

So Blessed!

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EDITOR'S CORNER **Welcome**

Welcome to the premier issue of ***So Blessed!***, a newsletter designed to help you live a more fruitful and abundant life. It is my hope that you will find the content of this newsletter to be informative, entertaining and fresh.

Whatever your situation, remember that God has promised to provide for all of your needs. So whether you are looking for tips on how to better manage money, are struggling to have more quality time with family and friends, or are looking for balance in your life, this is the place to come for inspiration.

It is my wish that ***So Blessed!*** will encourage you to rise up and be the amazing woman God has called you to be. It isn't always easy to walk the walk in our society, but by having an encouraging community willing to share knowledge, joys, triumphs, and struggles, we can all be empowered to rise up to our destinies.

I hope you enjoy this first issue of ***So Blessed!***, and I look forward to your feedback and suggestions. Please add this e-mail address to your address book so that you will continue to be a part of this community and receive all of the nuggets of information that can help you have a more fulfilling life. And don't forget to share this newsletter with friends and family.

Blessings!

Francine L. Huff
Editor & Publisher

“The rain and snow come down from the heavens and stay on the ground to water the earth. They cause the grain to grow, producing seed for the farmer and bread for the hungry. It is the same with my word. I send it out, and it always produces fruit. It will accomplish all I want it to, and it will prosper everywhere I send it.”

– Isaiah 55:11 (New Living Translation)

Looking for a Blessed Woman

By Francine L. Huff

Are you a blessed woman?

Before you automatically answer yes, really think about the question. Then ask yourself if you absolutely, positively believe that you are a blessed woman. Because many times it's easy to give an automatic response to that type of question – a response that you feel is *expected* of you.

Sure it's easy to tell others that you're blessed when things are going well and you feel on top of the world. Smiles may come easily and laughter bubbles forth at the silliest little things. And maybe your productivity level soars because you feel so confident, savvy and well-liked. You may walk tall and assured in the knowledge that you are a child of God and that you are reaping all of His amazing abundance – abundance that seems created just for you!

But what do you do when the stuff of life is beating you up and you feel emotionally, physically and spiritually drained? What do you do when deep down inside you're experiencing insecurity, loneliness, sadness or uncertainty? How do you handle experiencing a traumatic and life-changing event? Do you feel like a blessed woman then?

Or do you feel rejected by everyone around you, and perhaps even God? If disappointments pile up and things don't happen exactly the way you anticipated, do you allow doubt and recriminations to creep into your life, affecting your walk, your talk and even any positive feelings you may have for yourself and others?

I'm so stupid. I'm so fat. I'm a good-for-nothing. I'll never amount to much. No one will ever love me. I'll never be happy. Why should I even bother trying? Have you overheard yourself engaging in such negative self-talk or something similar because you make a mistake, experienced major disappointment, or felt ashamed of something you did?

It's during such challenging times that it's especially important to know and believe with all your heart that you are indeed a blessed woman. Being rooted in the knowledge that you are wonderfully made and blessed by God will help get you through the tough times. In some cases, being equipped with that amazing knowledge may be the only thing that gets you through such difficult trials.

Perhaps you feel confident knowing that you've been through difficulties but have come through them with flying colors. Been there, done that, and moved on. If you've conquered such trials and feel stronger because of the experience, that's great. Maybe you feel blessed just to have gotten out of that situation and have learned many valuable lessons that have helped enhance your life.

But maybe you're reading this article right now and thinking that you really aren't sure if you're a blessed woman because you're going through such a difficult situation and no one else can possibly understand how you feel about it. Perhaps you feel so isolated and alone that it's hard to truly, honestly feel blessed about anything in your life.

In the Old Testament book 1 Samuel 1, Hannah experienced great sorrow over not being able to conceive a child, and was the butt of jokes because of it. She prayed that God would bless her with a son and cried out to Him in her darkness and despair.

Now Hannah had tried to have a baby for a long time and could very easily have just given up on her desire for a child. But she had faith and believed that the Lord would answer her prayers. She must have known after speaking to the priest Eli and leaving the temple that she was a blessed woman, because she left in good spirits and no longer felt anguish about having a child. She waited a long time for her prayers to be answered when she gave birth to a son, Samuel, and solidified her position as a blessed woman.

As Hannah's story shows, being a blessed woman doesn't mean that life is always perfect or that we always get what we want. It doesn't even mean that we won't experience heartache, pain or loss. What it does mean is that we can be confident in knowing that the Lord will be there for us with a plan and purpose for our lives, which will be filled with a variety of blessings.

What are the blessings in your life that you've forgotten about, ignored or just taken for granted? Think about the big and small things that have enhanced your life and made it that much more special. Think about how you've experienced joy and sorrow and how that has shaped the person you are, and perhaps helped you avoid repeating mistakes and making poor choices. Think about your unique gifts and talents and that special something that makes you who you are.

Are you a blessed woman?

