

# **When Isolation is a Blessing: A Testimony**

*As a child, I was never afraid of the dark.*

I was so preoccupied with dreams of singing on large stages or traveling around the world that I never thought about things “going bump in the dark.” This made me pretty independent. Night after night, I went peaceably to my bed and slept pretty well.

I took my bravery during the night as a signal that fear wasn’t a problem for me, at all. That’s until a few years ago when I was assigned to a remote part of the country to pastor. I was there for 2.5 years and I saw a completely different version of myself. Again, visible darkness was not a problem. This time, it was the distance from friends and family that was scary. Left alone with my thoughts, it felt like the world was on mute. I have honestly never been more afraid, in my life. In that moment I discovered, in the worst way, that I wasn’t afraid of the dark; I was afraid of solitude.

## **The Mistake of Equating “Activity” With Importance**

Like high-calorie comfort food, I LOVE being surrounded by friends, loved ones and supporters. And this new period of solitude quickly revealed to me one of my greatest mistakes: equating “activity” with importance. I’m sure many of you can relate. Personally, my schedule has been hectic since I was a teenager. Choir rehearsals, church functions, school and assignments, concerts, sports practices and games all made me feel productive and that my life was meaningful. In fact, when asked to define myself, it wasn’t uncommon for me to rattle-off a list of activities so that the questioner could perceive me as “somebody.”

But this new period of solitude was uncomfortable because the isolation removed all of the “noise” of busyness. Immediately, I experienced withdrawal symptoms. I slept constantly. Soon, I began experiencing panic attacks. And even found myself “binging” for activity. My discomfort with solitude was so unbearable I would drive long hours just to be around people. I gained weight, then I lost weight. Scrambling for human interaction, I remember calling friends almost daily to “check-in” or “just say hello.” I would play movies or music almost constantly. It wasn’t until I began to pray for deliverance that God sent people to tell me exactly what had been happening. This isolation was not by chance or happenstance. God turned off the noise Himself.

## **The God of the Still Small Voice**

Elijah had a similar experience. In 1 Kings 19 we find the prophet standing victoriously on Mt. Carmel. He had just faithfully defended the true God of Israel in an epic showdown between himself and 850 false prophets. Having valiantly represented the Lord of Lords, one would think Elijah would be honored. Well, instead of a victory parade or medal of honor, Elijah received a death threat from Jezebel, Queen of Israel. This sends Elijah running. Scared for his life, the prophet seeks protection in the caves of the mountains. It’s there that Elijah is met with true isolation and solitude.

And after 40 days of travel and solitary wandering, Elijah is confronted by the Lord:

**“What are you doing here Elijah?” (1 Kings 19:9 NKJV)**

And the prophet answers,

**“I have been very zealous for the Lord God of hosts; for the children of Israel have forsaken Your covenant, torn down Your altars, and killed Your prophets with the sword. I alone am left; and they seek to take my life” (1 Kings 19:10 NKJV).**

Not just separated from human interaction, Elijah felt like he was the only one left who still believed in the one true God. This magnified Elijah's isolation and solitude. In His mind there was absolutely no community for him. There was not one group of like-minded believers he could find safety and comfort in. No one believed in Yahweh anymore. And worse yet, those who used to now wanted Elijah dead.

It's in this moment when Elijah experiences God as he has never experienced Him before. The Bible says that God passed by and there was a strong wind, then a mighty earthquake, and finally, a fire. But the Bible says that God wasn't in any of it. Instead, God was in the still small voice.

## **Can You Recognize God in the Still Small Voice?**

Connected with God so intimately, Elijah knew that activity alone does not constitute the presence of God. Yes, all of his senses were stimulated. Elijah watched, heard, felt, saw, and smelled every attack against the mountain. But even as the environment around him morphed changing with each new event, Elijah sensed the emptiness in all the activity.

Here, Elijah teaches us that there can be quaking, lightning, cracks of thunder, strong winds, and even fire, and God can be completely absent from it all. This great prophet shows us that it's in solitude that we can experience one of the greatest blessings of all: communion with God in a still small voice.

I imagine it was a whisper that wafted through the cave. A voice so distinct, so recognizable that it's what drew Elijah to the mouth of the cave. It was this still small voice that Elijah followed forward with the expectation of meeting God.

## **Finding the Blessing in the Stillness**

Society will have you believe that productivity means constant busyness. But that's just it. Busyness is not productivity. Oftentimes, it's just procrastination. Rarely are we getting what we need to get done. Nor are we even doing what's most important. And the fact of the matter is, our body, mind, and spirit requires moments of solitude for restoration. As the body experiences sickness as a desperate cry for healing and wholeness, so the weary soul cries out for quiet and rest by getting you to shut down.

The travel schedule dwindles, business becomes light, employment requires a

move to a new town, and soon you are transitioned into a period of silence. But it's important to remember that silence is not punitive. Solitude and isolation are not signs we've done something wrong. The silence is only a natural companion to our busy and productive seasons. You'll always have both. The fact is, we can either come aside and rest awhile, or despise the rest period. But either way, God will send it to detox you and usher you into a particular kind of experience with Him.

