

Volume  
XV  
Number 3  
Summer  
2008

## Inside:

- 2 ➤ Amy Syndicate News
- 3 ➤ Discipling Journal
- 5 ➤ Writer's Toolbox
- 6 ➤ Amy Writing Award Winners

A Newsletter of the Amy Foundation



# Where the World Wide Web is Taking Us

-- and why writers should care

by Sharon Siepel

In 1995 my husband and his brother opened Premier Internet, one of the first Internet service providers in the Cincinnati area. In little more than a decade we've all become familiar users of email, blogs, eBay, Google, and widgets.

The publishing world has been impacted by the Internet, and in turn, so have writers.

### Electronic Media Trends:

#### 1. Research (almost) exclusively on the Web.

According to the Internet World Stats, 71% of Americans use the Internet. ([www.internetworldstats.com/stats14.htm](http://www.internetworldstats.com/stats14.htm)) We access the Net to search for the news, product reviews, houses, song lyrics, and old friends.

"Ten years ago, no one would have predicted that the home and library encyclopedia market would dry up. Today kids don't pull a book off the shelf, they click their way through an encyclopedia," said Dennis Hillman, Publisher, Kregel Publications.

In 2000, Premier Internet's website, Civilwar.com, saw one million visitors. In 2007,

ten million people visited Civilwar.com, with the majority being 12-17 years old students. The days of running to the library to read about the Battle of Antietam are gone.

#### 2. Print periodicals are passé.

"The average paid circulation for U.S. newspapers continued its steady decline," reported Newsandtech.com in June 2008.

Baird Davis of FolioMag.com writes that paid magazine subscriptions have dropped 11% since 2000.

In comparison, more than double the number of Americans went online daily to get political news or information in spring of 2008 than in 2004 according to the Pew Research Center.

([www.pewinternet.org](http://www.pewinternet.org))

#### 3. E-books and downloadable materials on the rise.

"The popularity of e-books will increase," reported Mike Shatzkin, Publishers Weekly. ([publishersweekly.com/article/CA6516743.html](http://publishersweekly.com/article/CA6516743.html)).

Online bookstores aren't the only place you will find e-books. Eighty-eight percent

of libraries say they own or subscribe to e-books, according to LibraryJournal.com.

Besides full-length works, shorter e-books, in the form of Bible studies or movie guides

[Continued on page 2](#) ➤

## Prayer Requests

We believe "The prayers of the righteous availeth much." We invite you to pray with us about various aspects of The Amy Foundation Ministry.

### Amy Prayer List:

- Praise....that the Internet Syndicate has expanded to new outlets, exposing many more people to excellent, professionally written columns dealing with today's issues from God's perspective.
- That the Holy Spirit will inspire Internet Syndicate writers and free their time to write to meet the demand of these new editors.

Sharon Siepel ([sharonsiepel.com](http://sharonsiepel.com)), author of *Essential Survival Guide to Living on Your Own (How-ard Books, 2008)*, lives in Goshen, OH, with her family. This first article will explore some of the trends that effect publishing and writing. Part two (next issue) looks at some ways writers can use these trends to their advantage.

## ABCs of Writing

◀ *Continued from Page 1*

downloaded from sites like Barefoot Ministries and ChristianBibleStudies.com, are gaining popularity.

### 4. Mixture of media on websites.

Websites no longer contain just words and the occasional photo. On the average metropolitan newspaper website, we expect to see video, calendars, blogs, and more. On retail sites like Amazon.com you'll find video reviews and author blogs.

More creative ways of engaging us on websites will only increase as more widgets and applications become available.

### 5. Reverse journalism and publication

At Cincinnati.com, website of the Cincinnati *Enquirer*, a reader can upload a photo or story or add an event to an online community calendar. In traditional journalism, a media outlet provides the news to the reader. In the

case of reverse journalism, the reader provides news to the outlet.

