

# STRAIGHT TALK FOR MEN

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## OVERCOMING THE FAILURE OF YOUR PAST

By Melvin L. Latimer

Humpty Dumpty sat on a wall.  
Humpty Dumpty had a great fall.  
All the King's horses and all the  
King's men could not put Humpty  
Dumpty back together again.

The secret of life is not avoiding all of life's mistakes and failures, but the secret lies in how to get up once you have fallen.

Principles for overcoming failure:

- Stop Crying Over Spilled Milk.

Instead of worrying about mistakes and failures in your life; admit and recognize them and take positive steps to prevent them from happening again. Stop beating yourself up with guilt and condemnation.

- Don't Give Up.

If at first you don't succeed then try, try again. Nothing beats a failure but a try. If you fall off one of life's horses then get back on again.

My grandfather always told me that if you throw enough mud at the side of a barn long enough sooner or later some of it will stick.

- Actively seek other people to pray for you.

Don't wait until you fail before you surround yourself with a shield of prayer warriors.

Humble yourself, acknowledge your need, and ask for prayer.

Recognize prayer as the key to success in your life.

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Editor/Publisher

Melvin L. Latimer

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## STRAIGHT TALK FOR MEN

- Finally, learn from your mistakes and failures and use them as stepping stones to succeed in life.

Remember, that nothing beats a failure but a try.

### HOW TO CONQUER DEBT FOREVER

Debt. Almost everybody has it, but nobody likes it. It is the cause for the breakup of many marriages and endless stress and squabbles in families. Most people are naïve about how much they actually owe, much less understanding the impact that their obligations will have on future earnings.

**The facts:** The average American carries a credit card balance of \$5,800 on which he or she pays 18.3% interest, making for a cash outlay of \$929.70 per year in interest charges alone – and that doesn't include paying down the actual debt. Instead of seeing this as a wake-up call, many take a perverse comfort in the fact that they are not alone.

#### Four steps to a debt-free life:

1. **Figure out what you owe.** List your obligations, recording any money you owe to anyone for anything. List the amount, the balance due, and the interest rate you must pay. The only debt you should exclude is your mortgage payment, since that obligation counts as a living expense in your monthly budget.
2. **Determine what caused the debt.** The Bible doesn't forbid borrowing, instead it repeatedly warns about the dangers of indebtedness – *that debt creates bondage* (Prov. 22:7). There are times when you may have to borrow money, such as when you take out a loan to buy a home, launch a business, or fund a college education. In each case, the benefits you receive will outweigh the costs involved and you will have a realistic plan for repaying the loan on time. **Impulse debt** – which results when you buy things you have neither the budget nor the plan to pay for – is the real trap. Often the purchase is made so that you feel good in a bad situation. For example, if your marriage is in trouble, couples might try to fix the problem by spending money on a swimming pool. Not only hasn't the marriage problem been solved, but is now complicated by the stress of extra debt. Look at your list of debts and think about why you spent the money in the first place. Resolve to stop using credit to pay for things you don't need or can't afford.
3. **Establish a realistic repayment plan.** In order to repay a loan you can either increase your income or reduce your expenses. Saving money by brown-bagging it, wearing clothing until it wears out, doing your own home repairs, can reduce your expenditures by a minimum of \$2.74 per day, saving \$1,000 a year to pay off a loan. Pay off your smallest obligation. By experiencing early success, you can motivate yourself to tackle successive hurdles. Focus on paying debts with the highest interest rates. Give yourself time. It

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took you time to get into debt, it will take time to get out.

#### 4. **Be accountable to someone.**

Accountability builds focus and discipline. Hold yourself accountable to someone whose judgment and integrity you trust. Don't turn to your spouse, since it could get difficult if you don't hold to your end of the deal. Consider contacting the Consumer Credit Counseling Service (1-800-722-1976). For a small monthly fee, the CCCS will help you develop a debt repayment plan and negotiate with your creditors to obtain lower monthly payments and reduced interest rates.

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### **MEN: BEWARE OF TEMPTATION**

Men and women respond to temptation differently. Women tend to flee temptation, while men like to crawl away slowly and hope temptation will overtake them.

No man sets out to succumb to temptation on purpose. Yet every day we learn of men, Christian men, who fail. Unless a man remains perpetually vigilant, his own evil desires carry him into temptation and sin.

#### **Six temptations men face:**

- **Emotional neglect.** Men are most tempted not to give their wives the thing they desire the most: emotional connection and intimacy; the sharing

of yourself at the deepest level, and wanting to know the same level in your spouse. God commanded, *Husbands, love your wives, just as Christ loved the church* (Eph. 5:25). The Bible gives no similar instructions to wives because wives are naturally drawn to an intimate love relationship. For men it must be learned.

