

LOOK WHAT'S INSIDE:

WHEN GOD ANSWERS

PRAYER

DO YOU HAVE A MINUTE?

Ten Million Americans Seeking Psychotherapy

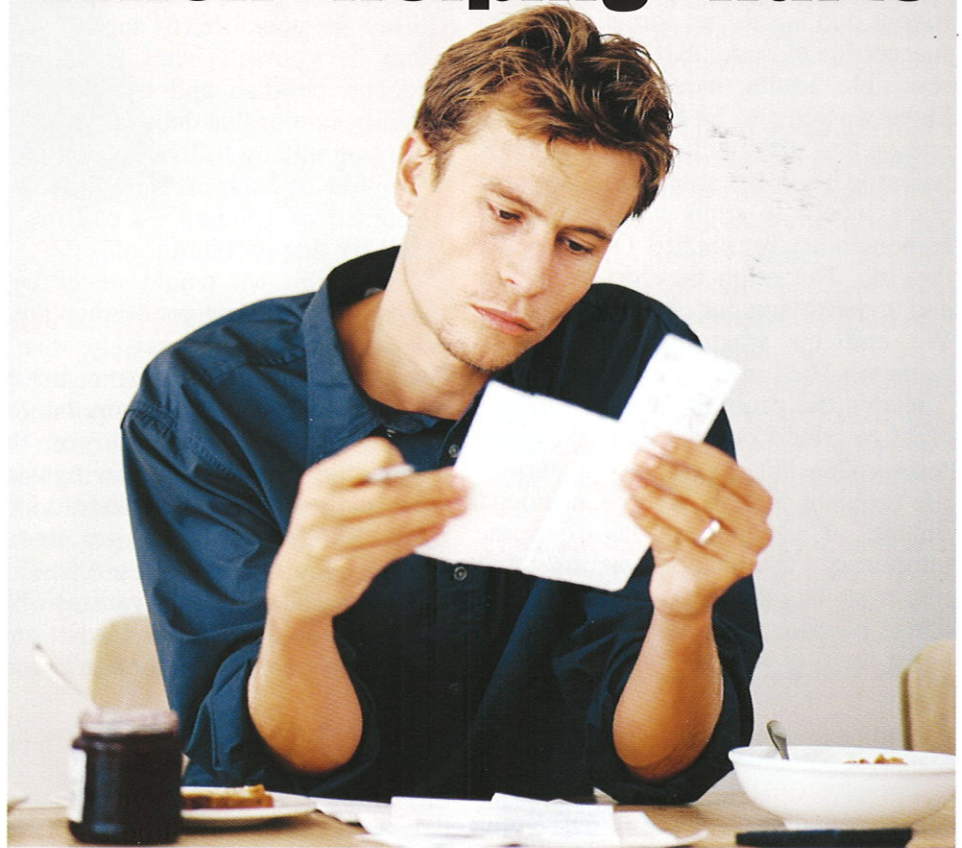


How many Americans seek help from a professional psychotherapist each year? According to a study of more than 30,000 individuals, 3.6% of the U.S. population sought out psychotherapy in 1997. That equates to more than 10 million people receiving psychotherapy each year. That is an increase from 3.2% in 1987.

Nearly one half of individuals seeking psychotherapy in 1997 also took anti-depressants. That contrasts to only 14 percent taking anti-depressants in 1987. †

Olfson, M. et al. "National Trends in the Use of Outpatient Psychotherapy," *American Journal of Psychiatry* (November 2002): Vol. 159, No. 11, pp 1914-20.

When "Helping" Hurts



by Bruce Narramore, Ph.D.

"I am so upset I am shaking." began the letter from Betty, the only living relative of a 55-year-old man. "He has mental problems and is on SSI for long-term disability, but he keeps calling me for money. He has run up over \$5,000 on his credit card and I just found out that he spent it on gambling. I also learned from a friend that years ago he declared bankruptcy over other gambling debts.

"Since I have helped him in the past, he expected me to pay his bill. When I wouldn't, he kept phoning

and phoning me. He says he has changed and if I were in need he would help me out.