Twitter became the major source of news out of China following the earthquake on May 12, 2008, according to the BBC News. ([www.bbc.co.uk/blogs/technology/2008/05/twitter\\_and\\_the\\_china\\_earthqua.html](http://www.bbc.co.uk/blogs/technology/2008/05/twitter_and_the_china_earthqua.html)) With Twitter people in China used their cell phones to post news and photos of the quake on the web before any professional media. Because of the Internet the average person now has the ability to break a news story.

Web-to-book is another interesting publishing reversal. For example, at Allrecipes.com you can select your favorite recipes online and have your own personalized cookbook printed.

### 6. Social Networking a Way of Life

MySpace.com has 110 million active users. Eighty million people use Facebook. Those numbers don't even include those who have

accounts on Shoutlife, Twitter, Xanga, LinkedIn, or the multitude of other social networking sites.

You may think of social networking as a teen thing, but the fastest growing demographic joining Facebook are those 25 and older. I've had a Facebook account for almost a year now. In the past week five of my friends over 40 joined Facebook to stay connected with their kids or co-workers.

The Internet continually morphs our traditional media and publication outlets. We writers need to make a paradigm shift in order to reach our audience. Next issue we will look at using trends like social networking, e-books and reverse journalism to get our message to the masses. ▶

## E-definitions:

**Blog:** a website where a person posts journal entries, articles, advice, and/or photos. Think of it as an online diary or daily column.

**Widget:** A self-contained piece of computer code that is installed on a website to perform a task. Examples of widgets include password boxes, mortgage calculators, search boxes, and online polls.

**Social networking:** Websites that allow you to create a profile and connect with friends, family or people with common interests. Examples include FaceBook, MySpace, and LinkedIn.

**E-Book:** an electronic version of a book that can be downloaded electronically on your computer, Palm Pilot, Kindle, or other electronic reading device.

**Twitter:** An online service that allows a person to send short messages to friends via cell phone or computer.

Pen &  
Sword

#### Editors:

Shaunna Howat  
Linda Wacyk

Published quarterly by the Amy Foundation, a non-profit corporation promoting Bible education. For subscription or information about Amy Foundation mission or ministries, call 517.323.6233  
email: amyfoundtn@aol.com

## Amy Syndicate news

By James Jackson, Syndicate Editor

These are indeed exciting times for our Syndicate. A postcard mailing to editors and an advertisement in *Editor & Publisher* are bearing much fruit. Almost daily, we receive requests for columns from new outlets. The *Real Answers™* columns are growing into one of the most popular services of The Amy Foundation.

Our promotional material specifies that we will have fresh content each week. In order to meet that challenging goal, we are asking the Syndicate writers to work diligently to produce at least

one column per month, and more if the Holy Spirit moves them. We are also taking steps to increase our ranks by inviting past Amy Writing Awards winners to apply for the Syndicate.

We have received some wonderful comments from news outlets and individuals who have read our work (and one very angry response from someone who did not like all of our "God talk"). If you haven't read any of the *Real Answers™* columns, check them out at [www.amyfound.org](http://www.amyfound.org).

# When We are Weak, He is Strong

by Mary A. LaClair

Cold, tired and hungry, I left work for home on a cold, rainy day, making a stop at the local drugstore. The lady checking me out caught me unawares as she asked me a theoretical question about God.

My mind said I should reply, "Not now, I'm tired, cold and hungry, I need to go home and lie down." My Lord seemed to say, "Open your mouth and I will fill it" (Psalm 81:10).

My mind retaliated, "Just tell her this is not the time to discuss it." My conscience said, "If you walk away, your faith will not appear strong." My internal decision maker said, "OK Lord, I hope I don't embarrass you."

I opened my mouth, and as soon as the first two words came out, I was no longer aware of being cold, tired and hungry. When I finished, the lady said, "Mary, I knew you'd have the answer."

"So that answered your question, then?"