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Do You Need a Fresh Financial Start? The ***25-Day Financial Makeover: A Practical Guide for Women*** by **Francine L. Huff** will start you down the road to a brighter financial future. With advice on paying down debt, retirement planning, tithing & giving, goal setting, shopping smarter and more, this indispensable guide will help you take control of your financial future. ***The 25-***

Day Financial Makeover has been featured on News 12 TV in Connecticut, Money Matters with Steve Moore, Crown Financial Ministries, the Morning Blend on Sheridan Gospel Network and the WWRL Morning Show in New York City. Available at bookstores nationwide. www.Huffwrites.com.

Testimonials:

*Thank you so much for writing the book **The 25-Day Financial Makeover**. I definitely could see myself in there in many places. Your book really has me thinking about my own financial shape. God bless you for writing the book and I hope you have many more coming out.*

*Mary,
Nashville, Ill.*

Nearly 6 years ago, Francine Huff suggested I reduce debt and bulk up my savings. Hello!! Doesn't everyone want to do that? But Mrs. Huff gave me practical advice on how to achieve the goal. Set up electronic payments to your credit cards with the highest interest rate, she told me. Then open up an account that you can't get to easily and set up electronic deductions from your pay check so that you're saving. The thinking: the electronic deductions allow you to stash as much money away before you get a chance to spend it.

The strategy worked. I recently paid off one credit card that I had been carrying for about 6 years; I'm preparing to pay off another to make me credit card debt free!! I'm planning to use my savings stash for a down payment on a home soon. Who the Son sets free is free indeed!!

Mrs. Huff offers practical insights for women looking to shore up their finances.

*Nicole Harris
Atlanta, Ga.*

EVENTS & APPEARANCES

Francine's May Itinerary

May is shaping up to be a busy month with a variety of scheduled appearances and interviews. Here are some of the highlights:

On Saturday, May 8, I'll be at the **HOME Corp Community Day Festival** on Miller Street in Montclair, N.J. from 10 a.m. – 5 p.m. selling and signing copies of ***The 25-Day Financial Makeover***. This community event is sponsored by HOME Corp, a nonprofit housing development organization whose mission is to provide safe, permanently affordable homes in Montclair and to promote neighborhood development. The festival will feature craft vendors, live music, dancing, health exhibits and screenings, and food from Montclair restaurants.

Catch me at back-to-back book signings on May 15. I'll be at **Goldfinch Books** in Maplewood, N.J., from 11 a.m. – 1 p.m. and at **The Town Book Store** in Westfield, N.J. from 2 p.m. - 4 p.m.

Later in the month, I'll be in Dallas. If you're in the city on May 20, come out for a "Jumpstart Your Financial Makeover" workshop at the Stephanie Ward Gallery at 6 p.m. I'll also be appearing on Good Day, Fox TV and WFAA Television, the ABC affiliate, in Dallas on May 20, and on May 21, I'll be taping a segment for ***At Home Live with Chuck & Jenni Borsellino on the FamilyNet TV*** channel in Fort Worth.

And there's more... so visit <http://www.huffwrites.com/itinerary.htm> for more information on these and other upcoming appearances and interviews.

GUEST ARTICLE

More than Just a Meal

By Ann Pinkney

There is something priceless about a meal shared with friends. I started thinking about this after relishing tapas at my favorite Spanish restaurant, Café Iberico, with my friends Tina and Bev.

That Friday night, each of us picked a dish to share. Tina ordered octopus, a tasty, diced mix with potatoes that became my favorite. Bev picked cheese and ham puffs, pudgy golden links resting in a garlicky mayonnaise. I asked for mussels – got a bowlful – and goat cheese, served as a melted hunk in a pool of tomato sauce, with toasted, buttered bread rounds.

What a meal! And somehow, it just would not have been the same to eat it alone. With all respect to the chef, the food was only part of the appeal. *Enjoying* that food in the company of good friends is what brought out the meal's full flavors, aromas and colors.

Jesus Christ also recognized the invaluable fellowship friends can experience as they jointly take part in a meal. From feeding 5,000 people with a

few fish and loaves of bread to holding the Last Supper with His apostles, Jesus used the closeness, openness and connection meal times can provide to teach us about who He is and who we can be in our relationship to Him.

In fact, a meal provided the setting for two disciples to gain eternal hope soon after Jesus' crucifixion. Walking along a road to Emmaus, a town near Jerusalem, the two men were dejected. The two had thought Jesus would be their Redeemer, the One who would free Israel from Rome's control, and what they had last seen was a dead Man on a cross. But that was only half the story.

Right in that moment of despair, the resurrected Jesus joined them in the flesh to reveal that their faith in Him was not wasted. Jesus showed them that as Lord and Savior, He had done better than beating Rome; He had claimed lasting victory over death and sin.