As you consider your times of silence, I'd like to challenge you to think of them as opportunities where God is removing the obstacles that create distance between you and Him. It is my prayer that God teaches all of us how to adjust to both the times of busyness, and the times of stillness. It is in both that we become well-rounded in Him.

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## **It Takes Two: [Re]Connecting Our Sexuality and Spirituality**

***When it comes to sexuality, it takes two. You can't talk about sex without talking about spirituality because sex is inherently connected to the heart and image of God. Where there is one, there will always be the other.***

Everybody knows you can't have mashed potatoes without gravy, spaghetti without sauce or bread without butter. In fact, there are several things in life that seem weird when you have one without the other. That's because most of nature operates off of a dual partnership. For example, it takes both hydrogen and oxygen to get water. Your wallet constantly reminds you there are two sides to every coin. And even the Bible teaches that the complete Word of God needs both the Old and New Testaments. In fact, if you ask me, I consider these things dysfunctional unless they're together, but we can agree to disagree.

The point is, all of these things teach us that you can't have one without the other. It takes two.

The same is true for sex. You can't talk about sex without talking about spirituality.

However, so many Christians struggle with this very point. So many have separated their sexuality from their spirituality making it even harder for them to truly understand either one. In fact, this has become such an issue *The New York Times* recently published an article called [How Should Christians Have Sex?](#) In it, Katelyn Beaty shares how the purity culture of the 1990s was harmful and dangerous, but that its recent demise has many Christians looking around for guidance on how to navigate sexual intimacy.

### **Let's Talk About Sex**

Unfortunately, church culture has made talking about sex and sexuality taboo. This fear of sex and sexuality that has silenced the Church on the topic has conditioned many Christians to divorce spirituality from sexuality. This

disconnect deepens the more Christians underestimate and ignore where these desires come from.

The truth is: Sex is spiritual! Sex is spiritual because the source of our longing flows directly from the heart of God, whose very nature and being is relational. The triune God created humans to exist in relationship not isolation. This relationship between the human family was to reflect God's existence as eternal relationship with the Father, Son and Holy Spirit (See Genesis 2:23, 24). This is why spirituality is at the heart of every relationship.

## **[Re]Connecting Sexuality and Spirituality**

There is a universal, human longing for connection. So God created sex as means of expression within relationship to promote connection and intimacy. You heard me right. God created sex! And because God created us to exist in relationship and then created us to express our connection within relationship through sex that makes sex within relationship spiritual. Dr. C. Wesley Knight talks about the spiritual origins of sex in his book *Thirst: Quenching Your Deepest Desire*. He says:

***Sexuality was the creation given to them to help perpetuate what they ultimately received from God's presence. Sex was created so that we would be reminded that we are not alone. Sex was to remind us that we can be ultimately united with another soul. Sex was to be a representation of unconditional love. It was created to allow us to enter into an experience that would remind us how much we are loved.***

Dr. Knight goes on to explain that sex began its process towards corruption the moment humanity ceased trusting in God. In other words, sex outside of sacred relationship – marriage – is our attempt at meeting our own needs, satisfying our own desires, or quenching our own thirsts.

The guy who jumps from bed to bed for casual, detached encounters with women is using sex to meet a spiritual need for connection and intimacy. The single woman who occasionally feels incomplete because she doesn't have a husband to satisfy her has a spiritual need for connection and intimacy. Even couples who carry layers of resentment in their hearts towards their spouses, but continue to engage in sexual intercourse hoping it will make things better are looking to their sexuality to fix their spiritual need for connection and intimacy.

These expressions of sexuality are dysfunctional and unsatisfying. And the truth of the matter is that our sexuality will remain dysfunctional, dissonant, and unbecoming of God's ideal so long as we continue to turn off, ignore, or minimize how our spirituality and sexuality intersects.

## **Steps to [Re]Connecting Our Sexuality and**

# Spirituality

Here are three mindset shifts that helped deepen my awareness of the harmonious connection between sexuality and spirituality.

**1. My Sexuality is Singular – “So whether you eat or drink, or whatever you do, do it all for the glory of God” (1 Cor. 10:31 NLT).**

Every outfit calls for a specific purse that compliments what I’m wearing. Sometimes this means that I have to transfer the contents of one bag to another so that I have everything I need. But when it comes to sex, I don’t have a variety of bags. I have one bag called Life and that’s it! When I made that subtle shift in my thinking, everything changed. I went from having a spiritual life and a sexual life to having one life where God is glorified in everything I do by His grace.

Our sexuality disconnects from God when we choose to compartmentalize our life rather than consolidate our life into one single focus. Aligning all our sexual decisions so that they bring glory and honor to God will naturally be met with resistance from our flesh. But I challenge you to ask God to help you to stop compartmentalizing. This week, allow Him to consolidate all your life choices for His glory.

