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## Our Personal Journey from Fear

*Two roads diverged in a wood, and I—  
I took the one less traveled by,  
And that has made all the difference.*



ROBERT FROST  
"THE ROAD LESS TRAVELED"

When Ray lost his contract as manager of a retirement community in suburban Cleveland, it was at one of the worst times possible. With the retirement-community sector in a depression, Ray's level of expertise was limited in demand. We moved back to Chicago without any job prospects. For the next fourteen months we had no steady income; what Ray made in one month in 1990, we made for the whole year in 1991. He worked odd jobs and delivered newspapers. Nancy did temporary office work.

Gradually, everything we had previously valued was stripped away. We lost our home, car, and, of course, our standard of living. Our fears began to intensify. *How would we pay for our basic needs? When would Ray get a job? Would we ever get back on top again? What other crises would occur?* These and hundreds of other



questions crossed our minds. This began an eleven-year wilderness experience that would not end until 2001.

Some friends were uneasy with our status of being down on our luck and distanced themselves from us. “You guys are living out my worst nightmare. I am afraid that if I get too close to you, what you are going through will be contagious,” one friend said, only somewhat in jest.

At times we thought we would have preferred a serious disease to these severe financial straits. *After all, we reasoned, when we are ill, others are able to come alongside, but when we go through financial difficulties, people see us as social lepers.* Not only were they avoiding us, but we were perceived as the cause of our own pain—as if we didn’t play the game of life right. One day, for instance, I (Ray) remember someone saying to Nancy, “If Ray wouldn’t have made those career decisions, you wouldn’t be in the mess you are in now.”

I will never forget Nancy’s reaction and response. “Whatever lessons Ray had to learn, there were lessons for me to learn also.” It meant the world to me that Nancy was giving her full support even though at times it felt like I had failed my family.

During the first jobless year, we were living on groceries donated by friends and family. In our humble circumstances, we were thankful that a few people graciously provided for our needs in ways we could never have imagined.

One unforgettable example took place ten days before Christmas. That evening I was at a meeting and Nancy was getting Krista and Eric, then ages four and six, ready for bed. The doorbell rang. Being home alone and in a new neighborhood, she hesitated a moment before going to answer the door. As she descended the stairs, she heard the front screen door close and a car with a loud muffler pulling out of our driveway. Nancy opened the door and saw an envelope in the doorjamb. To her surprise it contained four \$100 bills. Eric and Krista were wait-



ing at the top of the stairs. Nancy spun around and waved in the air what was in the envelope. The three of them started jumping up and down and screaming with excitement. If it wasn't for this provision we wouldn't have been able to have Christmas gifts that year. To this day we still have not been able to figure out who left the money for us that Christmas.

I continued to send out dozens of resumés and pursue every lead I had. We became discouraged, tired, depressed, puzzled, and angry with God. We both questioned why we were in these circumstances when I had made a decision to first quit a well-paying job and move to the Cleveland area for the good of the family and our marriage. In our anguish we would say to God, "We made these decisions so that we could be a close, loving family, and instead You leave us with no hope and afraid for our future." We personally questioned our faith. How could a God who says He loves us leave us in such a place? As we continued this questioning, we sought help—spiritual, social, and financial. We listened to sermon tapes for encouragement, we read our Bibles, and we talked to friends and sought their counsel. We sought out our church for temporary financial support which they graciously gave; later we concluded their interest in us was limited: We received only two phone calls in two years, each asking when we would pay back the loan.

## Blow After Blow

During this time we were hit with another blow. Because we were unable to reinvest in a new home, we became liable for a \$91,000 capital gains tax which we had no means to pay. For the next ten years the Internal Revenue Service pursued us ruthlessly. We were charged interest daily on the balance we owed. We had liens placed on us, and at one point we had our checking account funds seized.



There is no gracious provision in the tax code for catastrophic circumstances. It was irrelevant to the IRS that we did not have the financial means to pay the tax. We talked to our congressman's assistant, asking what we should do. His advice was that we should both get second jobs to pay back our debt—in spite of the impact it would have on our young children. We chose to work hard in the jobs we did have and live simply.

As time progressed, our tax liabilities continued to grow. Desiring to meet our obligations, we agreed to pay the IRS \$900 per month toward the \$91,000 debt. This payment only covered the monthly interest that was accruing; it never reduced the principal of what we owed.

Within six months of this payment agreement, Ray broke a vertebra in his back from a fall on a friend's trampoline. He was placed in a back brace for twelve weeks. It took approximately eighteen months for him to fully recuperate. Consequently, we were unable to make the \$900 monthly payments we had originally agreed upon. The only option we had at that point was to submit an Offer and Compromise to the IRS, which was a legal provision in the tax code which allowed us to negotiate the total balance of what we owed. After two rejected offers, the IRS forced us into both Chapter 7 and Chapter 13 bankruptcy.