"Yes, thank you, now go home and get some rest," she said. Other locals were at the lunch counter, listening. They responded, "Yep, that was good."

On the pavement outside the store, thoughts came to

my mind which said, "When we are weak, He is strong" (2 Cor. 12:10), followed by, "That was God using you to

related it to you. Excitedly, the Pastor said, "See, folks, that's what I've been telling you, that's just how it hap-

pens. You don't have to feel 'ready.' Speak when it is convenient and when it is not convenient, especially when asked, whether you feel ready or not and leave the outcome to God."

Second Tim 4:2

urges us "to preach the Word of God urgently at all times, whenever you get the chance, in season and out, when it is convenient and when it is not" (TLB).

I needed that encouragement just as much as the rest of them. ◀

*Mary A. LaClair lives and disciples others in Vernon, NY.*

**Words for a Discipeler:**  
*...do not be frightened. But in your hearts set apart Christ as Lord. Always be prepared to give an answer to everyone who asks you to give the reason for the hope that you have. But do this with gentleness and respect, keeping a clear conscience, so that those who speak maliciously against your good behavior in Christ may be ashamed of their slander.*  
 —1 Peter 3:14-16 (NIV)

speak for Him. You opened your mouth and He filled it."

Wow, it had to be Him. Once in my car, I sensed the worldly feeling of being tired and hungry had returned, but not the cold! God's Word warmed me.

One might ask, "What was the question, and what was the answer given?" I don't know.

Sunday in church, during prayer and praise report time, I related this just as I've

**Tell us a discipling story**

Do you have an interesting discipling story to tell? Send a vignette (200-400 words) about a situation or interaction that led to your discipling another person—or group of people—in an unusual or unexpected way. How was God faithful in supporting, reinforcing or extending your obedient actions?

Send stories to:  
*Pen & Sword* Editors,  
 Amy Foundation,  
 P.O. Box 16901,  
 Lansing, MI 48901;  
 or email AMYFOUNDTN@aol.com.

*Have you ordered copies of the Disciplined Nation Plan for you and your church? Free copies are available now! Go to [Amyfound.org](http://Amyfound.org) and place your order.*

► **Foreclosures**

*continued from page 8*

Gambling, overeating, or majoring on comfort food may provide temporary solace, but with consequences. The American Psychological Association has posted a webpage on "Managing Your Stress in Tough Economic Times." The APA advises "pause but don't panic," figure how to cut expenses and develop a sound financial plan, perhaps with professional guidance. View difficult times as chances to grow and change.

May I suggest an additional coping resource? Harvard-trained psychiatrist James T. Fisher in his autobiography, *A Few Buttons Missing*, told of his desire to compile a handbook for sound mental health, something "practical" and "easy to understand." He studied long and hard seeking "some new and exciting recipe for living a sane and

satisfying life." But then, he admitted, "Quite by accident I discovered that such a work had already been completed!"

The work he encountered was the Sermon on the Mount, Jesus' discourse about interpersonal relationships, tough times, faith, and more. "Here," wrote Fisher, "... rests the blueprint for successful human life with optimum mental health and contentment."

Among the life lessons there: "Do not worry then, saying, 'What will we eat?' or 'What will we drink?' or 'What will we wear for clothing?' ... your heavenly Father knows that you need all these things. But seek first His kingdom and His righteousness, and all these things will be added to you."

Of course, no one should minimize the pain people feel from hard times or ignore practical corrective behaviors. Sometimes the anguish

results from one's own poor, unwise, or uninformed choices. Other times the source is others' decisions. Regardless, challenging times can help us see our need for resources beyond ourselves. Adding faith to the mix can make good sense. ◀

*Rusty Wright is an author and lecturer who has spoken on six continents. He holds Bachelor of Science (psychology) and Master of Theology degrees from Duke and Oxford universities, respectively.*

*"Real Answers™" furnished courtesy of The Amy Foundation Internet Syndicate. To contact the author or The Amy Foundation, write or E-mail to: P. O. Box 16091, Lansing, MI 48901-6091; [amyfoundtn@aol.com](mailto:amyfoundtn@aol.com)*

## Writer's Conference Opportunity on Lake Michigan

Know any writers looking for more opportunities to turn writing ideas into materials God can use? Both beginners and experienced writers have a rare opportunity to receive individual guidance through creative group sessions, 36 elective workshops, and one-on-one conferences at the 31st annual **Maranatha Christian Writers' Conference**, September 8-12, 2008.

