MARCH 30, 2016

CHRISTIAN MINDFULNESS

RAISING GENEROUS, DEBT-FREE KIDS

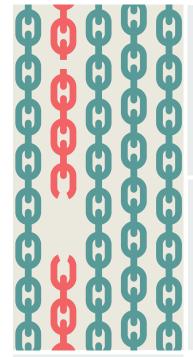
Forgivez

TODAY'S CHRISTIAN WOMAN

Contents≈

MARCH 30, 2016

> WWW.BILLIONPHOTOS.COM SHUTTERSTOCK



FROM THE EDITOR "I'm Sorry You Were Offended . . ." Navigating a culture of nonapology By Kelli B. Trujillo

COVER STORY

Forgiveness: It's Not as Simple as It Sounds Unpacking—and living—what the Bible really says By Beth Booram



Forgiving the Unforgivable? Shame, silence, and sexual abuse By Joy Beth Smith

Christian Mindfulness Learning how to be awake and alive By Kim Gaines Eckert





STUART JENNER / SHUTTERSTOCK





Raising Generous, Debt-Free Kids 7 things your kids need to know about money

/ things your kids need to know about money By Dorothy Littell Greco

WILD HOPE

Face Your Insecurities Why? The church needs you. By Austin Channing Brown



TOP 10 10 Simple Ways to Say "I Love You" Specific ideas for investing in your marriage By Kathi Lipp

FROM THE EDITOR

* "I'm Sorry You Were Offended..."



Kelli B. Trujillo, Editor

Navigating a culture of nonapology

his year OxfordDictionaries.com officially added **nonapology** to their lexicon. Another witty slang term—*fauxpology*—nods toward the false, inadequate nature of these expressions. Consider these notable nonapologies:

• After the infamous Super Bowl wardrobe malfunction, Justin Timberlake **said**, "What occurred was unintentional and completely regrettable, and I apologize if you guys were offended."

• Cyclist Lance Armstrong, caught in an epic doping scandal, expressed regret for **causing "stress"** (rather than for his actual cheating).

• When Volkswagen was recently caught wiring cars to skirt emissions rules, their CEO prefaced his "I'm sorry" by **<u>saying</u>**: "It was a technical problem.... An ethical problem? I cannot understand why you say that.... We didn't lie."

A nonapology may sneakily blame the other party for their response to the wrong: "*I'm sorry you were offended*." Or it may be an attempt to justify one's actions: "I'm sorry I did that, but I was merely trying to . . ."

It may be a self-focused way of saying "I feel terrible," centering on the pain of the apologizer rather than the wronged party. Or it may be a "blame the universe" fauxpology— "mistakes were made, such and such happened"—as if vague, general forces caused the wrong rather than the apologizer.

It's easy to point a finger at headline-grabbing nonapologies—but it's much more difficult to face our own. Yet if we're honest, we've each felt that drive to save face and offer halfapologies rather than step into the humility and self-awareness that a true apology demands.

In this issue of Today's Christian Woman, we're examining forgiveness. Our cover story

explores the challenge of forgiving when it feels impossible, and "**Forgiving the Unforgivable?**" wades into the challenging question of forgiveness and recovery from sexual abuse. But here I want to reflect on the flipside of the question: *seeking forgiveness*.

Sincerely seeking forgiveness means going to war with what early Christians identified as "**the sovereign of vices**": *pride*. It's that insistent desire to self-justify, to blame, to get our way. Even when a heartfelt desire for reconciliation is there, pride still fights for its place—resulting in nonapologies that errantly aim to achieve peace while evading blame.

Learning to sincerely apologize is a challenge I grapple with every single time I face a conflict, for I've certainly uttered a few nonapologies of my own. But Scripture tells me that making things right with those I have wronged is essential and even supersedes acts of worship in importance to God (see **Matthew 5:23–24**).

It takes great humility to truly apologize. Humility is often wrongly understood as a passive and mild-mannered trait. No, in cases like this we must look at the verb form of this word: to humiliate. To apologize we must determine *to humiliate* ourselves. We must face ourselves as sinners who wrong others, tear away any vestige of self-justifying pride, and with empty hands and open hearts merely say, "I have sinned against you and **against the Lord**. I am sorry."

Grace,

Kelli B. Trujillo Follow me at @kellitrujillo and @TCWomancoT

Cover Story

Forgiveness: It's Not as Simple as It Sounds

Unpacking—and living—what the Bible really says | BETH BOORAM

t was Good Friday 2005. My husband and I sat in a dimly lit service listening to familiar words recounting Jesus' final hours: his betrayal, denial, and desertion by close friends; his conviction and crucifixion by religious leaders and Roman soldiers. And then, as his ravaged body hung from the cross, we heard him say, "Father, forgive them, for they don't know what they are doing."

They don't know what they are doing? You've got to be kidding, right?

I'd never heard Jesus' words as I did on that particular Good Friday. They fell upon me, upon us, in a way that felt horribly familiar. We'd recently gone through a heartbreaking event that involved betrayal by some friends and mistreatment by religious leaders—people whom I was convinced knew exactly what they were doing. For the first time in my life, I felt an unexpected kinship with Jesus in his suffering and, simultaneously, a provocation by his willingness to forgive.

Jesus had a great deal to say about forgiving those who cause us harm. Entire books have been written on the subject. Yet the topic is a sensitive one. The mere suggestion of the need to forgive can cause some to wince because the injury done to them has left a wound that has not healed. And offering simplistic suggestions on how to forgive could minimize the harm done and the reality of just how difficult it is to forgive.

WHAT FORGIVENESS IS AND ISN'T

Forgiveness, by definition, is the act of letting go of a demand for payment of a debt that is owed. Jesus told a parable to illustrate forgiveness using those very terms. He spoke of a king whose servant owed him a large debt he couldn't repay. The king decided to sell the man and his family as slaves in order to reconcile the debt. The servant fell to his knees and begged the king to have mercy, to allow him time to repay what he owed. As the king listened, his heart was moved with compassion and forgave the servant's debt in full (see **Matthew 18:22–35**).