**2. My Sexuality is an Opportunity – “As the deer longs for streams of water, so I long for you, O God” (Psalm 42:1 NLT).**

For many of us our sexuality is viewed as a point of contention with God. It could be because you may be struggling with your sexual identity and wonder why God made you this way. For others, sexual immorality might be an addiction and it feels like a thorn in your flesh that won’t leave. Or an unmarried person may not be having sex but think it’s unfair and frustrating that they can’t.

I can tell you from experience that a major mindset shift happened when I began to see my sexuality as an opportunity to deepen my longings for God, instead of as reason to get angry with Him.

This week, don’t allow your sexual desires or sexual mistakes to prevent you from deepening your craving for more of God. Instead, let your real feelings drive you unashamedly nearer to the heart of God.

**3. My Sexuality is Welcome – Jesus replied, “You must love the Lord your God with all your heart, all your soul, and all your mind” (Matthew 22:37 NLT).**

Growing up, many of us were taught to repress or ignore our sexual desires until we were married. Oftentimes to even have sexual desires before marriage was considered shameful and sinful. This presents a challenge in today’s society for two reasons. First, more and more people are waiting later in life to be married. According to the most recent estimates from the U.S. Census Bureau, the average age of first marriages for women in 2018 was 27.8

years. For men, it's slightly older at 29.8 years. That's the longest Americans have ever waited to get married. To put it in perspective, in 1990 the average age of marriage for women was 24. It was age 22 in 1980. And back in the 50s most women were married by 20 years old.

It's simply unrealistic to think that healthy Christian men and women are exempt from having sexual desires until marriage. Secondly, a quick observation of our anatomy confirms that we will always be sexual beings no matter our relationship status. Thus, what has helped me is choosing to acknowledge that my sexuality is welcome in the presence of God simply because he created me that way. It's not a dirty or shameful part of me that needs to be suppressed. We surely don't have to give in to those desires outside of God's will, but

***learning to embrace the freedom we have to bring our entire self into worship will shift how we experience His satisfying love. God wants to fulfill our need for intimacy and connection but it won't happen if we feel those needs aren't welcome in our sacred moments with Him.***

This secular, post-modern society will have you believing that Christianity is a killjoy, anti-sex religion. But that is simply is not true. Nothing in the Bible says that sex is wrong. Instead, It talks about how our sexuality was designed to reflect how deeply connected we can be to God and each other. This should always be the ideal we strive to achieve. And thankfully, when we fall short God is gracious and merciful enough to reconnect us back with Him. Because with God it takes two. And to Him, we are whole beings that are both deeply spiritual and deeply sexual all at the same time.

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## **Savings and Back to School Tips for Working Adults**

When you think about back to school and savings, most of the attention seems to focus on those returning to elementary, middle, and high school. But what about the "mature kids"? You know, those adults who are working while attending classes in the evenings trying to complete that first degree. How can they save some money also?

### **Employers Assistance:**

If you are not planning to leave your job soon, I encourage you to discuss and negotiate with your boss the merits of the classes you are taking and how they have helped or improve your productivity and value to the company. Also, share how tuition has increased while educational assistance from the job has remained stagnant, and that a little more assistance can make the difference educationally. Don't argue your case! Just make a soft pitch.

## Books :

When it comes to text books it seems like the more things change; the more they remain the same-books are expensive! Your first priority of course is to find used books for your classes. Your next strategy is to try and find digital books which can also help you save you a bunch.

## Keep Saving:

This might sound crazy, but I'm asking you not to cut back on your 401 or IRA contributions while going back to school. While you may be tempted to do it in hopes of finishing faster, do not leave free money on the table! Maximize your contributions and let your employer make the full contribution amount allowable towards your retirement. I wouldn't mortgage my retirement for my education. If needed, establish a 529 tax advantage savings plan and starting allocating some resources towards your educational expenses.

Connect with us at Ruthven@give2getrich.com

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## How to Choose Foods on a Whole Foods, Plant-Based Diet

My husband took a small desk plant to work, and won the scrutiny of a clever co-worker who looked at the plant, and laughingly said: "So you brought your lunch to work today?"

Umm...no!

But isn't this a common misconception, that all you eat on a plant-based diet is grass?

If not, then what?

A whole food plant-based diet is based on eating unprocessed or minimally processed plant foods. It's centered on fruits and vegetables, whole grains, legumes, tubers, nuts, and seeds. It avoids animal products like meat, fish, dairy, and eggs, and also excludes highly refined foods, including artificial foods with additives like excitotoxins, food dyes, trans fats, and sugars. That may have been a lot to take in, but here's what you should know: a whole food plant-based diet leads to a longer, healthier life. Numerous studies link this lifestyle to an abundance of health benefits, including lower cholesterol and lower blood sugar, while preventing and even reversing chronic diseases.

And this diet is increasing in popularity. Forbes Magazine published an article declaring 2019 as the year more people "embrace a plant-based lifestyle". In fact, according to The Good Food Institute and the Plant Based Foods Association (PBFA), plant-based food sales jumped 11% in the past year. Clearly, there's an exponentially growing interest in foods that heal our bodies and enhance our lives.