- **Lust.** Men become sexually stimulated visually. When a man looks and lusts, that does not mean he no longer loves his wife. He is engaged in temptation – physical and spiritual. We live in a sexually over-stimulated culture in which many men are drained of the spiritual energy needed to expose temptation and the moral energy to resist it. The best way to resist sexual temptation is to flee from it.
- **False gods.** You can have only one god. Most men try to worship an idol and God. That, too, is impossible. Idolatry is the error of giving worship or homage to any power or object other than God. It's either going to be Jesus Christ or something else. And whatever the something else is, it will never satisfy (e.g. accomplishments, money, pleasure, possessions, power, prestige, or position).
- **Money and debt.** Men find money intoxicating. Jesus named money as his chief competitor: *No one can serve two masters... You cannot serve both God and money* (Matt. 6:24). Not only is man tempted to earn more money but also to borrow more money than he can afford to repay. The temptation is not to love God or

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money. The temptation is to love them both. To live debt-free within your means, with Jesus as the god of your life, is the goal.

- **Whining.** The Bible tells of people who grumbled about the sufficiency of God's care. When men see others advancing more rapidly, frequently resentments, jealousies, envy, and bitterness build up. Sights, perceived and real, grind on his ego. The way to overcome the temptation to complain is to accept your lot in life and get on with a positive outlook. Paul said, *I have learned to be content whatever the circumstances* (Phil. 4:11).
- **Pride.** Stubborn pride often keeps a man from humbling himself and admitting he's wrong. Temptation to pride comes in many disguises. The most common form is for a man to look down with disdain on others. It is a sin of comparison in which a man compares his [perceived] strength with another's weaknesses. Equally insidious is the temptation for a man to look up in disgust to others who have it better or have accomplished more. Pride can even cause some men to feel they are above talking about "touchy feelings," and so emotionally neglect their wives.

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### REDUCE YOUR STRESS – NOW!

If you have stress – and who doesn't - here are some quick fixes that you can do to reduce the effects of stress in your life. You – and those around you – will both benefit.

Be mindful that none of the stress buffers is intended as a long-range answer to the body stress in your life, but every one of them offers a step you can take now – today, tomorrow, this week – toward reducing distress. Find two or three that fit your situation and try them out.

- \* **Decompress.** Keep the distress in one area of your life from spilling over into, and contaminating, other areas. Example: you had a rotten day at the office and, in your anger, you drive like a maniac on the way home. Decompress between your activities. Consciously review your feelings of anxiety or stress. Then decide to leave the situation and abandon the feelings of the moment. Pray, drink water, take a quick nap, meditate, or listen to some soothing music. Then move on.
- \* **Volunteer.** Studies show that those who do good, feel good. Not only will you be doing something helpful for someone else but you will find you have additional energy.
- \* **Eat better.** Pay attention to your nutrition. Study your eating habits and decide what you need to change to create the best balance.
- \* **Exercise.** Decide to do something for your body. Walking is the easiest activity to begin – and stick with.

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- \* Stop smoking. Give it up, completely. Do anything: read, visit professionals, talk to people – anything that will move you to break your drug addiction.
- \* Watch your drinking. You may feel you should change your alcohol habits. Start slowly. Find other sources of relaxation: exercise, sports, friends who will be supportive, reading, or listening to music.
- \* Cut back on drugs. Watch out for recreational drugs that have made their way into your life – tranquilizers, caffeine, nicotine, or any medicine to which you can develop a habit. Coffee, tea, and soft drinks all contain habit-forming caffeine. Taper off gradually.
- \* Find a quiet place. If you don't have a quiet place in your home for a personal and private retreat – create one. Children can benefit from this practice just as much as adults.
- \* Improve your sex life. Spend time with your spouse in intimacy. If you need to alter your schedule or attitude to make this happen – do it.
- \* Discover holistic health. Consider your whole body: mind, body, and spirit. Realize that when one area is unhealthy, the whole body suffers.
- \* Care for aching feet. If your feet are in shape your whole disposition will improve. It is estimated that over a lifetime you walk the equivalent of four times around the world. This is hard to do in the wrong pair of shoes. Women: when you slip on a pair of high heels you put 76% more weight

on the balls of your feet.

- \* Learn while you burn. Combine learning tapes or books on tape with your exercise routine.
- \* Get sleep. Make your bedroom soothing and conducive to sleep. Shut out extraneous noises. Play soft music to get yourself to sleep. Don't eat too close to bedtime, or watch violent TV shows.