In this parable, and in theory, the act of forgiveness sounds simple, doesn't it? You let go of the debt a person owes you because of the hurt they've caused you, and that's that. Yet in real life, it's often much harder to forgive even small transgressions, let alone costly ones. Sometimes the reason forgiving is so difficult is that we hold distorted ideas of what it means to forgive.

Have you ever thought of forgiveness in one or more of these ways? If I've truly forgiven someone, I will no longer feel hurt, anger, or mistrust. Because I continue to think about the offense, I must not have forgiven. Forgiveness is a one-time decision; I make a choice, say the words, and that's that. If I've truly forgiven someone, I should be able to have a relationship with them.

Each of these beliefs makes impossible demands on us as human beings. To suggest that *if* we have forgiven someone *then* we will forget the hurt they caused us, cease to feel the pain, and be restored in relationship to them is not only unrealistic—it's dangerous.

We often confuse forgiveness with a single willful act rather than seeing it as an ongoing process that begins in the heart. We also often equate forgiveness with reconciliation—two connected but different movements of the heart. Forgiving another person is what happens in me, by God's grace, as I let go of my demand to make the person who hurt me pay for it.

Reconciliation involves both of us coming together in humility to seek restoration. Unfortunately, reconciliation is not always possible. Some who have caused deep pain in our lives (such as physical, emotional, or **sexual abuse**) cannot be trusted nor can we agree to relational engagement with them—at least not until there is evidence of real sorrow and repentance. If we make unrealistic demands of ourselves and the one who hurt us, we attempt what is humanly impossible and miss the heart of forgiveness altogether.

FORGIVING FROM YOUR HEART

Forgiveness is, first and foremost, an orientation of heart. In the parable mentioned earlier, Jesus went on to describe how the servant who was forgiven by the king turned around and refused to forgive a fellow servant who owed him a debt. In response, the king was furious and sent the ungrateful servant to prison. Jesus concluded the parable by saying, "That's what my heavenly Father will do to you if you refuse to forgive your brothers and sisters *from your heart*" (Matthew 18:35, emphasis added).

Unforgiveness is like a prison, a cell in which we are confined and held without bail. When we fail to do the heart-work of forgiving another the debt they owe us, we not only put them in debtor's prison, but we also join them in a prison of our own making. Forgiveness, Jesus taught, is a heart orientation that begins with truly comprehending the unpayable debt for which we have been forgiven by God. It's the recognition that we, along with the person who mistreated us, stand before God as equals, both deserving a life sentence and both being offered the grace to have our debts paid in full.

Humility is perhaps the best word to describe this posture of heart. The word *humble* literally means to be brought low. To be in a position to forgive, we must get off the elevated platform from where we "look down" at those who have wounded us and instead stand shoulder to shoulder with them before God, as fellow paupers in desperate need of grace. This posture of heart is the tipping point toward forgiving others.

FORGIVING WHEN IT FEELS IMPOSSIBLE

There are some wounds, however, that seem impossible to forgive. The damage done is so significant that recovery, in this lifetime, seems unimaginable. In other instances, it's the accumulation of repeated offenses that makes the prospect of forgiveness grim.

Even when forgiving *feels* impossible, there are ways to soften our hearts toward forgiving our offenders. Here are a few that have been helpful to me as I've worked through the thorny process of forgiving those who hurt me.

Reflect on their story. One of the most effective places to begin softening our hearts toward those who have hurt us is by gaining insight into their story. When we reflect on what we know of their story, we can often understand why they acted the way they did. We aren't always in a position to know the people who hurt us, but even knowing basic information that is common to all of us—like the fact that we all grew up in homes where we experienced the failure of human love—can remind us that most people, ourselves included, act carelessly out of our own wounds.

Reflect on your own story. Another source of compassion for our offenders is reflecting on our own story. If we look at what they did and ask the question, "Have I ever done anything like this to someone else?" chances are good that the answer will be yes. If we are honest with ourselves about our own sin patterns and the ways in which we act out of our own wounds, then we will more likely be able to engage in the critical work of forgiving from the heart.

Pray for those you need to forgive. One of the difficult repercussions of being harmed by another is the fact that it creates a breach in the relationship. As a result, we can be tasked with forgiving them apart from a relationship with them. Asking God to bless them, help them, and heal them can begin to nurture love in our hearts toward them. And it's love that is capable of covering a multitude of sins, as Peter tells us: "Therefore, be earnest and disciplined in your prayers. Most important of all, continue to show deep love for each other, for love covers a multitude of sins" (1 Peter 4:7–8).

A PRICE TO PAY

Forgiving others is costly. Like the king in the parable, we give up exacting payment from those who have caused our sorrows. We suffer the loss because what they've done can't be

undone. But *not* forgiving is also costly. It keeps us locked up in the prison of our hurt, bitterness, and blame. If you're struggling to forgive someone who's hurt you deeply, be gracious and patient with the process of forgiving from the heart. You can collaborate with the Spirit in the process through two practices.

First, although forgiveness takes work on our part, it is truly the work of God's grace that enables us to forgive. Ask the Holy Spirit to help you *want* to forgive; ask the Spirit to heal your heart and enable you to let go of the debt owed you.

Second, rather than asking, "Have I forgiven this person?" ask, "Have I forgiven them *today*?" Whenever strong emotions are triggered and you begin to relive the hurt that happened, ask Jesus to help you let go; picture the person in your mind and say from your heart, "I forgive you."

As Jesus' ravaged body hung from the cross, he was, remarkably, able to look upon his perpetrators—those who mocked him, spit in his face, and drove nails into his flesh—and see their wounded human condition. He perceived their blindness to the real evil they were acting out, and from a heart full of compassion he forgave them. As you engage in the process of forgiving, learn from and lean hard on Jesus for the compassion and forgiveness you need to offer your perpetrators.