It wasn't just losing a significant income, being out of work for fourteen months, and being hounded by the IRS. The circumstantial stresses just kept coming. It felt like a meteor shower that wouldn't end. In addition to these pressures, new ones appeared:

- We started a counseling center as an arm of an existing not-for-profit agency. However, later someone told us that the agency had violated client confidentiality several times. We

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could not accept this alleged breach of ethics, so we had to discontinue our relationship with the agency and begin a new practice.

- Nancy had the opportunity to start a new career as a professor. As much as this provided additional support for our financial needs, there was a considerable amount of work involved in preparing for new classes, which added to our daily stress.
- Because of our financial situation and various circumstances, we had to move five times, from a large home we owned to renting a much smaller home.
- Nancy was hospitalized with pneumonia for five days.
- Nancy's father was diagnosed with esophageal cancer.
- Ray's mom was diagnosed with lung cancer.
- A car hit our son.
- A conflict arose with a family member resulting in this person severing the relationship, choosing not to reconcile.
- Both of our children had significant educational challenges during this time.
- One of our children contracted a life-threatening disease.
- During the eleven-year period, the pressure of retiring over \$500,000 in debt was sometimes overwhelming.

These are only a portion of the difficult experiences in our eleven-year desert experience. A lot happened between these events that added significantly to our stress and fears.

We know some of you reading our circumstances have had a much harder and possibly longer set of trials and tribulations. Yet we have learned that it isn't the number or the intensity of trials that count; it is how we manage them.



We have often said that life is pain management. The key is how effectively we deal with the pain and stress in our lives; that makes all the difference.

## Learning What's Worth Living For

Our circumstances forced us to evaluate what was most important in life and what was truly worth living for. We reminded ourselves that God does stand as a sentinel at the gate of our lives, knowing exactly what comes in. We grew to realize that God is more concerned about our relationship with Him than all of our material and earthly pleasures. He came to bring us life in all of its fullness. He allowed everything we had placed security in to be stripped away, so that we would find security in a way no earthly pleasure could satisfy.

It wasn't our training in psychology that got us through our difficult times; it was our faith in Jesus Christ. The building of faith is a growth process; it requires a long time. God is working from here to eternity to develop each person's faith and to increase his or her capacity to love.

In the Bible we learn how to respond when trials and difficulties come into our lives: We are to "consider it pure joy . . . whenever [we] face trials of many kinds, because . . . the testing of [our] faith develops perseverance" (James 1:2–3). The word *trial* is defined as a test or examination of our character. When trials come, we are to receive them with joy, recognizing a God-given opportunity to identify those specific character flaws we need to change so that we can love more purely.

The purification process for gold requires the fire to become extremely hot so that the impurities will rise to the top. Once these impurities rise, they are scraped off so that the gold remaining will become pure. The trials in our life are like purifying gold. God uses these trials to allow those character issues that are



blocking our ability to love to rise to the surface. James is saying that a real sense of contentment and joy develops when we see ourselves becoming who we have been created to be—caring and compassionate people. The trials of our life can either make us or break us. They can make us bitter or better.

When there are national tragedies, when our own personal world crumbles, we are forced to look at what is most important in life and what is worth living for.

What was most important, and the reason why we chose to write this book, is how we managed all the feelings, pain, and fear that seemed to camp out at our front door never wanting to leave. We found ourselves, in the midst of the pressure, reacting in sometimes powerful and destructive ways. Our fears were not only multifaceted but also ran very deep. The different and difficult circumstances brought us face-to-face with fears of failure, abandonment, rejection, and even of death.

### During a Barrage of Difficulties . . .

The barrage of difficulties alone caused us to feel fearful that our circumstances would never change. Many times, as a response to the unrelenting pressure, we would be overcome by anxiety and panic. Our minds would race to all the worst possible outcomes. Other times, our fears would turn into anger, wanting to blame others, or harshly condemn ourselves for our circumstances.

The anxiety intensified whenever some people close to us became critical of the decisions we made. We received comments that we had not been wise in managing our finances, and that is what caused our circumstances. Others deduced that we should have had a larger amount of assets before Ray took the contract to oversee the facility in Cleveland. It seemed difficult for them to realize that we were in circumstances that were out



of our control. At a time when we were most vulnerable, their critical judgments hurt deeply. Further, we felt abandoned by others we knew, who were uncomfortable with our being “down on our luck” and preferred not being around us.

