is senior pastor of Word of Grace Church in Mesa, Arizona. He is the author of several books, including Learning to Love the One You Marry (Vine). This article first appeared in the Fall 1999 issue of MARRIAGE PARTNERSHIP.

Reflect

- *Gary Kinnaman says, "Marriage is the first place where we get to live out God's many commands for serving, accepting, encouraging, forgiving and submitting to one another." How can you set aside your own need for fulfillment in favor of serving a loved one today?*
- *In what ways has your life been harder and yet better for following Christ?*





Sassy, Single, & Satisfied

Author Michelle McKinney Hammond dishes on men, marriage, and why she loves being a woman.

By Camerin Courtney

“I know what it’s like to have low self-esteem, to count on other people to validate me,” says Michelle McKinney Hammond, author of the best-selling *Secrets of an Irresistible Woman*. “My parents went their separate ways when I was two, and I moved around a lot. I guess I was always looking for love and security—with the wrong kind of guys.”





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It's hard to believe this 41-year-old with the sparkling brown eyes, infectious laugh, and dramatic flair for living ever struggled through years of unhealthy relationships in an effort to feel good about herself. After all, today she's a veritable Renaissance woman with a résumé that sports the titles writer, singer, speaker, art director, playwright, voice-over announcer, and cohost of the Christian television talk show *Aspiring Women*. Michelle's finally made peace with being single—and unabashedly loves being a woman. But she's quick to point out her self-worth—and accomplishments—didn't come without a price.

"I learned the secrets of healthy relationships the hard way. Now I want to share what God's taught me with as many women as I can," says Michelle. These lessons are the basis of her books, *What to Do Until Love Finds You* and *Secrets of an Irresistible Woman* (Harvest House). True to her dramatic life and personality, Michelle packages her relationship advice with a one-two punch. Her bottom line for single women? "Get a life!" For married women? "Be the woman God created you to be and let your man be a man." For all Christian women? "Don't just love God, be in love with him." Her words may be somewhat unconventional, but lives have been changed and relationships revolutionized as a result.

You seem so self-confident now, yet you talk about feeling rejected and isolated. Tell me more.

I was born in London, moved to Barbados, then to America. Each place left me with a heavy accent that made me different from all the other children in our next home. Besides that, I was an ugly duckling—with a gap between my front teeth, glasses, and an extremely thin body. I was an easy target for neighborhood bullies!





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My escape was spending time alone reading books. When I'd venture out, I'd try to buy friends by giving them things. I thought I could earn their approval and love, which, of course, was untrue and unhealthy.

Did these insecurities lead to bad relationship choices?

Yes. Before I became a Christian, I was a desperately needy woman who saw relationships with men as a way to validate my existence. So men fled from me; I scared them half to death! Even my friendships weren't sincere. Most of my relationships were built on what we could exchange. They didn't come from the heart. They were empty and constantly changing because they were based on my needs at the moment.

I was also into glamour, so I thought being a Playboy Bunny would be exciting. I wanted to feel adored and in demand so I actually interviewed. But while I was on the waiting list, I became a Christian and landed a job as an advertising executive!

What was the turning point?

Even after I became a Christian, I had a lot to learn. While I was thrilled by God's unconditional love, I was still bent on meeting my physical desires. Core attitudes like that sometimes take a long time to change. About a year and a half after I became a Christian I became frustrated that I was still single. I got really angry with God and said, "You know, Lord, I don't want a husband until you prove I can be happy with just you. I'll never be able to tell anyone you satisfy all our needs until you prove it to me, but I haven't experienced that yet." God took me up on that. Of course, some long lonely days I regretted those words!





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What happened when you made this deal with God?

Nothing changed right away. After seven years, I still hadn't received a husband and decided to take my life back into my hands. I jumped in and out of some unfulfilling relationships based on my neediness. Then I met the man of my dreams, or so I thought. When our relationship ended, I was heartsick. Even though I knew he wasn't God's best for me, I had a hard time moving on. My disappointment and pain were so intense, I hurt physically. Many days I would walk down the street fighting back tears until I could get home.

How awful!

Oh, it was horrible. But eventually I got tired of being sick and tired. One morning I told myself, Michelle, you have a choice. You can either be happy or sad today. So I started consciously choosing happiness every day. It makes a big difference when you realize you have that power to decide!