Beth Booram is the cofounder and director of Sustainable Faith Indy, an urban retreat center in Indianapolis. She designs and facilitates contemplative retreats and speaks around the country on spiritual formation and Christian leadership. She has written several books, including *Starting Something New, Awaken Your Senses*, and *Picturing the Face of Jesus*. Learn more at **BethBooram.org**.

Interview

Forgiving the Unforgivable?

Shame, silence, and sexual abuse | JOY BETH SMITH

an Allender recently released *Healing the Wounded Heart: The Heartache of Sexual Abuse and the Hope of Transformation*, the long-awaited sequel to *The Wounded Heart*, published more than 25 years ago. Part of what makes Allender's work so successful is his seamless weaving of science with biblical principles. It's not an either-or situation for Allender—science, biblical truths,

and experience can all testify to the same end. In a culture inundated with accounts of sexual abuse, Allender's advice for survivors is refreshing and surprisingly practical.

THE DEVASTATING EFFECTS OF ABUSE

While statistics may reveal that sexual abuse of children is **actually down**, as a society we're growing increasingly desensitized to abuse that may seem less obvious to us, like sexual harassment, unwanted touching, or other forms of sexually aggressive behavior. "We're living in a world in which abuse is still severe, but it's also becoming almost more democratized—like it's just another part of growing up—and issues of hooking up and the use of alcohol and drugs can be forms of perpetration of abuse," Allender says. "While there is early indication that there has been a decrease in sexual abuse, simultaneously I think there has been an increase in a form of sexual abuse that often gets ignored as sexually abusive."

Few would initially consider the aggressive passes of a pushy college date equivalent to

the abuse of a child by an authority figure, but it *is* abuse, and it deserves to be labeled as such. When abuse doesn't take the form we typically expect, we might unwittingly minimize its severity and long-standing effects—a tendency, Allender says, that's detrimental to the health of the church. This minimization inevitably leads to shame.

"My stance is that evil's intent is to create a level of silence that contributes to shame, which then reduces abuse to something that can't be addressed, leaving you isolated and in that isolation susceptible to accusation and judgment. And further, it drives you toward shutting down or dissociating, so then it leaves you isolated *and* numb," Allender observes.

However, the effects of abuse don't begin and end with isolation. As Allender explains, serious physical repercussions actually affect a survivor's brain and response system. "In cases of significant abuse, the hippocampus, which helps transmit warnings of danger, can shrink up to 10 to 14 percent, and that alone will significantly affect its ability to regulate, making wise decision-making that much harder."

In fact, when abuse has occurred, the amygdala, better known as the fight or flight sensor, can actually stay engaged far longer than it would otherwise. This kind of overstimulation of the amygdala **can result in** excessive responses to minor triggers, increased sensitivity and impulsive behavior, and decreased rationality. So in addition to the emotional, physical, and spiritual scars that accompany abuse, there are consequences to the physical makeup of one's brain.

HEALING FROM THE INSIDE OUT

But healing is not impossible. "You can only be transformed by what you have the courage to name, and you need to be willing to engage the story of harm not at 30,000 feet but in the trenches," Allender says.

The key to healing then lies not in avoidance but in active and intentional engagement with one's trauma. To refuse to work through one's abuse has devastating results: "Our health is attached to significant past trauma, and our unwillingness to engage the particularity of our own story leaves us vulnerable somatically," he says. "And it leaves us vulnerable spiritually to the assault of evil."

So what does engaging one's story look like? Well, like many great stories, it starts with a blank piece of paper and a pen. Allender recommends writing as a tool to facilitate healing, especially with the wealth of **data** that **shows** a **link** between writing and changes in the biochemical structure of our brains.

But writing is only one potential outlet for healing. "Though harm was done in relationship, redemption is meant to take place in, with, and through relationships as well," Allender says. "The brain can change, and certainly it's not overnight, but our willingness to engage the story with kindness and in a community of kindness becomes a formative process of changing heart, mind, and soul."

According to Allender, it's in relationships where kindness and trust play a foundational role that true restoration and healing is possible. Cornerstones like honesty and comradeship allow for deep, vulnerable discussions that are both wanted and needed.

Often survivors are desperate for healthy attachment with a person who can help metabolize some of the heartache that they are experiencing. And it's exactly this response—an eager, almost insatiable desire to cut open and share one's deepest wounds that actually leads to regeneration in the brain.

"The really sweet news is that over time, with someone in a trusted, attached relationship—which can be between a husband and wife, between you and a good therapist, even between you as a 14- or 15-year-old and a trusted mentor—literally your brain regenerates your hippocampus," Allender explains. "It's growing through the process of reiterative, honoring storytelling and engagement. So one just needs to stand back from that and say abuse is not only dark and evil, but the restorative process is simply God-honoring and beautiful."

Even while the hippocampus works to repair itself and the pain of the abuse becomes easier to bear, often the scars can and will remain. But this, Allender claims, is just a reflection of Jesus Christ in us: "There is the reality of living at one level with scars that we cannot fully erase but simultaneously knowing that Jesus bears the scars of his dying even in his glorified body. And that's still one of the mysteries to me that we as a believing community don't speak to enough."

FORGIVE MY ABUSER?

Healing and forgiveness are entirely different beasts. You may attempt one without the other, but progress is made when you are able to make strides in both. *In Healing the Wounded Heart*, Allender claims that "forgiveness frees the heart from resentment and the accusation of evil." But what about when that accusation is well-founded? What does this mean for survivors who've experienced evil firsthand? Allender addresses these concerns by pointing survivors to grapple first with their own inner struggles:

The primary resentment that I deal with is the resentment you hold against your own body for the arousal you experience. We have to deal with your heart and your heart's hatred of your own body first. That feels, in some sense, a priority. So let's deal with the resentment you hold against yourself, against your gender, against your body's capacity for arousal, and against your desire.