Leaders with a passion for serving developing Christian writers are planning to help you meet goals and discover new opportunities. This year's staff includes marketing expert Sally Stuart, and Crystal Bowman, who will focus on writing for children. James Snyder will give tips on writing Christian humor as well as information about biographies and syndication. Novelist Travis Thrasher will help you begin or complete your story. Holly Miller, senior editor for *The Saturday Evening Post*, is not only instructing

on article writing, but she is also accepting registrants' manuscripts for review prior to the conference. Bob Hudson, senior editor at large for Zondervan, brings his wealth of experience to an extensive poetry track. Bruce Upstead will represent the Amy Foundation. The list goes on and includes other editors and publishers who may be looking for your manuscript.

Complete details and schedule are on our website at [WriteWithPurpose.org](http://WriteWithPurpose.org). You may also request a brochure by calling Maranatha at 231-798-2161. We are especially blessed to be able to offer affordable tuition and discounted food and lodging packages. Our facility is perfect for single participants, or we can accommodate your entire writer's group. Don't miss this great time of instruction and inspiration.

# Research in the 21st century

by Tyler Howat

In this new millennium of computers, databases, and the internet, to many it seems that libraries have become increasingly obsolete monuments to dusty books and microfilm. Gone are the days of card catalogues. Dewey's decimal system is nearly dead—all but forgotten except for those with degrees in library science.

However, the library's demise did not come with the advent of the internet and computer databases. Rather, the local library became expert at employing essential resources, greatly expanding the average writer's scope for research.

Unbeknownst to many patrons of the library—most of whom now frequent such places for their DVD selections rather than their book collections—most libraries hold a plethora of databases available either for public access or with the use of your library card. Check your local library, as libraries almost always have subscriptions to databases like the Oxford English Dictionary, EBSCOhost, facts.com, or JSTOR, and librarians can assist with the research, adding more ideas of their own.

The best situation would be if you have access to a nearby college or university, as you have more resources from which to select and librarians who research for a living. Libraries of colleges and universities are vast, with far-reaching arms of research and well-trained researchers to assist those who simply ask. They will have some of the same databases, but likely

many more, and while it would seem that only students can access those sources, most colleges open their libraries to the public, requiring only that they get a library card or ID.

Essentially, it is in your best interest to go to your local or university-level library. No writer or researcher should be without a library card. It should be well-worn and need replacing quite often.

*Sites and databases offered by libraries and educational institutions:*

- [www.EBSCOhost.com](http://www.EBSCOhost.com) (Academic Search Premier. This can be accessed by virtually *any* library or educational institutions. It searches all academic publications which have been put on-line—which is most of them. There's a small learning curve, but

it's my favorite site to search)

- [www.oed.com](http://www.oed.com) (The Oxford English Dictionary. This is another popular database offered by many libraries and nearly all educational institutions, as it defines and gives the full history of every word in the English language.)
- [www.JSTOR.org](http://www.JSTOR.org) (Short for Journal Storage. This is similar to EBSCOhost, but a little easier to use.)
- [www.2facts.com](http://www.2facts.com) (A compendium of facts, search things like a specific date and get everything that happened that day, etc.)
- GaleNet Databases (Most libraries offer this. It incorporates literature resources and biographical resources.) ◀

## Another writing/researching resource

*The Editors of Pen & Sword haven't tried this, so we cannot vouch for the accuracy of what is reported below. If you know about it and would like to let us know how well it works (or not), please email us at [amyfoundtn@aol.org](mailto:amyfoundtn@aol.org).*

Here is a new, free Web search tool that is particularly helpful and saves time when researching Bible passages, speeches and any long documents.