As husband and wife, we even felt deserted at times by each other. The feelings of desertion were most intense when our fears were the most overwhelming and we were unable to see any hope for deliverance. When we were both equally overwhelmed by our circumstances, it was difficult to comfort each other.

And we admit that we each struggled with depression. At one point, Ray became seriously depressed and moved into despair. He became overwhelmed by the intensity of the stress and the hopelessness of our circumstances changing. As a provider for the family, he felt heartbreak seeing all that he had worked hard to gain be lost so quickly. What compounded the pain was knowing it would take a long time to save again for our children’s education, a home, and retirement.

Our powerful fears of what was happening to us intensified our conflicts. Little situations that normally would not bother us would suddenly become grounds for a heated debate. If either one of us perceived the other as being critical or demanding and therefore not “safe,” we would immediately lash out at the other. When we feel most vulnerable, it is those closest to us that often feel the impact of our defensive, self-protective behavior.

## A Unique “Dance” of Fear and Control

When both people in a relationship try to control each other, conflict inevitably results. We then develop a “loop” or dance as a way to deal with the negative feelings that result.

Whenever a painful or fear-producing event would disrupt our lives, we would both react by becoming controlling. The



issues for discussion were different, but our unhealthy ways of dealing with fear, anger, and control were the same. Even though we were trained therapists, we were not exempt from creating our own unique dance. We found that our personal loop was not much different from those we counseled. Ray would control by moving into a hyper-focus mode to try to solve the problem. Nancy would also move into this mode, and if she disagreed with a solution Ray was wanting to implement, she would try to control Ray to do it differently. Ray in turn would become defensive and try to boost his position by getting angry while feeling inside that Nancy just wasn't understanding what he was trying to do. Nancy would react to Ray's anger and feel hurt that he wasn't hearing her view.

Simply put, we would both act like pit bulls on a bone, not letting go of what we thought was right.

Throw almost any issue into our loop or interaction, and we would play out our roles well. It took a lot of energy and willingness to look honestly at ourselves in order to understand why we got so angry and controlling with each other. For many couples, staying stuck in their loop of fear, anger, and control can be intense. (Later chapters will look at just how intense it can become.) It is as if their relationship takes on the drama of a World Wrestling Federation match.

Eventually, out of pure survival, we knew we needed to try and find the underlying causes of the tension between us. Here is what we found. Under Ray's anger and controlling behavior, a deep fear "dwelt" that our situation would get worse. Somehow he believed that if he moved into a controlling mode, he could reduce the level of stress for himself. In my strong reaction to Ray's anger, I could neither problem-solve with him nor be objective. The reason? I wrongly perceived his display of anger as showing disrespect. Each reaction was defensive, and instead of working at communicating and listening to each other, we protected our own selves.



Once we became aware that it was the various fears that were fueling our anger and causing us to control, we both decided that we would work hard at telling each other when we were afraid rather than react defensively. Sometimes when one of us was deep into our own anxiety, the other tried, and was sometimes successful, at highlighting those fears that were attempting to rear their ugly heads. As we recognized this “dance of fear” we were engaged in, we made a decision that because we were in the same foxhole we would make every effort to keep our guns pointed outside rather than at each other.

### Taking Responsibility, Loving Unconditionally

We decided to take personal responsibility for our own actions and identify our fears as they arose. The result? We were able to become less angry, defensive, and controlling and thus we were able to experience each other’s loving support. Most important, we became freer to unconditionally love each other in a manner that we both felt was genuine and supportive.

Without question, this was the single most important paradigm shift we ever made. Nancy and I resolved to work toward understanding what God wanted to teach us rather than lamenting over what we lost and further blaming each other for our circumstances. Second, we remained committed to growing and taking personal responsibility for our actions and attitudes. Of course, many times we drifted away from that perspective. Nevertheless, we worked hard to maintain our focus by staying connected to each other and working together to manage our difficulties.

When fears arise in *all* of our lives, let us recognize and resist the temptation to numb our feelings by seeking wealth, prestige, power, or beauty. We need to define who we are and what is truly important. Remember, our lives must be directed by

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what wealth, prestige, and power can never gain—loving others and being grateful for the life God has given us.

It is hard to describe what happens when a heart begins to transform and embrace the notion that life is really about learning how to love more purely. For the two of us—and for you—character flaws will always be exposed under pressure, just as the purity of our hearts will shine when trials come our way. God is always most interested in the building and developing of our character. He wants more than anything for us to love Him, worship Him, and grow to love others more purely. In *From Fear to Love*, join us as we learn to turn our fears to love, so that we may care for others more freely and fully.