I don't know if the best goal is to *forgive* yourself, but you can at least be able to enter the grief of Jesus on your behalf—to enter the grief of your own body on your behalf, the grief of that 11-year-old girl on your own behalf allowing kindness to actually be the beginning of repentance.

Forgiving oneself may be essential to the healing process, but forgiving an abuser seems much more complicated. Is it accepting an apology and allowing yourself to maintain regular contact with the abuser? Is it welcoming the accused back into the fold with open arms? Or is it cutting them off completely?

"This is an arena in which bad theology has shaped our understanding of what it means to forgive—a theology that basically says forgive the abuser," Allender says. "Do I believe that's true—we are to forgive those who have done us harm? Of course. But the notion of, 'Well, let bygones be bygones,' it's so nauseating, so contrary. To forgive is indeed to love, which not only cancels the debt but intends to do good to the person who brought harm.

"But sometimes doing good is literally having them arrested," he says. "Doing good is exposing the violence and darkness of their harm. So we can't presume forgiveness means pretending that there is no harm."

So if forgiveness isn't just "forgetting" what has been done, what exactly does it look like? "What I believe it means to forgive is canceling the debt and offering your heart to do good, which is to bless the other—as long as one understands that blessing bears a kind of boldness and strength, not a passivity in a pretense, or passivity that ignores the harm done," Allender says.

Holding these ideas in tension—being able to hold people accountable for their actions while also cancelling the debt—is ridiculously difficult, and it may seem to stand in conflict with passages in the Bible that say we are forgiven to the extent that we are able to forgive. But, as Allender says, "Scripture is far richer than our limited ability to approach just a single verse and understand the intricacies of forgiveness and all that it entails."

As our interview came to a close, I asked Allender what the end game was for those who have been abused. What can they ultimately hope for in this process of redemption? He responded:

That one day they'll be able to look at their wounds and scars and be able to bless them, always grieving, always bearing some anger, but also knowing that "You meant it for evil, but God meant it for good." That they'll be able to hold the paradox of longing for reconciliation while recognizing if it's not possible as far as they are able to achieve it. That they'll learn to truly forgive but also not fall into a false and cheap forgiveness. That is what they can hope for.

Raising Generous, Debt-Free Kids

7 things your kids need to know about money | **DOROTHY LITTELL GRECO**

ometimes it feels as if there's a cavernous divide between being financially savvy and being kingdom minded. Day after day, adults and kids alike are essentially told that they will not be liked or happy unless they buy the new iPhone, order that extra cheesy pizza, or drive the latest luxury car.

Meanwhile, there's a tiny voice trying to be heard above the din, encouraging us to **trust God** for our needs and store our **treasures** in heaven. A lot of living—and spending—happens between these two divergent messages.

Clearly, far too many of us fall for advertisers' claims. The average American household owes approximately **\$7,000** in credit card debt, and the average college student graduates with **\$35,000** in debt. In this cultural context, how can biblical concepts both shape our own financial choices and help our children make wise choices?

THE BASICS

Despite the growing movement spearheaded by financial consultant **Dave Ramsey** to help adults get their financial houses in order and pay down debt, financial literacy is not a popular topic for youth groups or Sunday sermons. And given that only **17 states** require high school students to take a class on personal finance, the only way our kids will become financially literate is if *we* teach them.

For many of us, the obvious challenge is that nobody ever taught us! Though my husband and I have avoided major financial faux pas, we have often felt as if we were finding our way in the dark. In an effort to give our kids a different experience, we've tried to be intentional about teaching our sons these financial principles:

1.Be aware of the pervasive messaging that manipulates you to spend money.

- 2.Learn to distinguish between wants and needs.
- 3. Gain impulse control regarding spending.
- 4. Make the connection between earning and spending.
- 5.Operate within a budget.
- 6.Avoid debt.
- 7.Share resources with those in need.

LEARNING THROUGH EXPERIENCE

As with our children's spiritual education, their financial education should start early. Money skills can be taught alongside simple math as early as age two. According to **Kimberly Palmer** (author of the forthcoming *Smart Mom, Rich Mom*; former senior editor at **U.S. News Money**; and parent of two), regardless of whether you give an allowance or have children work for money, they can begin to distribute their income into three categories: save, spend, and give away.

"We want our kids to get used to parceling out their money for different purposes, including needs and wants. This is why I like starting an allowance at a young age, around five," Palmer explains. "They can get used to putting some in the pile for wants, some for needs, and some for giving away to others."

Palmer suggests using three separate glass jars or envelopes for this. This makes it visual and also gives them a sense of accomplishment as they see the jars fill up.

Though some financial experts strongly advise functioning on a cash-only basis, Palmer recommends giving teens a debit card. My husband and I did this for each of our boys when they turned 15. We established a budget for their entire year (including everything except medical and dental expenses), had multiple conversations about how to use the card (including tracking purchases), and then deposited a lump sum into their account. This curtailed their spending (and endless requests for us to buy things for them) more than any verbal lesson could have given.

I asked Palmer how to discern if your teen is ready to handle a debit card and what safeguards parents should put in place. "Research suggests kids are actually better with money as adults if they have practiced as teenagers, so even if they are not quite ready or still need supervision, it can be a good idea to get them used to handling their own accounts," Palmer says. "One option is to give them a prepaid debit card with a limited amount of funds on it, like \$100, so you know they can't go too far astray. Regarding safeguards, the most important thing is making sure they protect their identities. Initially,

they may need help so they don't rack up debt."

According to Palmer, the underlying principle is recognizing that kids need a lot of guidance at every age. "Starting around age four and five you can have these conversations at the grocery store about making decisions and finding sales, and then as they get older, the discussions turn to budgets and debt, like student loans. Even in their twenties, they probably still need guidance about setting up a 401(k) or taking out life insurance," Palmer says.

COLLEGE DEBT

One of the most consequential decisions we will help our children make is how to finance their college education. <u>Michelle Singletary</u>, *Washington Post* <u>columnist</u> and author of *The 21-Day Financial Fast*, advised her daughter to forgo her dream school for a less expensive one, simply to avoid taking on debt.