ChunkIt is a free browser search toolbar you can add to your Web page to make searching easier on every Web site. For example, if your Bible or religious study group is researching or disagreeing on an interpretation, ChunkIt pulls up the "chunk of the page that mentions all your search terms together and highlights them, without you having to click on one link at a time to find the result you are looking for. ChunkIt makes it quick and easy to find exactly what you are looking for instead of wasting time digging through countless words, pages and links."

Below is a link to the ChunkIt Cool Examples page where you can see more details about how this helps you to search the Bible and other religious documents and Web sites online.

<http://www.tigerlogic.com/ChunkIt/gutenberg-chunkit.html>  
<http://www.tigerlogic.com/ChunkIt/>

Seeking more research help?

*If you have a favorite internet research tool or writing resource you would like to share with your fellow writers, send us some information!*

*We'd like to see what you use, what search tools you have on your computer, or what books you have picked up and found useful.*

*Email us at [amyfoundtn@aol.com](mailto:amyfoundtn@aol.com).*

*Tyler Howat is a recent college graduate with a BA in History and English Literature. Tyler teaches writing and literature to homeschool students and works as a member of the Information and Teen Services Department at a public library in the Cincinnati area.*

## Lovie, Tony a “Super” Pair

by Tom Flannery  
Excerpt

For the first time ever this Sunday, a black head coach will be leading his football team to the Super Bowl when Lovie Smith takes the field with his NFC champion Chicago Bears. On the opposing sideline will be his mentor and close friend Tony Dungy, another black head coach, leading his AFC champion Indianapolis Colts.

A milestone to be sure, and a truly historic moment in sports — as well as for society at large. Still, the leading storyline of this highly-anticipated Super Bowl goes well beyond race, as both head coaches have acknowledged.

Both these men are Christians whose coaching styles are very similar in that they don't yell, curse, rant and rave at players. They instruct their players in the fundamentals of the game, make sound decisions, and somehow manage to consistently field winning teams wherever they go without the benefit of screaming in players' faces until spit is flying out of their mouths.

For many years, Dungy has been criticized as being too easy-going and mild-mannered to ever make it to the big game, much less win it. In a recent interview, he noted that reporters would often ask him how he expected to motivate players without screaming and cursing at them.

Lovie Smith, who worked as an assistant coach for Dungy in Tampa Bay, has a similarly laid-back personality. That was evidenced most recently when Bears quarterback Rex Grossman came under blistering attack from the media for some truly atrocious performances.

When Grossman admitted

publicly that he hadn't prepared for one late-season game because it was New Year's Eve and he had other plans, the calls for his scalp reached a crescendo.

Through it all, Smith remained unflustered. “Rex is our quarterback,” he would say calmly, even *serenely*, as many times as the question was asked. “We believe we can win with Rex.”

It's no wonder that Dungy and Smith were rooting for each other to make it to the Super Bowl, while also doing everything necessary to guide their own teams there. Their appearances as the head coaches of the two conference championship teams will indeed make history, but it will also be a vindication of their shared philosophy on football and life itself.

As Dungy put it in an interview last week: “I'm so happy Lovie got there [to the Super Bowl], because he does things the right way...with a lot of class, no profanity, no intimidation, but just helping his guys play the best they can. That's the way I try to do it, and I think it's great that we're able to show the world not only that African-American coaches can do it, but Christian coaches can do it in a way that, you know, we can still win.”

And while both Dungy and Smith are proud of their race and heritage, they are by no means consumed by it. They have never used it as an excuse during the difficult times, realizing that would only create a victim mentality that would end up hurting *them* in the long run.

Instead, they simply persevered.