"When I told him to pay \$100 or \$200 on his credit card bill each month he said he would be paying until he is in his 70s. I said, 'That's OK. Just get started.' He says he is a Christian. I want to help, but I don't trust him. Am I doing the right thing by not giving him more money?"

Betty has lots of company. Countless grown adults keep turning to friends and family members for financial and other kinds of help after they really need it. They

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continue living with parents long after they have completed their education and avoid taking a job that could support them, since Mom and Dad are still taking care of them. They keep waiting for the "ideal" job and use that as an excuse not to take any old job that will pay their bills. And they keep borrowing money or in other ways avoiding growing up.

Unfortunately, caring Christian friends and family are sometimes more susceptible to being used by these irresponsible adults than non-Christians. Since we want to be helpful we make one or two gifts, believing the person will stop his or her spendthrift ways, or get a job or in some way take more responsibility for his life. Occasionally they do. But often they do not. They end up betraying our concern and trust. We end up wasting the financial resources the Lord has entrusted to us.

Here's the problem. When a grown child or friend or relative is basically responsible but encounters a serious life problem such as divorce, accident, illness, or sudden job layoff; some temporary financial, housing, job retraining or other help can be a wonderful blessing. We should be quick to assist them if we can. But this is very

different from someone who is basically irresponsible with his or her finances, or refusing to mature and take charge of his life and is looking for someone to bail him out or keep taking care of him as his parents did when he was a child.

Helping this kind of person always backfires. It perpetuates or even worsens the problem. We might as well send a foolish note like this along with the check. "I know you are afraid that you cannot grow up and take responsibility for your life (or solve this problem by yourself) so I will help you remain childish and irresponsible by taking care of this debt for you (or giving you money to live on or a place to stay free of charge). Next time you get yourself in a mess, just call me and I will fix that problem too!"

Although we would never write a note like this, we are giving the irresponsible person precisely this message. We are keeping him or her childish, immature and manipulative. As one essentially unemployed thirty-something who was still living with his parents told me, "Why should I move out. Where else can I get free rent, food, laundry and maid service?"

Why do we become victims of these irresponsible people and what can we do to get out of this situation? *First*, we

get entangled in these situations because we genuinely care and want to help. We have no intent to reward their irresponsibility. We just want to help.

Second, we get caught up in this cycle because the people are obviously needy and they often either seem very nice (and even winsome) or almost pathetic. Coupled with this, they tend to be good at convincing others that they only need help, "Just this once." They convince us they will soon get a good job, stop gambling or spending irresponsibly, or in some way turn their life around.

Third, once we have already helped and they come to us again, we may continue helping out of guilt. Notice that Betty's relative appealed to *her* guilt by telling Betty that if *she* were in need, *he* would help *her*. How manipulative! *He* is in no position to help Betty at all. He wants to use *her*, not help *her*. Nevertheless *he* tries to tug at Betty's sensitivity and guilt.

Fourth, (as to what we can do) perhaps the most important step we can take to stop contributing to the problem is to become crystal clear in our own mind that if we feel guilty for anything, it should be for doing things that help keep the other person irresponsible. It may be painful to see someone declare bankruptcy, spend some time

LAST LAUGH



"You want me to talk about my feelings?
Okay -- I *feel* like talking about sports."

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that we were only making matters worse.

There is one other thing that may be helpful. That is understanding why some people repeatedly get into these financial difficulties, act so irresponsibly or fail to grow up. There are many reasons, but here are a few of the most common:

- Sometimes children who are physically ill or handicapped in some way have come to expect others to take care of them. They have never had to learn to take what responsibility they can because they were over-protected.

- Some have been given too much as children, or were not expected to work for money. Consequently they always expect Mom and Dad to bail them out. Some actually develop such a sense of self-importance that they think they deserve to have others take care of them.