But if you're not careful, you could easily fall prey to the many "all-natural", "vegan" and even "plant-based" food labels that aren't truly whole-food, plant-based options at all.

For example, researchers from Harvard T.H. Chan School of Public Health found that those who ate high-quality plant-based foods, such as whole grains,

nuts, vegetables, and fruits were less likely to gain weight than those who ate less healthful plant-based foods, such as french fries, refined grains, and sugary items.

So how do you choose wisely on this lifestyle and avoid pitfalls? Here are four fail-proof principles I use to guide my food selections that are sure to help you as well.

## **Principle #1: Stay as close to nature as possible**

Stick with whole, unprocessed foods and ingredients. Processed foods generally refers to intentionally altered items. This includes physical changes, chemical additives, and artificial substances not originally present. Whole food, on the other hand, refers to unrefined or lightly processed foods. To gain the most nutritional benefit, the goal is to aim for food as close to its original form as possible.

For example, if you enjoy canned peaches in heavy syrup, eat the actual naturally juicy peach instead.

## **Principle #2: Fresh is best**

The fresher the food, the more nutritious it is. Food picked straight from the farm or your garden gives you the highest amount of nutrients possible. Over time, however, freshly picked food produces enzymes that cause loss of nutrients, color, and flavor. So eat food closest to its harvest time to maximize nutrient benefits.

This may not always be possible, however, and that's where fresh-frozen food is a win. It's harvested and frozen when ripe, sealing in nutrients, color, and flavor. Nutrient-destroying enzymes that deplete your fresh food of vitamins and minerals are also deactivated when frozen.

A good tip is to buy a mix of both quality fresh and fresh-frozen food for nutrient-dense options. And take advantage of the summer season to freeze fruit so you can have quality fruit all year-round!

## **Principle #3: If sourced from an animal, it's not going in**

Animal-sourced refers to meat, dairy (milk & cheese), eggs and other animal by-products. Note, some plant-based munchers occasionally eat honey sourced from bees. This may be the only exception—and a personal choice.

Why avoid animal-sourced foods? While it's true that meat and dairy consumption provide needed nutrients like protein and calcium, animal products also bring a litany of damaging health effects. Copious studies document links to cancer, heart disease, a shorter lifespan and more. Plant-based options are more than plentiful and still provide needed nutrients without negative side effects. In fact, they increase your life-span and are better for the environment.

## **Principle #4: If it contains added fats, sugars and ingredients that you can't pronounce, stay away.**

Walter Willett of the Harvard School of Public Health puts it best. "A plant-based diet could include consuming large amounts of sugar, refined starch, hydrogenated oils, and soda, which would be about the worst diet possible."



Lengthy, hard-to-pronounce ingredients are often chemically derived. Chemical food additives carry consequences that include brain-exciting food addictions and carcinogen-induced diseases. So pay attention to food labels!

A whole food plant-based diet is absolutely doable and enjoyable! Follow these four easy principles to make selecting healthy food easier. Most importantly, let God guide you step-by-step towards becoming a healthier version of yourself. Each step is your declaration that says, I'm choosing my health!

## Recipe: Ground Walnut Meat

This nutrient-rich recipe is so versatile! You can use it in burritos, wraps, sandwiches, or on Taco Tuesdays, topped with a rainbow of crisp veggies, drenched in cashew sour cream. You can even enjoy it as a spread or savory crumbles added to your meal to give it extra pizzazz. The options are endless.



RECIPE LINK & VIDEO: [www.choosingmyhealth.com/groundwalnutmeat](http://www.choosingmyhealth.com/groundwalnutmeat)

Servings: 3 Prep Time: 10 min Cook Time: 0 min Total Time: 10 min

### Ingredients:

- 1  $\frac{1}{2}$  cups of raw walnuts
- $\frac{1}{4}$  cup of soaked sun-dried tomatoes
- 1 garlic clove
- $\frac{1}{2}$  a date (or whole date for a sweeter taste)
- $\frac{1}{2}$  Tbsp smoked paprika
- $\frac{3}{4}$  Tbsp ground cumin

- $\frac{1}{4}$  tsp of cayenne pepper
- $\frac{1}{4}$  tsp of sea salt (or more to taste)
- 3 Tbsp of water or sun-dried tomato water (recommended) or more as needed.

## Instructions:

1. Soak sun-dried tomatoes and date in warm water for 5 minutes.
2. Combine all ingredients in a food processor and pulse until slightly chunky in texture.
3. Taste and adjust as desired. Add cayenne for extra kick, water for a smoother texture, and salt to personal preference.

Get creative! Stretch the recipe by adding cooked lentils, quinoa, or cauliflower.