Jesus started by reviewing prophetic scriptures that outlined how He fulfilled God's promises, detailing who He is, how He would come, and what He would do to save mankind. After sharing the Word, Jesus sat down with the men to eat and revealed His identity to them:

"Now it came to pass, as He sat at the table with them, that He took bread, blessed and broke it, and gave it to them. Then their eyes were opened and they knew Him; and He vanished from their sight. And they said to one another, "Did not our heart burn within us while He talked with us on the road, and while He opened the Scriptures to us?" (Luke 24:30-32)

Jesus offers each of us the same opportunity to meet and eat with Him, to take part in one-on-one, eternal fellowship that won't leave us hungry:

"Behold, I stand at the door and knock. If anyone hears My voice and opens the door, I will come in to him and dine with him, and he with Me." (Revelation 3:20)

We don't always see the significance of sharing food and drink with friends, especially if it's something we "do all the time". But if we think about the special connections we can make and maintain during mealtimes, they can be recognized as blessings for which to be thankful. Shared meals are among the moments that make life worth living. Just a little something to think about the next time you and your pals are out snacking on tapas, tacos, or fried chicken strips at one of your favorite restaurants...

--Ann Pinkney, of Chicago, enjoys sharing the hope of Jesus Christ through the written word. She is the founder of www.Hopelives.net, which offers inspirational reflections on everyday life and more. Feel free to contact her at ann@hopelives.net.

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MAKING CENTS

Five Ways to Nip and Tuck Your Spending

By Francine L. Huff

Curbing spending isn't always easy, and if you're like many people, you may be at a loss about where to even begin to look to cut back. Unrecorded trips to the ATM and misplacing receipts can wreak havoc on a household budget. And impulse buys such as packs of gum, bottles of water or other snacks can really add up.

Breathe new life into your finances by trying some of the following tips to nip and tuck your spending. After a few weeks of following some of these suggestions, hopefully you'll begin to notice a difference in the amount of money you have in your wallet and your bank account.

1. **Keep track of your ATM withdrawals.** Have you ever taken money out of the bank on Monday and after a couple days were perplexed over your empty wallet because you couldn't quite remember where you'd spent all the cash? Stay knowledgeable about where your money is going by recording your daily purchases in a spending tracker. Keep receipts in a small envelope or record them in your PDA so that you'll be able to enter them in your check book later. Avoid withdrawing money from your bank account without first knowing how much you have in it.
2. **Use your spare change.** How many times have you made a purchase and received a bunch of coins back that you just placed in your pocket, or purse or later left lying around your house? Place all the change you receive when making purchases into a small coin purse. Use that cash for highway tolls, parking meters, snacks and other small purchases, rather than constantly using dollar bills. If you collect more coins than you can carry in your purse, transfer them to a large jar or old coffee can. Dip into that stash before leaving home when you know you'll need money for small purchases.
3. **Review your phone service plans.** With many people paying for cellular phones, blackberries, and local and long-distance service at home, all those bills can really add up. Gather all of your monthly telephone statements and review them closely. You may benefit from choosing a different service plan so review your options either online at your carrier's Web site or with a customer service representative. Are you still paying for local and long distance service separately? Maybe combining them will cut some dollars off your bill. Do you also have high-speed Internet access and see a potential savings by linking that with your phone service? Ask your phone company about price breaks for combining different services, but make sure you aren't being persuaded to accept more service than

you really need, or services that you know you'll never use. Be sure to get any service changes and fees in writing.

4. **Only buy what you can eat.** Some fresh fruits and vegetables have a pretty short storage life and begin to go bad after just a couple of days. (Think fuzzy, white covered strawberries.) Avoid buying large portions of produce if you know you won't be able to eat all of it before it spoils. Just because a pound of tomatoes is on sale for a great price doesn't mean it's a good deal if half of it will just spoil sitting in your refrigerator.
5. **Take inventory of your refrigerator and pantry before heading to the grocery store.** Before going on that shopping trip, take a quick look in your kitchen to see what food items you really need. Did you buy four cans of chicken broth a month ago that have been sitting in your pantry all this time? Do you have a package of frozen hamburger hidden at the back of your freezer that could be tonight's dinner? Knowing what ingredients are available in your kitchen before going to the store will keep you from wasting time choosing items you already have, as well as spending money on things you don't need.

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EXCURSIONS AND DIVERSIONS:

Don't forget about Mom!

Celebrate your mother on Sunday, May 9. Let your mom, grandmom or some other special woman in your life know how much you love and appreciate her. Treat her to a special dinner or walk in the park, or just let her spend the day relaxing. If you have a long-distance mom, call her!

Wildwoods International Kite Festival

May 28-29. Check out America's largest kite festival, featuring world renowned kite builders and competitors, kite buggy racing, indoor competition, and children's activities. Event will be held on the Beach from Cresse to Burk Avenues, Wildwood. N.J. from 9 a.m.-5 p.m. Illuminated night kite fly on Friday at 9 p.m. Entrance fee for participants. Free to spectators. For more information call 215.736.3715 or visit www.wildwoodsnj.com

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Looking for an affordable class?

Suite Universities online course offerings are diverse and economical. This site offers 200 online continuing education courses that range from “How to Buy a Horse with Confidence” to “Drawing Nature” to “Christian Parenting”.
<http://www.suite101.com/suiteu/>

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