



# Living Well

## WORDS MATTER



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### Check out these websites for more information:

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

[www.livingwellokc.blogspot.com](http://www.livingwellokc.blogspot.com)

[www.marriagenetworkok.net](http://www.marriagenetworkok.net)

*If you could say it in words, there would be no reason to paint.* Edward Hopper

*Action speaks louder than words but not nearly as often.* Mark Twain

*There are some that only employ words for the purpose of disguising their thoughts.* Voltaire

*For the word of the LORD is right and true.* Psalm 33:4

*Words from a wise man's mouth are gracious, but a fool is consumed by his own lips.* Ecclesiastes 10:12

## The Problem with Words

### **We can't communicate!**

How many times have we heard that sentence when couples come to see us for marriage problems?

### **The same word or phrase can carry different meanings for different people.**

When we travel to countries that use British English, they sometimes tell us to bring a torch. They do not intend for us to light a fire at the end of a stick and carry it on the plane. They are saying that we should bring a flashlight. Same word, different meanings.

**We try to decipher what a person actually means by the words that he uses.** If we ask another person whether they are going to do a particular task and he says "probably," is that a "yes" or a "no?" If he says maybe, is that more "no" than "yes?"

Mark Twain, master of words, said "The difference between the right word and the almost right word is the difference between lightning and a lightning bug."

### **How do we accurately interpret what a person says?**

**First, look at the heart.** We don't always know a person's heart. In marriage, it is best to assume the intent is for good, not for evil. Think of your spouse as being well-intentioned, not antagonistic.

**Second, ask for more explanation.** If we receive the words as hurtful, then we can ask for more explanation. We may be tempted to say "what did you mean by that?" in a sarcastic tone. But if we were to say, "It would help me if you would explain what you meant by that?"

**Third, reflect what you heard .** As taught with the PREP speaker/listener technique, the listener doesn't respond to what he hears but paraphrases what he heard and waits for the speaker to affirm or clarify the paraphrase.

**Fourth, share how you felt when you heard the words.** A person will use "I" statements describing their feelings. Using that approach, the person takes responsibility for his feelings and doesn't blame the other person.

**Words matter and words carry meaning.**

**When listening, find the true meaning in the heart.**

**When speaking, use your words well, consider how they are heard.**

### On the other side:

## THE WORD

### Building Your Financial Pyramid

Level 1  
Secure Low Risk

Level 2 Residence

God is spirit. He gives us His Holy Spirit to dwell in us, to communicate with us. Sometimes He speaks to our spirit without words. **But most often, He speaks to us with words.** In fact, we call all of His words that are assembled together, **The Word.**

God's spoken word created the world. He spoke to man

and woman in the garden. God continued to speak to people through his prophets, through his messengers. People did not always listen. Then one day, God decided that He had said enough for awhile.

After several hundred years, He brought His Word to people face-to-face, in a way they could hear and

understand Him. God/Jesus became a man. *In the beginning was the Word, and the Word was with God, and the Word was God...The Word became flesh and made his dwelling among us.*

**Words are important, but the Word is alive and gives us life.**

*Preach the Gospel at all times and when necessary use words.* St. Francis of Assisi



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**Building Your Financial Pyramid - Ed Edwards**

Coming from a construction background, buildings often fascinate me, especially old ones. So, when I recently saw a picture of some ancient Egyptian pyramids in a magazine, I began thinking about how old those things are and why they have lasted so long. There are about 80 surviving pyramids today in Egypt and they date back to 2,500BC. That makes them about 4,500 years old!

Many things contribute to their longevity, including the dry climate of the area. But, there's much more to it than that. Quite simply, they were built

very, very well. You see, a pyramid is one of the strongest types of structures known and the key factor to that strength is a wide, solid base (foundation) with the remainder of the structure gradually tapering up to the pointed capstone at the top.

As managers of His money, I believe God intends for us to utilize those same construction techniques when handling investments. And I don't mean that we should get involved in shady financial "pyramid schemes"!

I'm talking about a positive way at looking at building our "financial pyramid." The Bible teaches us to be good stewards (managers) as we spend money. It also exhorts us to save some money, "...each one of you should set aside a sum of money in keeping with his income, saving it up..." (1 Cor. 16:2). And, in the parable of the talents, Jesus taught that it is also wise to invest money in a prudent manner. We are not financial investment managers by any means, but part of our ministry at

Living Well is offering biblically based financial guidance (budgeting) and long range planning is a factor in budgeting.

According to *Treasure Coast Financial*, the priorities addressed in this article are long-range financial goals, not the funds for your monthly spending plan or even your emergency fund. So, let's apply the Egyptian builder's construction techniques to our long range investment strategy.

**Level 1 Secure Low Risk**

We can look at our overall investment plan as the shape of a pyramid. One of the most important elements of any structure is the foundation. As already stated, the Egyptians realized this and began each pyramid with a strong, wide base. The foundation or first

level of our investment plan must also be solid and wide. In the foundation, we want secure, low-risk financial components such as cash savings, certificates of deposit, safe annuities, life insurance cash values, etc. – assets that are here today and will be here tomorrow.

And, this is where the largest percentage of our investment money should be. This is how we build a strong base to support the rest of our investment structure. There is not much chance of great financial gain at this level, but it is solid and secure.

**Level 2 Residence**

The second level of our financial pyramid is our personal residence. Under normal circumstances, we should not obtain the residence for our family with a real estate investment mindset. We should buy our houses as somewhere for our family to live – a place

to raise our families. Your home should be a stable place that your family can rely upon as their place of residence indefinitely, not an investment that you might sell at any moment simply because you can make a profit.

However, if you have your home for a long period of time and pay off all or most of the mortgage, it does in fact become a valuable asset...another strong element in the pyramid. Following the blueprint for the pyramid, you invest less money in this second level than the foundation level.

**... Levels 3-5 continued next month**