The race hustlers argued that it took so long for Dungy

*First Prize — \$10,000*

and other blacks to break into the coaching ranks, due in large part to passive if not overt racism, that they were now obligated to hire only black assistants. Dungy, however, would have none of it, insisting on hiring the best people regardless of race and in the process hiring white as well as black assistants.

In so doing, he demonstrated the best and *only* way to end racial strife in this country. It won't ever happen by continually highlighting and exacerbating racial tensions, but rather when we all begin treating each other as human beings, not defining each other on the basis of racial designations; when, as Dr. Martin Luther King Jr. once dreamed, we begin judging people not by the color of their skin but rather by the content of their character.

This is a Christian principle, as the Baptist minister Dr. King understood, for the Bible tells us that “man looks at [judges by] the outward appearance, but the Lord looks at the heart” (I Sam. 16:7). In other words, it's the inner and true man that matters, not the hue of one's skin or other superficial characteristics.

The historic success of men of such sterling character as Dungy and Smith shows that we are continuing to move ever closer, however slowly, toward Dr. King's lofty ideal.

*Tom Flannery is a reporter and columnist for the Carbondale News. He has written opinion pieces for publications such as Newsday, The Los Angeles Times, MovieGuide, Christian Networks Journal, and WorldNetDaily.*

Read the full article at [www.amyfound.org](http://www.amyfound.org).

# A Teacher with Faith and Reason *Second Prize —\$5,000*

by Jeff Jacoby  
Excerpt

Have you heard about the religious fundamentalist who wanted to teach physics at Cambridge? This would-be instructor wasn't simply a Christian; he was so preoccupied with biblical prophecy that he wrote a book titled *Observations on the Prophecies of Daniel and the Apocalypse of St. John*. Based on his reading of Daniel, in fact, he forecast the date of the Apocalypse: no earlier than 2060. He also calculated the year the world was created. When Genesis 1:1 says "In the beginning," he determined, it means 3988 BC.

Not many modern universities are prepared to employ a science professor who espouses not merely "intelligent design" but out-and-out divine creation. This applicant's writings on astronomy, for example, include these thoughts on the solar system: "This most beautiful system of sun, planets, and comets could only proceed from the counsel and domination of an intelligent and powerful Being . . . He governs all things, and knows all things that are or can be done."

Hire somebody with such views to teach physics? At a Baptist junior college deep in the Bible Belt, maybe, but the faculty would erupt if you tried it just about anywhere else. Many of them would echo Oxford's Richard Dawkins, the prominent evolutionary biologist, who writes in *The God Delusion* that he is "hostile to fundamentalist religion because it actively debauches the scientific enterprise. . . . It subverts science

and saps the intellect."

Equally blunt is Sam Harris, a PhD candidate in neuroscience and another unsparing foe of religion. "The conflict between religion and science is inherent and (very nearly) zero-sum," he writes in an essay whose title — "Science Must Destroy Religion" — makes clear the antipathy with which many modern scientists regard religious faith. "The success of science often comes at the expense of religious dogma; the maintenance of religious dogma always comes at the expense of science."

Less elegant but more influential, the National Science Education Standards issued by the National Academy of Sciences in 1995 classified religion with "myths," "mystical inspiration," and "superstition" — all of them quite incompatible with scientific study. Michael Dini, a biologist at Texas Tech University in Lubbock, made headlines in 2003 over his policy of denying letters of recommendation for any graduate student who could not "truthfully and forthrightly affirm a scientific answer" to the question of mankind's origin. Science and religion, he said in an interview at the time, "shouldn't overlap."

But such considerations didn't keep Cambridge from hiring the theology- and Bible-drenched individual described above. Indeed, it named him to the prestigious Lucasian Chair of Mathematics — in 1668. And a good thing too, since Isaac Newton — notwithstanding his religious fervor and intense interest in Biblical interpretation

— went on to become the most renowned scientist of his age, and arguably the most influential in history.