- Some have a fantasy of "hitting the jackpot." They are sure that sometime "their ship will come in." They try one scheme after another to get rich quick rather than facing the fact that the way to make money is to go to work, start at the bottom, and work their way up. Many otherwise bright adults waste their lives waiting

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in a homeless shelter or experience some other dire consequence of their actions. But that may be the only thing that will cause them to realize that they themselves must do something to make their lives different. The best way to truly help this type of person is to stop "helping."

Finally, we should tell the person in a clear but caring way that we are

no longer going to give him what he wants because what he wants us to do is ultimately destroying his life. Instead, we will do what he needs—allow him to take responsibility for his own life. If we have been reinforcing his dependency and irresponsibility, we should apologize and tell him that we initially thought that would be helpful. But now we realize

MENTAL HEALTH NEWS



Research Confirms Biblical Principle: Giving Is Better Than Receiving

A study of married men sixty-five years of age and older demonstrates the truth of the biblical teaching that it is "more blessed to give than to receive." In fact, those who supplied both emotional and practical help for others were only about 60% as likely to die within five years as those who provided neither kind of support for another person. †

Brown, S.L., et al. "Providing Social Support May Be More Beneficial Than Receiving It: Results from a Prospective Study of Mortality," *Psychological Science* (July 2003): Vol. 14, No. 4, pp 320-27.

WHEN GOD ANSWERS

by Dick Innes

An overcast sky made the country night intensely dark and a light drizzle made the highway dangerously slick. On my way home that night, as I passed a semi-trailer and pulled in front of it, my car struck a slippery patch of roadway and went slithering snake-like down the road out of control. Abruptly my car swung around and began careening down the road backwards with the semi-trailer barreling down on top of me!

In terror I prayed, "God, help!"

With only moments to spare, my car suddenly flipped sideways out of the path of the oncoming semi. But it kept skidding off the highway and down an embankment. Certain my car would now overturn, in terror I prayed again.

Amazingly, my car didn't overturn. Neither did it stop. It swung around and then went forward bouncing through a field. "Oh no," I thought. "Now I'll end up smashing into a tree." I thought my number was up. I prayed again.

Eventually my car stopped in front of some bushes. Miraculously, I missed every post by the roadside and every tree. I backed up a few feet, turned around and drove away without a single bruise to myself or a scratch on my car.

Was my safety a coincidence or did God answer my prayer?

In my experience, I have found that God definitely answers prayers. Some quickly; others slowly; and some with a "no"—or at least not the way I think they should be answered. Many have prayed identical prayers to mine, only to be severely injured



or even killed in terrible auto crashes.

So how should we pray? We live in a fallen, sinful world and we know that God does not promise to give us everything we want or to keep us from all suffering. In fact, the Bible tells us, "In this world you will have tribulation" (John 16:33). Effective prayer is not a lucky charm to gain special favors. Neither is it a painkiller like a giant aspirin: "Take God three times a day and you won't feel any pain!" as John Powell put it. But even though we won't always get the answer we want at the moment we want it, God wants His children to communicate our desires to Him. Prayer is communicating our heart to God. Here are nine principles I believe should guide our prayers.

Pray For Truth

When we have a problem or need, whether it is a habit that has us beaten, a conflict, or physical illness, we tend to focus our prayers on the symptom rather than on the cause. We tend to look on the surface instead of the deeper cause or problem. We may deceive ourselves, for example, into thinking that our spouse needs to change instead of looking at our contribution to the problem. Or we may pray for a better job instead of getting training to prepare us for one when the opportunity arises. Or we ask God to change our children without looking at the way we parent them.

Whenever I have a problem, I try to acknowledge the problem but also ask God to show me the root cause and then help me do

what I need to do to resolve it. Since most of our problems are the fruit of a deeper root, the presenting problem can often be a misleading symptom that avoids our real problem.

Sometimes I don't want to see the truth since it might be frightening or embarrassing so I tell God that I am willing to be made willing to see it—whatever it might be.

Whenever I have prayed this way, I have always had this prayer answered. Sometimes the answer comes quickly, other times slowly. It usually depends on when I am ready to receive it.