"From the time our children were little, we have managed their expectations for college," Singletary explains. "My husband and I told them that we would pay for college. However, they knew that we would not take on debt and that they would not be allowed to take out loans. We told them they could apply to any college they wanted, but if they didn't get enough aid to make up the difference, they would not be allowed to attend."

Singletary's oldest child decided to change her college plans due to finances, attending a school that offered her a large scholarship rather than attending her first-choice school. "She learned what we knew, which is that she would succeed wherever she went and that we didn't need to take on debt for her dreams to come true," Singletary says. "Scripture is clear, the borrower is **slave** to the lender. We chose to teach our children to avoid being a slave."

RAISING GIVERS

Sharon Epperson, parent and senior personal financial correspondent for CNBC, views generosity as a key part of financial literacy, encouraging kids to look beyond their own needs and wants. "It's especially important for kids to experience fulfillment by giving back because it lays the groundwork for them to be empathetic and philanthropic adults," she stated in a televised **interview**.

Epperson explains how she and her husband have taught this countercultural message to their kids: "When my 10-year-old daughter's piggy bank is full, she always wants to give the money away. We've researched and discussed organizations that might be a good fit, like children's charities."

Since children rarely share the same interests, as parents we have to tune into their unique frequencies and help them find appropriate opportunities. "My son, who is 13, is more inclined to give his time," Epperson says. "He has done volunteer work in disaster relief and really enjoyed participating in a fashion show last year for a local charity that gives clothes to needy kids and teens. The organization raised \$50,000 from that event! Some of these activities may seem simplistic, but I want my kids to understand that there are concrete ways they can give back even at their age."

Epperson continues, "The way I was raised was that you give your time, your talent, and

your treasure. My parents did all three in abundance, but within their means. When you think about the gift that you can give your children, there's almost nothing greater than helping them to become charitable, humble, and philanthropic. In order to do that, we have to think long term. A great question to ask ourselves is this: What kind of financial legacy can we leave to our family and our community?"

ULTIMATE VALUES

Singletary asks another question that all of us need to consider: "Isn't our job as parents to help our children become good money managers? Our children are watching and listening. Live what you want them to live. Teach them to hate debt. Teach them that God wants them to prosper but for a purpose," she says. "This is the Scripture I live by and have taught to my children: 'For where your treasure is, there your heart will be also" (Matthew 6:21, NIV).

If we choose both to live by these words and teach these concepts to our children, perhaps they will grow to be a generous and debt-free generation.

Dorothy Littell Greco is a TCW regular contributor as well as a photographer, writer, speaker, and pastor. Follow her on Twitter at **@DorothyGreco** or at **DorothyGreco.com**.

Christian Mindfulness

Learning how to be awake and alive | KIM GAINES ECKERT

didn't have time for a crisis on that particular Thursday. I had plans: oversee my fifth grader's holiday party, stop in at my second grader's holiday party, pick up my little ones from preschool, coordinate a tradeoff with the babysitter, and see a full list of clients at my counseling practice.

But I had a problem. I could see only out of one corner of my right eye. A freak accident a few days before involving my three-year-old and a large toy had led to multiple visits to the eye doctor. I was scheduled for a follow-up later in the week, but when I called and described my vision the doctor told me to come in immediately. The rest of the day was a blur of confusing words and experiences: detached retina, emergency surgery, total bed rest, vision gradually returning.

Losing my vision, even temporarily, has awakened me to how much I take for granted things like peripheral vision, depth perception, driving, and reading and writing with ease. When our world comes to a screeching halt due to an illness, loss, or traumatic event, the old adage "You don't know what you've got until it's gone" feels less like a cliché and more like a grave prophecy. I wish it didn't take a crisis to make me appreciate my beautiful, albeit ordinary and messy, life.

MINDFULNESS

Proponents of the practice of *mindfulness* suggest it can awaken us to our lives without the stimulus of a catastrophic event. Mindfulness can be **defined** as the "intention to pay

attention to each and every moment of our life, non-judgmentally," in contrast to the mindless way many of us live, as if on autopilot. Our technologically driven, hyper-busy, multitasking, always-plugged-in culture sets us up to function on overdrive. It is a disembodied, task-focused, numbed-out, distracted, and distracting way of life.

Mindfulness is a skill that provides an alternative path—one that empowers us to live as embodied creatures in the present moment, aware of ourselves and one another instead of only the task at hand. Mindfulness enables us to acknowledge how we feel instead of numbing or distracting ourselves from it. I am reminded of the old Gaither song "Fully Alive": "Open my eyes to miraculous Monday.... Keep me awake and alive while I'm here." That's the heart of mindfulness: learning to be awake and alive.

The practice of mindfulness as a psychological and physiological technique is supported by compelling **research** suggesting that **it can** lower stress, boost resilience, regulate emotions, improve the immune system, increase positive emotions, decrease inflammation in the body, and promote quicker recovery after surgery. Taking a more mindful approach toward life is beneficial to both our physical and mental health.

A BUDDHIST BACKGROUND?

Mindfulness is a buzzword in popular culture **right now**, and some are wary; surely anything that carries so much hype must be a passing trend. An even greater concern for some Christians is that mindfulness has historical roots in Buddhist meditation. Christians are rightly cautious about avoiding participation in a non-Christian religious practice; however, I believe we can be both faithful and discerning in our approach to mindfulness.

Meditation and mindfulness are not inherently Buddhist any more than prayer is the property of one particular religion. Meditation practices are part of the contemplative traditions of many religions, including Christianity and Judaism (which predates Buddhism). In fact, we can see principles of mindfulness expressed in Scripture and throughout Christian history.