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## The Divine Equation

**Somehow, somehow, I convinced myself that the further along I got in my spiritual journey the less and less I'd need God.**

It got to the point where life was testing my theory and I had to ask myself a question that I believe we all should ask: *what if we need Yahweh just the same on any given day?* On days that are sunny and warm, gloomy and cold; tranquil and easy, and arduous and difficult, what if we need God in the same way everyday? Now, it's easy to read that and think, "yes, absolutely, we need God all days no matter the kind." But while we might say that do we really believe it?

### My Saving Account

Often, we try to quantify our need for God. "Maybe if I go through X amount of pain in addition to Y amount of sorrow divided by exhaustion and finally multiplied by 'I can't do this anymore,' then that will equate to my needing God." It's almost like we think we have a saving account. An account that keeps track of the number and kind of life experiences that will produce our needing to be saved by God. But is that really the key? Is it only when we have reached the end of ourselves and are in utter despair that we need God? If this is the case, then for what reason would we need God in any other capacity than to help us during our worst moments in life?

### Measuring What Can't Be Counted

As human beings, we thrive on quantification. To help keep track of events, moments, responsibilities and more, we use time. Money helps us buy and trade. And we use age to remind us of the maturation process that happens

daily, physically and emotionally. Quantification puts us in a position to better control what might come ahead. It allows us to feel more aware, equipped and prepared.

Now, don't get me wrong, quantification can be a very good thing, however we run into an issue when we try to quantify something that at its very core cannot be calculated or boxed into a simple equation.

***We need God for our condition and not just for our day to day mistakes.***

## **Quantity vs Quality**

In Mark 14 we find Peter, a disciple who was loyal and extremely committed to Christ. So to hear the words, "Truly I tell you, today- yes, tonight- before the rooster crows twice you yourself will disown me three times," was unfathomable to him! How could he betray the one whom he left everything for? "Peter insisted emphatically, 'Even if I have to die with you, I will never disown you'" (Mark 14:31). Everyone figured, if there was anyone who would remain true, it would be him.

Later on in the story, Peter is faced with the very situation that Christ forewarned. There, in the presence of those who already knew his truth, Peter denied his association with Jesus. Realizing the fulfillment of what the Savior said about him, verse 72 says that, "He broke down and wept."

If Peter claimed true loyalty, then why did he deny Jesus? Did he not have enough loyalty to sustain him in that moment? Did he not have enough courage to speak his truth? Here we see that Peter's issue wasn't the quantity of his loyalty, but the *quality of his loyalty*.

## **When Will Power Isn't Enough**

But Peter is not the only one whose will power fell short. While in the Garden of Gethsemane, Jesus brought only three disciples with him: James, John and Peter. He asked them to keep watch and to pray (Mark 14:34). When Jesus returned He found all three disciples asleep. Waking them He asks again if they will keep watch and pray. And specifically, He calls to Peter to remain awake and pray. Soon, Christ returns and finds them all asleep, again. All three disciples, especially Peter, needed that time of prayer to prepare them to receive the kind of strength needed to overcome their flesh whenever they would hit a weak moment. Peter didn't need more strength, Peter needed a different kind of strength. Peter needed the strength that comes, "not by power, nor by might, but by [His] Spirit" (Zechariah 4:10).

It was because of Peter's quantification of his loyalty, that he did not stay up to pray. Peter believed that his loyalty would be enough to sustain him, even in his weakest moments. The problem with that assumption is that it didn't take into consideration his sinful nature.

## **The Divine Equation**

Anyone who has accepted Christ as their Lord and Savior has committed to loving and following Him. Such a decision inherently suggests that in your heart you are deeply loyal to God.

***But the truth of the matter is that in our weakest moments our sinful nature will always overpower our loyalty when our loyalty is not empowered by the Holy Spirit.***

We must lay aside our assessment of how loyal, obedient, believing, faithful, or committed we *think* we are. It is crucial that we accept that we do not have a quantity issue, but a quality issue. And this quality issue is that our condition is sinful.

No matter how much we decide to sin or not to sin, we will still *be* sinful. To be sinful is not a matter of quantity, but quality.

***When we try to assess our condition as being quantifiable, we run into the issue of adding up our good actions in hopes that they will cancel out our bad ones.***

But despite Sin's complexities, we know that this condition, this illness (Romans 3), is rectified not by what we do, but instead by who can do. Our issue isn't that we need a collection of whats to cover our lack. No, we need a who; someone that will dwell in us and work through us daily.

Society will tell you that our good behavior is the sum of our experiences multiplied by our good nature. But that equation always falls short. We simply don't have an inherently good nature. Paul says it like this: "For I know that nothing good dwells in me, that is, in my flesh. For I have the desire to do what is right, but not the ability to carry it out" (Romans 7:18 ESV). In other words, we need God's divine equation. His divine equation says that the sum of Christ's life multiplied by His death on the cross plus our faith equals His righteousness credited to us as our own. When we accept God's divine equation by faith it is then that we receive the power to produce the fruit of His spirit, fruit that is pleasing to God.