Pray Responsibly

God won't do for us what we need to do for ourselves. When I was a student, I

PRAYER

would sometimes pray furiously for God's help at examination time— especially when I wasn't adequately prepared! I managed to pass my exams, but not because of any "pray-instead-of-study" prayers!

Pray In Harmony With God's Will

The Bible says, "If we ask anything according to God's will, he hears us. And if we know that he hears us in whatever we ask, we know that we have the request which we have asked from him" (I John 5:14-15, *NIV*). Our growth and maturity is one of God's high priorities. So prayers offered in harmony with this principle, and with all of God's will, will always be effective. Prayers outside His will are not. The key to all effective prayer is learning to pray the right prayer.

Pray Persistently

Not all prayers are answered quickly. I have prayed for some things for years before getting an answer. If our prayer is legitimate, we may need to be as persistent as Jacob, who once said to God, "I will not let you go until you have blessed me" (Genesis 32:26-28, *TLB*). Jesus Himself said, "Ask and it will be given to you; seek and you will find; knock and the door will be opened to you. For everyone who asks receives; he who seeks finds; and to him who knocks, the door will be opened" (Matthew 7:7-8, *NIV*). The principle is to keep on asking and seeking until we receive God's answers.

Pray Specifically

Recently I had a need for office equipment and asked God to show me how to get the needed funds. That night I was unable to sleep so I got up and worked on balancing my finances. To my amazement, I found a mistake in my favor and was able to order the equipment the next day!

Pray Believing

Faith, too, is essential for effective prayer. As Jesus said, "Whatever you ask in prayer, believing, you will receive," and "according to your faith will it be done to

you" (Matthew 9:29, *NIV*).

Pray Sincerely

"Do you want to be made well?" Jesus asked the lame man at the pool of Bethesda. (John 5:6) That seems like a foolish question but Jesus wanted to know if the man really meant business. Being healed would require an entirely new approach to life. He would have to get a job and take care of himself instead of lie by the pool hoping that someone would help him in. If we want God to answer our prayers we have to want the answer enough to be willing to pay the price. If we want to grow in faith, love, patience, perseverance, and maturity, we need to realize that all of these are acquired through experience, often painful experience. As the Bible says, "Suffering produces endurance, and endurance produces character" (Romans 5:3-4, *RSL*). Sometimes we want the goal without the work to get there.

Pray In Jesus' Name

Jesus said, "And I will do whatever you ask in my name, so that the Son may bring glory to [God] the Father. You may ask me for anything in my name and I will do it" (John 14:12-14, *NIV*). Jesus is our intermediary to our Heavenly Father.

Finally, Come To God On His Terms

Effective prayer is dependent on our having a right relationship with God through His Son, Jesus Christ. When we are living in a right relationship with God and learn to pray according to His will [which is what will truly be best for us] we can be certain that God will answer. As Jesus put it, "If you stay in [right relationship with] me and obey my commands, you may ask any request you like, and it will be granted" (John 15:7, *TLB*).

Prayer is a wonderful gift from God to His children. It is an incredible privilege to talk with our Creator and Heavenly Father. But we should always pray with a certain degree of mystery and amazement because we never know just how and when we will receive His answer. †

Do You Have A Minute?

By Clifford E. Denay, Jr.

The question "Do you have a minute?" usually makes me smile. As a licensed professional counselor, I am frequently asked for my time. And usually I give it openly and freely. I smile at the question because often the underlying quest is for far more than "just a minute." Mental anguish demands immediate attention. "Do you have a minute?" actually translates as, "Will you pay attention to me?" "Will you love me?" "Will you heal me?" "Will you care about me?" "Will you be with me and remember me?"

I tease staff members about this constantly. They approach me with unscheduled student requests "for just one minute" or "she says it'll take just a few seconds." Recently a student slipped through my door under this guise and quickly related the recent deaths of her mother, her aunt, two grandparents, and her dog. She went on to say her best friend had been diagnosed with cancer! Instead of a "few minutes," what she really hoped for was someone to cry with so she wouldn't give in to despair.