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## MEN CAN REVERSE IMPOTENCE

Dr. Terry Dorian

Dangerous drugs, prostheses, injections, and vacuum devices are not the most effective ways to deal with impotence. Eighty to ninety percent of all chronic potency problems are caused by physical degeneration. The good news is that through dietary and lifestyle changes the body is able to regenerate. We are fearfully and wonderfully made. While

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psychological and interpersonal problems are sometimes the cause of sexual dysfunction, the most common cause of impotence are degenerative disease (e.g., heart disease, diabetes, and hypertension).

**Although the medication used to treat these diseases are often life saving, they frequently cause impotence.** Therefore, it is important to work with a physician who understands that dietary and lifestyle changes are necessary (according to the research) in order to safely reduce, or eventually eliminate, medications used to treat degenerative disease. Blood pressure medications are often the cause of reduced potency. Other culprits are cholesterol-lowering drugs, sedatives, eye drops, anti-depressants, medications prescribed for the treatment of ulcers, and corticosteroids.

**Both alcohol and tobacco induce impotence.** Alcohol directly interferes with the proper functioning of the testes and impacts the nervous system in ways that contribute to impotence. While many men consider alcohol and tobacco to be sensual pleasures that are worth the health risks, most men do not understand the connection between tobacco and alcohol and sexual dysfunction. By God's grace and wisdom, anyone can learn to live without alcohol and tobacco. What man in his right mind would trade a healthy, virile body for the effects of nicotine and alcohol? Praise God strength is made perfect in our weakness. Total restoration – body, mind, and spirit – is available in Him.

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Most of us understand that clogged arteries cause heart attacks and strokes. Often men do not know, and are not told by their physicians that there is a connection between their cholesterol level and their virility. Men are seldom told that there is a connection between consuming large amounts of animal protein and sexual dysfunction. The truth is simple; when clogged arteries block the flow of blood to the genitals, impotence is often the result. Thus, impotence is often the warning signal for those who are in danger of having a heart attack or stroke. The answer is not found in a pill that enables men to perform sexually. The solution to impotence is (1) to determine whether or not degenerative disease is the cause of impotence and (2) to find safe and effective protocols for overcoming degenerative disease.

Men who are suffering from impotence need to evaluate their dietary and lifestyle habits in light of the research available concerning optimal health. Sexual dysfunction is often the warning signal that – if heeded – will save a man's life. By heeding the warning and making the necessary diet and lifestyle changes, such a man has a far greater opportunity to live longer, and better than he ever imagined.

Steps in overcoming impotence:

1. Discover what constitutes an optimal dietary regimen according to the research. Consider the connection between dietary and lifestyle habits and degenerative disease. Read my column entitled. *Who Are the Healthiest People in the world and Why?*

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2. Discuss with your physician and pharmacist the medications that you are taking in order to determine whether or not the medication(s) may be a factor in your sexual dysfunction.
3. Begin an exercise program that includes aerobic activity, strength training, and stretching under the advice of a competent health professional.
4. Stop using alcohol and tobacco.
5. Read the bonus edition of my healthy living series.  
[www.healthbeginsinhim.org](http://www.healthbeginsinhim.org)

### CHANGE YOUR THOUGHTS AND YOU'LL CHANGE YOUR LIFE

Some people walk around all day like a powder keg ready to explode. If you find yourself letting anger rule your actions and ruin your day – or other's around you – you need to re-evaluate your thinking. What you think determines how you feel, not the other way around.

- **Nobody makes you mad.** If someone is rude or demeaning, you do not have to respond in kind. Your actions and reactions are your choice. Nor are you at the mercy of all the pettiness, meanness, impatience, and anger of others. Besides, do you want to let someone else decide how you are going to act?
- **You make you mad.** The people and pressures in your life don't make you angry; something inside you makes you feel that way. When you change what you are thinking you can stop

being angry.

- **Reality is not what happens to you.** Reality is what you think about what happens to you. You have little or no control over what happens to you, but God's grace gives you more control over what happens in you than you are willing to admit and accept. Epictetus, the first-century philosopher said, *When we meet difficulties, become anxious and troubled, let us not blame others, but rather ourselves; that is, our ideas about things.*
- **Check what's in your mind.** Son of man, have you seen what the elders of the house of Israel do in the dark, every man in the chambers of his imagery? (Ez. 8:12). What is going on in the chambers of **your** imagery?
- **Wrong thinking is a sin problem.** Acknowledge your misbeliefs, confessing them to God – and to someone who can pray for you. Repent, in the New Testament Greek, means literally to change your mind.
- **Feed your brain.** The Bible has the power to change your thoughts because it's God's Living Word, and it's the truth. It has the power literally to change your thoughts when you are powerless.
- **Be a card-carrying Christian.** Take a 3-by-5 inch card, and on one side write the scripture you find especially life-giving for your personal situation. On the other side write STOP! in large letters. Carry the card with you. When your thoughts start running away

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from you, pull out the card and read it to yourself – out loud if you can. Tell your brain: *Stop thinking that way!* Then turn the card over and review the Bible references. Read them again and again, many times a day if necessary. (Try Psalm 20:1-5.)