***In other words, we need God in everything and for everything.***

As you continue to reflect on these thoughts I invite you to sit with this question:

*What can I incorporate within my day, no matter the circumstance, that will help remind me that I always need God?*

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## **Tax Free Back to School Shopping**

Most of us get excited about shopping. But few of us enjoy Back to School shopping. It always seems like our kids need a host of materials and equipment, and the costs quickly become expensive. Well today's information will not only excite you, but it will also help save you some money.

Tax free back to school shopping week begins on August 11, 2019 and ends on August 17, 2019 in the state of Maryland and other jurisdictions. If you

think that's not a big deal just give me an extra one hundred dollars (\$100.00) after you have completed your kids back to school shopping and I'd be happy to take it!

According to the National Retail Federation the average parent will spend approximately six hundred and sixty-nine dollars and twenty-eight cents (\$669.28) on back to school supplies per child. Maryland's sales tax rate is six percent (6%). Just think how much a family with two or more kids would save! So what are the rules and how does it work?

## **Clothing & Footwear:**

Clothing and footwear costing one hundred dollars (\$100.00) or less are exempt from the Maryland 6% sales tax this week. What that means is that if each item on its own costs one hundred dollars (\$100.00) or less, it does not matter if your combined purchases exceed one hundred dollars; your transaction is exempt from sales tax.

## **Backpacks and Bookbags:**

Backpacks and bookbags are exempt from Maryland sales tax with a little twist. If the backpack or bookbag cost less than forty dollars (\$40.00), then it is completely tax exempt. However, if the backpack or bookbag cost more than forty dollars (\$40.00), then only the first forty dollars (\$40.00) of the cost of the item is exempt Maryland sales tax.

## **Layaway:**

This is one of my favorite trick tips. If you're strapped for cash but want to take advantage of the tax free deals, put the items on layaway! Here's the deal. Under Maryland law, the sale is made when the layaway agreement is entered into, and therefore the qualifying items placed on layaway during the sales tax holiday period, are exempt. Lock in your deals now and pay later. Connect with us at [Ruthven@give2getrich.com](mailto:Ruthven@give2getrich.com)

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# **Expect Less, Get More: A Tale of Unrealistic Expectations**

The table was beautifully decorated with an array of colorful foods. The sunlight shone in through the big, bay window overlooking the meal. The atmosphere was just right for conversation, fun and fellowship. There we sat, three married couples ready to enjoy the delightful brunch spread prepared. We were the only parents at the table with teenaged children. The other two couples had toddlers. The conversation quickly turned to parenting and expectations.

In that moment, we realized that living through this phase with our children gave us a lot to say on the subject. We did not want the wonderful atmosphere to turn into a parental counseling session by offering a bunch of unsolicited advice, but if we were asked, here's what we would have said:

***“Expectations are a powerful thing in any relationship. And nothing is more hurtful than unrealized expectations. But there is nothing more dangerous than unvoiced unrealistic expectations.”***

As we think back over our journey together, we realize that we argued a lot more when our kids were young. And many of the arguments stemmed from unrealistic expectations. We're not sure why we were so unrealistic. It could have been the lack of sleep or the lofty dreams we had for our children. Or perhaps the pressure we faced from extended family. We haven't quite been able to put our finger on it. But for some reason we had a lot of unrealistic expectations during that period of our marriage.

Time, experience and many deep conversations have helped to temper our expectations so that we don't have nearly the same struggles with unrealistic expectations as we did in our early years. Here's what we learned:

### **Lesson #1. Remember who you married**

One of the biggest issues in committed relationships is this idea that my spouse will change once he/she marries me. This is the most unrealistic expectation that there is! Don't get us wrong; we believe that people can change. But meaningful change can only come through the power of God. We should remember that "...God...placed the parts in the body...just as he wanted them to be" (1 Corinthians 12:18, NIV). In other words, God purposely created our spouses to have the personality and attributes that he or she possesses. Yes, God made him and her that way on purpose!

For this reason, it is vitally important to have realistic expectations about what kinds of changes are possible for your spouse. It is unrealistic for you to expect your spouse to alter things about his or her natural personality. If your husband is an outgoing and extroverted person, that will remain true about him for as long as he's alive. He will sometimes be able to adjust his behavior to allow an introvert to be more comfortable. For example, he may agree to stay home for a quiet evening. But this does not mean that he will one day wake up and become an introvert. That's an unrealistic expectation. Your wife, who is type-A and likes to get things done may make an accommodation for her laidback husband by letting him plan the date night without her involvement. But that does not mean that she will all of a sudden become a passive personality one day. As long as she's breathing, she'll want to know the details.

***Remembering who you married requires you to recognize and appreciate your spouse and all that God purposely created them to be without trying to change them into someone else.***

### **Lesson #2: Your child is not your clone.**

Remember that even though your kids are here because of something you did, they're ultimately here because of God's power. He created them with precision and care. Your children are "...fearfully and wonderfully made"

(Psalm 139:14). In fact, He has a purpose for them in this world that you need to recognize (Jeremiah 1:5). So, temper your expectations of your children. Allow them to be who Christ created them to be. They belong to God and with your guidance will become what God has in mind for them.