I've done the same thing myself. I once sneaked into a counselor's office for "just a few minutes." I stayed an hour. After inviting me to come in and closing his door, I walked over to his desk, sat down, and burst into tears. I cried non-stop at least ten minutes. Through my tears, I could hear his reassuring voice whispering, "It's okay, it's okay, I'm here." Once, he reached across and lightly touched my arm, letting his hand rest momentarily. He was silent until I stopped crying. Then, he listened.

My grandmother, my Polish "busia," encouraged me by teaching me a simple prayer. I still say

Minute, continued on page 7 ►

Member Care and Counseling for Chinese Missionaries

In 2001, Kathy Narramore, wife of NCF president Dr. Bruce Narramore, traveled to Hong Kong at the invitation of Chinese missionary leaders. For over a decade, churches and missionary agencies in Hong Kong had been sending missionaries to various parts of the world, but they were having a very high attrition rate. One half of the missionaries they have sent out have not remained on the field. Many of the churches and Christian leaders in China are struggling with what they can do to decrease this attrition. Some believe that if the missionaries are truly dedicated they should sacrifice and suffer, put their ministries ahead of the welfare of their families, and be willing to stay on the field no matter what. They tend to blame missionaries who leave the field. Others are realizing that this is a recipe for disaster and that supporting churches and agencies need to be more helpful to their missionaries and more supportive of their families.

During her visit, Mrs. Narramore challenged the mission leaders to develop a center for the renewal and pastoral care and counseling of Chinese missionaries. Those who were experiencing high stress levels, discouragement, family or relational problems could come to this center for encouragement and care. Dr. Titus Loong, a Christian physician, and his wife Helen, who are greatly respected for their lives and ministry across denominational lines, took up this challenge. They had long helped equip Chinese missionaries for overseas ministries but had no way of serving missionaries already on the field. This past February that dream became a reality. Mrs. Narramore was asked to return to Hong Kong as a special guest for the dedication of the new Wecare Center for missionaries and to serve as a keynote speaker for two counseling conferences.

The Wecare Center is located in the heart of downtown Hong Kong on the twentieth floor of a bank building. It provides a homey, peaceful place for missionaries to come for



Kathy Narramore and interpreter addressing missionary care leaders.



Dr. Kelly O'Donnell discussing crisis management for missionaries.



Chinese missionary member care workers.

encouragement, support and care and it is readily accessible to all areas of Hong Kong.

More than 60 Chinese missionary and church workers with responsibilities for serving missionaries attended the first conference. As a specialist in missionary member care who grew up as an MK in China, Kathy was invited to assist the Chinese mission leaders in developing better ways of supporting their missionaries spiritually and emotionally. She addressed the group on "Caring For Missionary Families" and "Cultivating a Caring Community." Since the participants were all Chinese, each of Kathy's addresses was translated.

The second conference was for English speaking counselors working with both Chinese and Western missionaries. Mrs. Narramore addressed those leaders on "The Practice of Pastoral Member Care" and "The Relational and Emotional Ingredients of Effective Member Care."

A major theme of Kathy's presentations was that missionaries should not

have to choose between their ministries and their families. Instead, they should see their families as a wonderful model for ministry. If missionaries relate to their families in loving, sensitive, supportive ways, they will probably relate to everyone they minister to in similar ways. But if they neglect their families for their ministries, they will plant churches that will be works oriented, driven, and insensitive to the deep needs of their parishioners.

Dr. Kelly O'Donnell, NCF Associate Staff member, was the other featured speaker. Dr. O'Donnell addressed the missionaries and counselors on "Models and Types of Member Care," "Practical Principles of Member Care," "Crisis and Contingency Management for Missionaries," and "Core Issues and Practical Tools in Field Counseling."

The heart of the conference was captured by an experience Kathy had the day before the sessions began. She was taken by friends to a park where there was a longstanding pagan Chinese New Year's tradition. Chinese come to



NCF associate staff psychologist, Dr. Kelly O'Donnell interacting with missionary delegates.