I remember saying, "God, I know you love me. I know you want what's best for me. I've got to trust you to bring that about." I'd repeat that a hundred times a day. I had to keep saying it over and over until I released the pain and allowed the truth of those words to seep into my heart. I also began praying, "God, deliver the right person into my life when you know the time is best."

In this painful process, my perspective changed. I've found that when we single women stop asking, "Why am I alone?" and start asking God, "Why am I here?" our whole world changes. We start rediscovering old dreams and discover creative ideas on how to use our gifts to bless other people.





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Finding a mate becomes less important when we find joy and meaning, because that hole in our heart isn't about a person. It's about fulfilling our God-given purpose—what we were created to do and be. Only then will you find true peace and satisfaction—whether you're married or not.

So, it was an attitude shift.

Yes. My thinking changed. I started loving the people God placed in my life, rather than pursuing people who weren't interested in my love. I realized I'd been squandering my time looking for a man instead of investing in my family and the rich network of friends God had already given me. So I stopped keeping Friday nights open in case someone asked me out. If my friend Cindy called, it was her night. I'd have a great time, forgetting all evening I didn't have a man.

I also stopped approaching every male who entered my life as a potential husband. I relaxed, enjoyed getting to know them, and realized men make great friends—a secret many single women don't know. I now have a great group of male friends who fill a lot of the "male void" in my life.

What advice do you give to women dealing with unmet expectations?

I've dealt with this on many levels. Besides my unmet desire to be married, at one point I really wanted to be a professional singer. But the doors weren't opening for me to sing professionally. I finally realized I was so full of ideas, they wouldn't fit into songs. I needed books! When people tell me how God's spoken to them through my writing, I'm overjoyed. I think sometimes unmet expectations are misdirected desires.





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We need to give all our unmet desires to God and ask him to show us what he has in mind for us. He knows what will really make us happy—and he's waiting for the chance to surprise us!

Do you still long to get married?

Right now I'm happy. My life is full. I'm fueled with passion for everything I'm doing, and I think I'd be nearly overloaded if I had to be passionate about somebody else, too. So that's up to God. I've given that completely to him. I'm just glad to say I've discovered single and happy can coexist. For now, that's enough.

Camerin Courtney is former managing editor of TODAY'S CHRISTIAN WOMAN. This article first appeared in the March/April 1999 issue of TODAY'S CHRISTIAN WOMAN.

Reflect

- *Michelle McKinney Hammond prayed to God, "I'll never be able to tell anyone you satisfy all our needs until you prove it to me." What unmet need lingers in your life that you need to ask God to fill?*
- *When you consider your life purpose, why do you think you're here?*





Additional Resources

The Good Life by Charles Colson with Harold Fickett (Tyndale House, 2005; 280 pages). Exploring the ways we seek pleasure and contentment, Colson shares real-life stories about people who define themselves by their positions and possessions vs. those who define themselves by their faith in God.

Success God's Way: Achieving True Contentment and Purpose by Charles Stanley (Thomas Nelson, 2002; 240 pages). In this book, Stanley teaches God's principles for success, including ten steps to help you reach God's goals in your life, and what to do about the seven success blockers that entangle believers.



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Additional Resources

A Woman's Guide to True Contentment: A Biblical Study for Achieving Success in Life by Rhonda H. Kelley (New Hope Publishers, 2001; 112 pages). Twelve weekly lessons guide women to find satisfaction through Christ in their lives, families, finances, circumstances, and callings.

Cultivating Contentment: Women of Faith Bible Studies by Various authors (Thomas Nelson, 2004; 128 pages). Included within the 12 weeks of lessons are illustrations and insights from Marilyn Meberg, Luci Swindoll, Barbara Johnson, Sheila Walsh, Thelma Wells, Patsy Clairmont, Nicole Johnson, and a thorough leader's guide.

Love the Life You Live by Les Parrott and Neil Clark Warren (Tyndale House, 2004; 220 pages). Revealing three time-tested secrets, Parrott and Warren provide you with expert help as you move toward individual wholeness and become a healthier, more complete person in Christ.

Disciplines of a Godly Woman by Barbara Hughes (Crossway Books, 2006; 272 pages). Barbara Hughes carefully guides her readers through the Scriptures, asks them questions for self-evaluation, and provides helpful suggestions for direct application of the spiritual disciplines of the mind, prayer, worship, contentment, and more.



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