This means you will need to get active in helping them to discover their purpose in life. At the brunch, one of our musician friends commented that he has no expectations at all about his son's ability to be musical when he gets older. He remarked that his son has already shown many signs of musicianship, but he won't be disappointed in the least if his boy does not end up playing a particular instrument or becoming a famous musician. We affirmed his stance and frame of mind because we believe he is right on track with his responsibility to his son as a parent.

***Our job is to help our children achieve God's will in their lives, not to place unrealistic expectations on them for their life and career.***

### **Lesson #3: Ignore extended family**

Well, not literally, but almost! Extended family can often be unreasonable as they comment from a distance. Grandparents, for instance, lose their objectivity from the moment their grandkids are born. We are not certain why this is true, but how else can you explain why your mother pleads with you not to punish your child when she readily punished you throughout your teenaged years! Whatever the reason for this phenomenon, you should listen to your extended family differently when it comes to your children.

Sometimes extended family can unwittingly place unnecessary pressure on you in how you should rear your kids. They can be demanding about what extra curricular activities they need to be involved in, what summer camp they have to attend, which instrument they should play and what college they "must" enroll in. Since extended family members, in the traditional sense, do not have the primary responsibility of child rearing they often have an unrealistic perspective about how they should be reared.

***Be careful not to be pressured by the expectations placed on your nuclear family by loved ones.***

Expectations hold a lot of weight and can cause negative responses if not properly understood. If you learn to manage your expectations with your spouse, your child and your extended family, you will have one less thing to stress about as you establish your home.

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## **Why Your Teen Should Start a Business**

***"Start a youth out on his way; even when he grows old he will not depart from it."***

## Proverbs 22:6 (CSB)

Recently my family and I visited downtown Tampa to explore this new city we live in. It is so easy while living in a city to not enjoy the sights and sounds it has to offer. We decided to try one of the new crazes while there and so we rented scooters to ride. The way it works is you use an app to unlock the scooter, ride it and then return it to the place you picked it up. We rented a couple scooters and my teenagers proceeded to test them out. After a couple minutes of figuring out what to do they were off and riding. They made it look so effortless. It brought my wife and I such joy to see our three teenagers riding and having a good time. It made us want to do it too! So I got on! But then, I quickly got off.

Balance was a challenge for me. And honestly, my coordination was not much better either. The entire time I was everything *but* the picture of grace. I will not tell you how my wife did. But let's just say we had similar experiences. Now, I only rode for about two minutes and the whole time I was sweating, panicking and worrying about falling off.

That brief ride was enough for me. I was too afraid to do it and decided it best I just watch my kids have a good time.

That simple family outing underscored something for me.

***The best time to take risks, to step out and try new things is when you are young.***

Do not get me wrong. You can launch out and pursue your dreams at any age. I help people do that every day. I believe you can start at anytime. But it is clear that there are advantages to starting new things in your youth. With that in mind, I believe it is beneficial for every teen to consider starting their own business. Traditionally, becoming an entrepreneur is looked at as an adult endeavor. With all the responsibility involved, and with what we perceive as a steep learning curve, we think it's not kids business. But the risks and challenges are the very reasons why I believe parents need to encourage their children to start sooner rather than later in life.

Here are some benefits to your teen starting a business now:

### **1. It gives them valuable work experience.**

Most job reports say that unemployment is at a low. Those numbers can be deceiving because there are many who are taking jobs below their level of education and training. Some of the jobs many adults are taking were traditionally held by teenagers in the past. This has reduced the number of jobs a teen can get.

But even the jobs that are available do not always provide the best work environments. If your teen is unable to find a job, starting his or her own business can give them the valuable work experience they need.

Many of us understand the frustration of finishing school and finding that every job is asking for "work experience."



## ***What is ironic is that you need to have been hired in order to get hired.***

We all have to be able show that someone trusted us with employment in order to secure many of the jobs we want right out of college. Employers want to see that you have work experience. And that's where teens having their own business can be a huge asset.

They can work for themselves and develop an impressive resume showing the roles and responsibilities they held in starting and running their own business.

### **2. It gives them multiple streams of income.**

In our world today, most of us are one paycheck away from financial ruin. Any talk about starting a business seems very risky. But it is even more risky to have all your income coming from one source, no matter how stable the company may be.

It would be a great strategy for every adult reading this to develop multiple streams of income – money coming in from more than just your full time job. What better way to learn that lesson than to start a business at a young age? You learn how to generate a self-created source of revenue, and learn the skills on how to grow it.

Starting a business does not mean your teen cannot go into another field or profession. What it does ensure is that they have an income while in their post high school education. Along with having a way to gain an income outside of their main job, if they choose to go that route.

Transitions happen. Jobs go away. Companies close their doors. Having an additional source of income is a great safety net for life.