For centuries contemplative Christians have taught the value of meditation and silence, the power of the breath, and the importance of experiencing God in the present moment. Thomas Merton, Brother Lawrence, Jean-Pierre de Caussade, and François Fénelon had been my guides in these Christian prayer and meditation practices long before I was introduced to mindfulness. As Richard Foster writes in *Celebration of Discipline*, "If we are constantly being swept off our feet with frantic activity, we will be unable to be attentive at the moment of inward silence. A mind that is harassed and fragmented by external affairs is hardly prepared for meditation."

THE GIFT OF BEING FULLY PRESENT

Mindfulness offers unique benefits in teaching us *how* to remain in the present moment. Here are three simple skills you can borrow from mindfulness to help you be fully awake and alive

Take a breath. When faced with stress, anxiety, or pain, we instinctively tighten our

muscles and hold our breath. Prayerful pauses throughout the day can help us move beyond temporary distress and into the peace of Christ: "Let my soul be at rest again," the psalmist cries, "for the LORD has been good to me" (Psalm 116:7).

Taking five minutes to intentionally quiet our minds may bring an awareness of pain or tension. By breathing into that discomfort we learn to tolerate uncomfortable feelings instead of ignoring or pushing them away. When I soften into the fear and pain around my eye, I am reminded that "I can do everything through Christ, who gives me strength" (Philippians 4:13). The constant dull ache around my eye is a physical sensation that I don't like, but I can survive it.

Listen to your body. Your body is not the enemy. Many of us have a notoriously negative and distrusting relationship with our bodies. We are not skinny enough. Our legs are too bony. We have too much cellulite and not enough muscle. We have frown lines and crow's-feet. Our hair is too frizzy or too flat, too gray or too mousy. As a psychologist, I've spent a lot of time encouraging women to appreciate their bodies not just for how they look but for all the beautiful things they can do: give hugs, smell coffee, birth children, speak the truth in love, and do the Lord's work.

When we experience pain, anxiety, sadness, or hurt, we feel those things in our bodies. By intentionally attending to what our bodies are experiencing, we open ourselves up to important messages. When I feel as if I can't take another minute of something, I can ask myself what's going on in my body. My eyes are squinting and strained; my chest is tight and my hands are curled into a fist. I can take a deep breath and remember that physical sensations are simply that. Just because I feel hopeless in a dark moment doesn't mean my situation is hopeless. My body alerts me to painful feelings that I can then lay at the feet of Jesus. *Lord Jesus*, I pray as I breathe in through my nose. *Help me*, I pray as I release the air through my mouth and slowly and intentionally uncurl my fingers.

Notice something new. Harvard psychologist **Ellen Langer** has been studying mindfulness since the 1970s and suggests that the easiest way to incorporate it into your life is to simply notice new things. When I actively search for newness in my spouse, for example, he comes alive to me again. This helps me to engage in my relationships and life more deeply, which brings greater contentment.

Happiness is not found directly in trying to be happy, but it is a byproduct of engaging in life with others in meaningful ways. God created us in his image for relationship with him and relationship with others. When we become curious about our friends and family members or the folks in our churches and neighborhoods, we turn our gaze outward and allow God to do the good work of changing us for the sake of others.

FOLLOW THE SUNBEAM

C. S. Lewis **wrote**, "One's mind runs back up the sunbeam to the sun." Mindfulness helps us notice the beauty of the sunbeam and experience its warmth. The true gift, however, lies in following the sunbeam all the way to its source, which is not my breath or my body or even the present moment, but Christ in and above and through all those things.

Today, even if I can't see it clearly, I am looking at the sunbeam, basking in the heat, and remembering the source of the beauty all around me. Whether I can see it or not, I can "taste and see that the LORD is good" (Psalm 34:8).

Kim Gaines Eckert is a psychologist in private practice in Chattanooga, Tennessee. She is the author of *Things Your Mother Never Told You: A Woman's Guide to Sexuality* and *Stronger Than You Think: Becoming Whole Without Having to Be Perfect*. You can find her at **DrKimEckert.com**.



Face Your Insecurities

Why? The Church needs you.



Austin Channing Brown is a speaker and writer advocating for justice and racial reconciliation. Connect with Austin at @AustinChanning and on AustinChanning.com.

y friend plopped down on my couch, curling her feet underneath her. With a coffee cup in hand, she started to tell me about all the things that had unfolded in her life since we last talked. As the conversation transitioned from the events of her life to how her heart was processing everything, we wandered into family finances.

She soon confessed that she and her husband, who have been married for more than four years, were still using separate bank accounts. When I asked why, she smiled and said, "I didn't want to give up the freedom to spend what I want when I want."

I laughed because I understood; I have the same independent streak. As she continued she explained that having separate bank accounts hasn't been a problem on the whole. After blowing into her still steaming cup, she shared the crux of her story: She realized that because they have separate bank accounts, both she and her husband have a tendency to foster a great deal of insecurity about their finances, simply because neither can see what the other has!

As she started to unpack her revelation, firecrackers were going off in my head. This is true about all kinds of insecurities; they are fostered when we only allow ourselves to see half of the whole.

EQUAL GIFTEDNESS

21

There are many occasions in our lives when the other half of the story simply has not unfolded. This fear of the future that only God knows is certainly part of our faith walk, and perhaps it's an ongoing journey toward trust in God. But that's not exactly the same situation as my friend was describing. In her case, she has access to a whole pot but is fostering insecurity in her life because she won't take advantage of knowing the whole.

Does this sound familiar to you? I do this all the time as I deal with my own insecurities about the gifts, talents, and skills I'm desperately trying to deepen in my life. Rather than fully acknowledging the gifts God has given me, I constantly undercut myself—and I'm not alone in this way of thinking. I have friends who are wonderfully talented—a singer, a writer, an artist, a teacher, a preacher, a nurse, a poet—but each one must regularly be reminded that she has more than one great song, more than one great painting, more than one great poem inside of her.

The Bible is so clear about every single believer possessing spiritual gifts: "There are different kinds of spiritual gifts, but the same Spirit is the source of them all. There are different kinds of service, but we serve the same Lord. God works in different ways, but it is the same God who does the work in all of us. A spiritual gift is given to each of us so we can help each other"

(1 Corinthians 12:4–7).