Kathy Narramore (middle) with two members of the conference leadership team.

a large tree next to a temple in the park by the thousands. After writing out their wishes on an orange piece of paper attached by a string to an orange, they throw their wish over the limbs of the tree. If it “sticks” they believe their wish will come true.

The next morning the local newspaper reported that the “Wishing Tree” had broken from the weight of the oranges. In summing up the focus of the conference and Kathy’s first presentation on “Caring for Missionary Families,” the Hong Kong Chinese Director of Far East Broadcasting Company called the delegates attention to the story of the broken wishing tree. “It could have had a long life,” he said, “but it had to carry too much weight without enough support so it broke. It is the same way with our missionaries. If they have to carry too heavy a load without adequate support from their home churches and agencies they will

break.”

Between her seven formal presentations, Kathy spent many hours counseling individual missionaries and their children. She also divided the participants into small groups so that they could pray conversationally and minister to each other.

Since Kathy was born in Beijing where her parents went to share the gospel and plant churches in 1936, she was honored to return to Hong Kong to contribute to the growth and development of today’s Chinese missionaries. In some ways, the gospel has gone full circle. Although there is still some need for Western missionaries in Hong Kong (and a huge need in Mainland China), the churches in Hong Kong have grown sufficiently strong to become sending churches themselves. They are still much in need of the prayers and support of Christians everywhere. China, with a population of more than one billion, is becoming one of the most powerful and influential economic and political forces in the world and is in dire need of countless witnesses to the life changing power of Christ.

What a privilege NCF has to help strengthen our dedicated Chinese brothers and sisters in fulfilling the task and the lifestyle of the Great Commission! †

it each morning: “Jesus, I do all for Thee today!” Jesus also taught His disciples, sending them to “heal the sick, raise the dead, cleanse those who have leprosy, drive out demons.” He didn’t say how much time it would take them to do these things. He didn’t ask for a “few minutes.” He asked for a lifetime. I believe He asks the same of me and you. “Freely you have received, freely give” (Matthew 10:8).

We owe Him.

We can give in to despair or we can offer every moment of our lives to the One who refused to give in and, instead, offered Himself as a living sacrifice for the world.

Jesus, I do all for Thee today! †

MKs reentry



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for some sudden or easy money rather than taking a job they may not like, but would pay the bills and perhaps open up other options in the future. They may even see themselves as "beyond" such menial jobs, so instead they do nothing, waiting for God or Mother or Dad or someone else to drop the perfect job or a sizeable amount of money in their lap.

- Some were actually deprived as children and believe society or someone now owes it to them to make up for their past lacks.

- Some are addictive personalities. They gamble or use drugs or alcohol to cope with their personal unhappiness. When they feel depressed or extremely anxious their emotional pain wipes out their rational thinking and they lose their long-term perspective for relief of the moment.

All of these can reflect great personal immaturity and none of these personality types will truly be helped by continuing to support their maladaptive lifestyles. They each need help, but that help should probably be psychotherapy and a good dose of reality, not money or housing or exceptions to rules that only make the problems worse. The apostle Paul put it well when he wrote, "When I was a child, I used to speak as a child, think as a child, reason as a child; when I became a man, I did away with childish things" (I Corinthians 13:11, *NASB*). It is time for these chronological adults to start thinking and acting like adults. The only exception is someone who is so mentally or physically ill that they must be hospitalized or have long-term care. Anyone who can have his own bank account and credit card should be held responsible. If he is not, he alone should bear the results of his irresponsibility. †



FOUR FACTS

You Should Know About Your Finances

→ If you are 55 or older, you can receive, depending on your age, annual returns between 5.5 % and 11.5 % for as long as you live, through an NCF Annuity and receive a tax deduction as well.

→ You can avoid paying capital gains tax on your appreciated property.

→ Narramore Christian Foundation offers a variety of plans to meet your individual needs.

→ If you haven't updated your will for 5-8 years it could be seriously out of date.

To learn more about how you can help yourself and others through your investments and/or gifts, write or call for your free consultation.

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