### **3. It helps them relate to failure.**

Failure is something we are taught to run away from. Really no one wants to fail. But everyone will encounter it and it is better to learn how to handle it.

In anything you start there is a possibility of things not going the way you planned. They may not happen as quickly as you want them to. Others may let you down. You may make a mistake or things may change. How we respond in these circumstances is what is super important.

### ***Starting a business as a teen gives your child a safe place to fail.***

They don't have to worry about bills and a family depending on them. But they can learn that failure is a great teacher.

Starting a business will teach your teen that even when things do not go as planned they can adjust their approach. Your teen will also learn not to let things that fail make them believe that they are a failure. They will learn to separate failure from their personhood. Failing is something we all do. But it's not who we are. They will say:

## ***“Yes, I failed, but i’m not a failure.”***

Having a business is a great way to make mistakes in a safe environment so they can learn from them.

### **4. It encourages your child to go further.**

During our family’s exploration of Tampa, I realized that learning to ride a scooter would take me a much longer time than my kids. We will be back and my wife and I will eventually get it. But yesterday we adjusted our role. Instead of being the doers, we became their cheerleaders-in-chief. Our job was to make sure our kids had as much fun and gained as much joy from the experience as possible.

The same is true for life and business. Things may be difficult for you. It does not mean you will not get it. In fact I am cheering you on as you do. While you do, it is a great idea to cheer your kids on. Make sure they start earlier than you have. Be their biggest encouragement and support as they try out their business ideas. Maybe they will teach you a thing or two in the process.

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## **How to Save During the Summer**

Summer! A time for vacations, travel, social events, weddings, amusement parks and the list goes on. So let’s just keep it 100! It’s not the season in which I’m thinking about budgeting and saving. Yet, it’s one of those times during the year in which we ALL over spend. How can one remain frugal during the summer?

### **Cut Cable/Streaming:**

How much time over the summer are you going to spend watching television, streaming events or Netflix? The answer is ..... that’s my point. Cutting cable during the summer months is not going to hurt your entertainment or information life. You probably spend more time in the summer out of the house than inside making cable and streaming services an unnecessary expense.

### **Kitchen Accommodation:**

Wherever you vacation this summer, be sure your location includes a kitchen option. Generally during the summer, I’ll spend some time vacationing at Martha’s Vineyard which can get quite expensive. But what makes my budget work is the fact that the place where I stay has a kitchen. This helps because some days I can prepare breakfast or dinner resulting in a positive budget impact without compromising my enjoyment.

### **Drive Less:**

Typically, gas prices increase during the summer. To reduce that gas bill try more walking, biking or using public transportation during the summer months. It will not only be good for your budget, but it can improve your health. Connect with us at [Ruthven@give2getrich.com](mailto:Ruthven@give2getrich.com)

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# God's Checking Brings Holy Correction

Sin recovery is not returning to the sins that comforted us during difficult times in the past.

Message Magazine's Online Devotional for Wednesday, August 7, 2019

Today's Scripture Focus: Jonah 4:4-8

We are focusing on sin recovery principle number six of 12: "We are now ready for God to give us new characters that reflect that of His Son's."

Under what pretense do you shelter when the going gets tough?

Every one of us has suffered, to a greater or lesser degree, from addictions. Some may be addicted to the usual suspects – alcohol or drugs, while others are addicted to food, swearing, questionable entertainments, gossip, money loving or believing the hype about self. And the catchall category of addictions lest we become proud and say we've never had a problem with anything on my list, is sin. All have had to struggle against sin, even the noblest among us.

## When Sin is Your Coping Mechanism

Think about God's prophet, Jonah. The Lord gave him one simple set of instructions, and he lost his mind. God instructed him to go to one place, to teach one message, to one group of people, for one particular purpose. Like the rest of us with a bent towards sinning, Jonah did the exact opposite. Jonah went to another place, did not deliver the message to the people, and ignored God's purpose during the whole ordeal. And when God checked him on it (understatement of the year), Jonah reluctantly obeyed but threw a hissy fit. Do you get upset when God starts tugging at your addictions? When people post messages on social media that challenge your commitment to God, how do you receive it? When trials come that could have been avoided if you simply did what God said, how do you respond? When you realize you have been driving your spiritual bus the wrong direction on the road of life, do you press the brakes or keep barreling down the road? When you face challenges, do you search feverishly for a way to engage in the thing that displeases God, but makes you feel relaxed when you're stressed?

## God's Checking Brings Holy Correction

Jonah demonstrates what not to do in this situation! He hides and bellyaches about how he figured God embarrassed him. He sheltered beneath the pretense of knowing how God would have handled his situation as justification for disobeying God.

I am going to give some free advice today, which I pray I receive too: never allow yourself to fall back on your sinful vice or indict God when the going gets tough. Recognize the situation for what it is—a wake-up call to help you reroute into the right direction. God is too loving and wise to let us go about our business unchecked. If we respond favorably to the momentary crises, God will show mercy and supply the need for which we had aimlessly sought when we rushed back into the arms of sin for comfort.