We believe this wholeheartedly when it comes to those we love. We are genuinely and completely confident in the abilities and gifts of our friends. We can so easily name how those gifts have brought joy into our lives and have benefited the church. We easily help our friends see their giftedness—yet we struggle to see our own. We often view ourselves as the exception to this passage.

SILENT NO MORE

I wonder if part of the reason women in particular struggle with insecurity is because of pressures and expectations for how women "should" embody humility. Those expectations often boil down to being quiet or shy about what we want out of life, who we want to be, and what we have already accomplished. Can we be confident and **ambitious**, taking in the fullness of who we are in Christ and still practice humility? I think we can.

It seems like it was pretty important to Paul that we understand everyone is empowered with spiritual gifts. Paul spoke often of the body of Christ and the importance of recognizing the beauty of our unity. Paul affirmed again and again that this unity works because of our diversity of gifts. Perhaps the first step in remaining confident while also being humble is to believe that we are *all* gifted—not only with spiritual gifts but also with other talents, passions, and abilities. You are not an exception. I am not an exception. There is no exception to this rule. You can and should be using your gifts, while at the same time recognizing you *need* the gifts of others. Our giftedness is no more or less important than anyone else's. We are not islands. We each need one another, but that means we each must fully show up.

THE GIFTS IN OUR OWN LIVES

We must also keep in mind that we have done nothing to earn the gifts God has given us. We can improve them, practice them, and work on them. We can dedicate ourselves to making these gifts better without falling into the belief that *we* are the ones who have given ourselves these gifts. Our gifts are a blessing not just to others, but to ourselves as well. They help us make sense of and interpret the world. They help us participate in the world in ways that inspire others. They offer us purpose and meaning. All the more reason why we should stop downplaying, ignoring, or hiding ourselves.

Imagine what would have happened if **Miriam** thought her voice was too small to matter to the princess. Imagine if **Esther** let her insecurity prevent her from going before the king. What if **Ruth** was too insecure to step into a new country, new community, and start her life again? What if **Mary** was too insecure to say yes to the angel who wanted to change her life? Each of these women had to gather courage in herself and her God. Each of these women could have focused on only half of her giftedness. Instead each woman took one moment, made one decision to turn away from the insecurity and fear, and chose to be brave.

Yet even if we understand this, it doesn't always help in those moments when our insecurities are the loudest—like when the cursor blinks on the black screen, when the paint brush is poised in the air, when your heart beats louder than your voice into the microphone. And so, like my friend and her finances, we must acknowledge the source of the insecurity: the side of our own story that we are ignoring.

TAKING IT ALL IN

My friend knew that the anxiety she and her husband were indulging could be lessened if they could at least have a whole picture of their finances. Perhaps it's time for us, too, to do an inventory of the missing information that fuels our own insecurities. What half of the picture are we not acknowledging?

Perhaps you are letting the voices in your head shroud out the voices of those who love and know you the best. Perhaps you are daydreaming about all the ways things could fall apart instead of devoting that time and energy to imagining all the possibilities of what could be. Perhaps you are rehearsing all the things you haven't done yet instead of remembering all the steps you've taken to get to this moment. Perhaps you are holding so tightly to others' perceptions of you that you aren't being your full self. Perhaps you have slipped into believing that the applause, the money, the awards, and the sales are more indicative of your giftedness than what the Word of God says about you.

Have you forgotten that you are **fearfully and wonderfully** made? Have you forgotten that you are a **purposeful creation** of a loving and generous God? Have you forgotten that every person, including you, has been empowered by God? Seize just one moment each day to take in the whole picture. For you are a gifted woman, and the church needs you—the *whole* you.

TOP 10

10 Simple Ways to Say "I Love You"

Specific ideas for investing in your marriage | KATHI LIPP

hen I titled my most recent book *101 Simple Ways to Show Your Husband You Love Him*, I got a lot of pushback from women.

"Everything I do shows him I love him. I take care of our kids, I work, I take care of the house. I need *him* to show me how much he loves me." And I get it. I really do. We get to a point where we wonder if anything

we do has any impact on our marriage. But the reason I believe in the power of simple yet specific acts of service to improve a marriage is that service is the easiest way to communicate not only that you love your man but that you respect him as well.

According to **The Gottman Institute**, fondness and admiration are two of the most crucial elements in a rewarding and long-lasting romance. When we act in loving and respectful ways, it not only shows our husband that we love him, but it also changes the fiber of our marriage.

So here are ten ways to say "I love you" to your spouse through specific actions.

1. GIVE SPECIFIC ENCOURAGEMENT

When I say, "You're a great husband!" that compliment often flies right past my guy. When I tell him, "I loved how you handled that phone call with our bank: respectful, but firm," it means much more because I pulled out exactly what I noticed that makes me proud of him.

2. BRAG IN FRONT OF LOVED ONES

If your mate is a fun-loving, expressive personality, you can start bragging, then stop and say, "Honey, why don't you tell the whole story?" Your spouse will love the chance to take center stage.

For a detail-oriented analytic, keep your brag subtle. Brag quietly to a small group of trusted friends or family members. If your partner protests (which most analytics do), just let the topic drop.

For a productive, driven spouse, sharing a testimonial from someone whose life he impacted is an especially effective brag.

And if your partner has a peaceful, amiable personality, bragging about how he brings people together and creates harmony will be music to his ears.

3. PRACTICE "PRESENT LOVE"

Each of us longs to be accepted just as we are. Does that mean your mate is perfect? Not by a long shot. But it does mean that we speak what I like to call "present love." That's not, "I love you. I just wish you would show up on time." It's simply saying, "I love you," period. Add nothing. Make no footnotes. Just say, "I love you."

4. SERVE IN A WAY THAT WILL STAND OUT

I bet you serve your spouse in dozens of little ways every day that have just become the norm for the two of you. You give reminders about a dentist appointment or pick up the milk at the store. You replace the toothbrush head, and you pray for your partner.