Newton's consuming interest in theology, eschatology, and the secrets of the Bible is the subject of a new exhibit at Hebrew University in Jerusalem (online at [jnul.huji.ac.il/dl/mss/Newton](http://jnul.huji.ac.il/dl/mss/Newton)). His vast religious output — an estimated 3 million words — ranged from the dimensions of Solomon's Temple to a method of reckoning the date of Easter to the elucidation of Biblical symbols. "Newton was one of the last great Renaissance men," the curators observe, "a thinker who worked in mathematics, physics, optics, alchemy, history, theology, and the interpretation of prophecy and saw connections between them all." The 21st-century prejudice that religion invariably "subverts science" is refuted by the extraordinary figure who managed to discover the composition of light, deduce the laws of motion, invent calculus, compute the speed of sound, and define universal gravitation, all while believing deeply in the "domination of an intelligent and powerful Being." Far from subverting his scientific integrity, the exhibition notes, "Newton's piety served as one of his inspirations to study nature and what we today call science."

*Jeff Jacoby is an award-winning columnist for the Boston Globe. His columns are now syndicated and appear in newspapers nationwide. He is a previous Amy Writing Award winner.*

Read the full article at [www.amyfound.org](http://www.amyfound.org).

**You can read the full text of all 15 winning entries for 2007 at [www.amyfound.org](http://www.amyfound.org).**

**Watch for more Prize-Winners in future issues of *Pen & Sword*.**



## THE AMY FOUNDATION NEWSLETTER

SUMMER 2008



3798 CAPITAL CITY BLVD.  
P.O. Box 16091  
LANSING, MICHIGAN 48901

OUR WEB SITE:

[WWW.AMYFOUND.ORG](http://WWW.AMYFOUND.ORG)

EMAIL US AT

[AMYFOUNDTN@AOL.COM](mailto:AMYFOUNDTN@AOL.COM)

NON-PROFIT  
ORG.  
U.S. POSTAGE  
**PAID**  
LANSING, MI  
PERMIT #503

## Discipling Strategy

### Home Foreclosure's Emotional Toll

by Rusty Wright

*How can a Christian writer reach out to the world? One way is through the secular press. This article, from the Amy Internet Syndicate, talks about a subject that concerns many folks today, and it offers a biblical perspective.*

Has someone you know lost their home to foreclosure? Have you? The psychological effects can be devastating.

The mortgage crisis and related stress have seen an increase in symptoms ranging from anxiety and depression to the extreme of suicide.

*USA Today* relates the heart wrenching story of Oregon residents Raymond and Deanna Donaca. The couple had lived in their home for over twenty years, but a foreclosure notice apparently sapped their hope. They closed up the house, left the door from the garage into the house open, turned on their automobile engine, and let fumes fill the home, killing them and their four golden retrievers.

Don Donaca said his brother Raymond "got so deep in debt he couldn't figure out what else to do."

Financial pain is widespread. The American Psychological Association's 2007 study of Stress in America found that nearly three quarters of Americans said work and money issues were very or somewhat significant sources of stress. Half of Americans pointed to housing costs as significant stressors.

Of course money woes can affect marriage, family, neighborhood, and workplace. Snapping more at your spouse or kids these days? Wish your neighbor or boss would take a permanent vacation? Less patient than normal with those rude road hogs?

Many of us value having a quiet, peaceful, secure place to call home, a familiar and safe shelter to shut out the world's worries, relax, enjoy our families or hobbies, watch *American Idol*, and prepare for tomorrow's challenges.

Fear of losing your home threatens all that. One South Carolina realtor told *USA Today* his own mortgage struggles "shatter your pride and become very humiliating. ... The situation keeps you up at night. ... It angers you. ... It frustrates you. ... It affects us deeply."

Some medicate their financial pain with alcohol or addictions, which can compound interpersonal problems.

Continued on page 4 ►