But what about doing something small that will stand out? Does your spouse have a favorite pair of running shoes that need repair? Why not do it for him? Or pick up his favorite custard éclair from the bakery, even though you can't stand it.

Everyday service is the most effective way we can show true love. But stand-out service reminds your mate that he is worthy of a little something extra.

5. DROP A MEMORY INTO THE CONVERSATION

Saying "Remember when . . ." is a great invitation to stroll down memory lane together. Fondly revisiting the past tells your partner that you're glad you are married and would make the same choice all over again in a heartbeat.

But when you share a memory, make sure it's one that's a favorite for your spouse too. Nothing spoils the mood quite like saying, "Remember when we took the kids to Disneyland?" only to hear, "How can I ever forget? It was the worst day of my life."

6. ASK ABOUT THE DAY, AND PRAY SPECIFICALLY ABOUT IT

I've been guilty of asking my husband how his day was, only to realize that I want him to hurry up so I can talk to him about my day. But when I ask with the specific intention of then praying for him, I listen more attentively, care more deeply, and follow up more deliberately. I'm amazed at how much more connected my husband and I are just my listening with the purpose of praying.

7. CHOOSE TO VIEW QUIRKS AS ENDEARING, NOT ANNOYING

Does your spouse leave coffee cups on the roof of the car or put car keys in the freezer? Or tell bad puns or break out in rhymes? What about his offering a "courtesy laugh" when he doesn't think you're funny, but you do?

Whatever your mate's particular constellation of quirks may be, you get to choose how you will respond to them. Will you react with annoyance, or will you choose to find them endearing? When you respond to your spouse's foibles with fondness, you send a powerful message of safety and security.

8. SAY YES

Obviously, you can't automatically agree with everything your spouse says or suggests. However, listen to yourself for a few days to see if you're stuck in auto-contradict mode.

"No, you don't understand where I'm coming from."

"No, I'd have to get dressed in order to go out."

"No, it's more of an aqua than a turquoise."

If your default communication setting has gotten flipped to "No," be intentional about switching it back to "Yes" as much as possible.

"Yes, I see your point." "Yes, I'd love to go with you." "Yes, that's a great idea."

9. TURN COMPLAINTS INTO COMPLIMENTS

Is your spouse "too talkative" or "a great storyteller"? Do you see your mate as "picky" or "conscientious"? Do you think "controlling" when maybe he's really "commanding"? Is your partner "lazy" or just "laid-back"?

Often, it depends on whether you're on a mission to complain or compliment. When you feel the urge to complain, ask yourself this question: How can I move from focusing on weaknesses to seeing strengths?

10. EXPRESS APPRECIATION SPECIFICALLY AND ALOUD

It's easy to assume your partner already knows of your appreciation. But here's the deal: All spouses still long to hear it said—often and in detail.

Appreciation is not as easy as we might expect to put into words. Your deepest feelings for your mate are housed in the nonverbal part of your brain, so it takes a real effort to verbalize what you appreciate about him and why. Here are two steps that can help:

Step 1: Pick a quality you appreciate and that you know your spouse also values (for example, strong, loyal, hard-working, committed, generous, and so on).

Step 2: Use that quality to fill in this template with a specific, recent example: "I noticed how you [specific action]. I appreciate how [specific quality] you are to [me, our family, God]."

Our specific service of love changes not just our spouses; it changes ourselves. When we practice service, we learn to love more deeply and fully, without the need for acknowledgement. Change your capacity to serve, and you will change your marriage.

Kathi Lipp is the author of several books, including *101 Simple Ways to Show Your Husband You Love Him*, from which this article was adapted. She and her husband have four children and live in California. You can find her online at **KathiLipp.com**.

TCW

TODAY'S CHRISTIAN WOMAN

The Team Behind TCW



Associate Publisher: Louise Ferrebee Editor: Kelli B. Trujillo Art Director: Jillian Hathaway Administrative Editor: Natalie Lederhouse Assistant Editor: Joy Beth Smith Marketing Coordinator: Kristen Cloyd Production: Diana Prange

TCW Advisory Board: Helen Lee, Bianca Juarez Olthoff, Julie Pierce, Joannah Saxton, Sherry Surratt, Joni Eareckson Tada

TCW Regular Contributors: Brittany Bergman, Austin Channing Brown, Helen Coronato, Maria Cowell, Corrie Cutrer, Ashley Grace Emmert, Sissy Goff, Renee James, Joy-Elizabeth Lawrence, Trillia Newbell, Diane Paddison, Patricia Raybon, Vaneetha Rendall, Juli Slattery, Margot Starbuck, Ann Swindell, Nicole Unice

Advertising in *Today's Christian Woman* does not necessarily imply editorial endorsement.

Unless otherwise specified, all images are from Shutterstock.com

Unless otherwise specified, Scripture references are from the Holy Bible New Living Translation[®]. NLT[®]. Copyright 1996, 2004, 2007, by Tyndale House Foundation. Used by permission of Tyndale House Publishers. All rights reserved.

Editorial and advertising offices: 465 Gundersen Drive, Carol Stream, IL 60188, (630) 260-6200. Website: www.TodaysChristianWoman.com. Email: tcw@ christianitytoday.com. We are not able to accept unsolicited manuscripts. Please follow our writers' guidelines at our website address.

We occasionally share subscriber information with select organizations. If you wish to have your name removed from direct mail, email, or telephone promotional lists, call 1-800-999-1704 or send an email to **etwcustserv@cdsfulfillment.com**.

©2015 Christianity Today. All rights reserved.

We hope you enjoyed this issue, but don't stop now ...

Get more from TCW at TodaysChristianWoman.com



Read exclusive web-only content on these topics and more!

FAITH + HEALTH	PARENTING
SINGLES + COMMUNITY	CHURCH + MINISTRY
MARRIAGE + SEX	CAREER + CALLING