- **Filter your thoughts through the Holy Spirit.** I will ask the Father, Jesus promised, and He will give you another counselor to be with you forever – the Spirit of truth (John 14:16-17) You can tap into the power of God’s wisdom and discernment if you will call upon the Holy Spirit to help you find the truth.
- **Utilize crises.** People change radically when the hurricanes of life blow through their brains. Hardships is the way the Lord disciplines us. My son, do not make light of the Lord’s discipline, and do not lose heart when He rebukes you, because the Lord disciplines those He loves, and He punishes everyone He accepts as a son. Endure hardship as discipline (Heb. 12:5-7)

**Gary Kinnaman** is senior pastor of Word of Grace Church in Mesa, Ariz., and is the author of *Angels Dark and Light* and *My Companion through Grief*.

(Crosswalk.com)

### HOW TO BUILD GOOD HABITS

A habit is a bundle of other behaviors or skills. It is a series of steps, done without much conscious effort because the series has been done so often. It can be as typical as the sequence someone uses to

read sections of the newspaper, or the steps taken to prepare a complicated meal.

In order to have a habit, you need to be able to perform the skills involved at each step. The first step in building some habits, therefore, is learning the component skills. With cooking, it may be first learning to poach salmon or cream butter and sugar.

How to develop good habits:

- \* Find models and teachers. You learn most by watching and interacting with others. Observe those you admire, and ask them questions, if possible. Take advantage of the myriad of books on any given skill or behavior and read the finer points of what you want to do.
- \* Take small steps. Begin your desire to acquire good habits by starting small. For instance, you want to become a runner, it would be unwise and unrealistic to begin your exercise program by running five miles on Monday morning. Instead, small steps may include a medical exam, buying new shoes, finding a partner, reading a book on running, strengthening your muscles, and start walking.
- \* Persist. If you keep faithfully busy, the final result will happen in time. Be patient about your progress on a day-to-day basis. Slow, gradual progress, brought on by regular attention and effort, is more likely to stay with you than a sudden burst of effort that can just as suddenly fade away.
- \* Be mindful. You need to consider carefully every step taken, study the



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details, and think about where everything is headed. Your behaviors need to be pieced into a bigger picture, framed by your goals and values. You may make minor adjustments to your running program, but if running in the morning takes you away from seeing your spouse and kids every day, you might want to consider pursuing another method of exercise.

- \* Stay motivated by maintaining perspective. Recall the reasons you wanted to change and where you ultimately want to be. Don't let one slip-up take your eyes from your goal.
- \* Make a pledge. It may be helpful to announce your attempted change to others, but it usually works best if you are attempting to develop a socially approved behavior rather than overcoming a socially disapproved behavior. (Learning to dance is far more accepted by the hearer than announcing you want to quit drinking.) Some pledges are best made to yourself.

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## USE MUTUAL FUNDS TO GROW YOUR ASSETS

For most people, mutual funds are the best way to invest in the stock market. You, and several thousand others, pool your funds. You may have only hundreds of dollars, but corporately you will have millions, or even billions, of dollars available to invest. A fund manager will take this money and develop a diversified portfolio of stocks, often investing in more than 100 different companies. When you buy a share of the mutual fund, you automatically own a fraction of every share of stock in that fund.

The advantages of mutual funds for the average investor:

- \* Professional management. A full-time investment professional decides which stocks to buy, when to buy, and when to sell. This benefit alone justifies the use of mutual funds for the majority of investors. The typical fee received for managing a mutual fund is between .75% and 1.5% annually. This is a bargain for what you get.
- \* Diversification. When you invest in a mutual fund, you are instantly diversified among what is often 100 stocks or more. This increases the safety and the predictability of your investment.
- \* Dollar cost averaging. This is a disciplined method of regular investing, which can reasonably be achieved only with mutual funds; not

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- with individual stocks. It consists of investing a set amount on a consistent basis. In a fluctuating market, this technique normally will reduce the average cost of your investment below the average price.
- \* Cyclical gains and losses. With mutual funds, because you are investing in several companies at the same time, the gains or losses of one company are evened out by the performance of the other stocks in the same fund. Had you invested in a single stock, the loss could be large and permanent.
  - \* Purchasing of partial shares. You cannot purchase partial shares of individual stocks. But mutual funds allow you to invest exact dollar amounts because you can purchase partial shares. For instance, if you want to invest \$500 in a mutual fund, it may buy you 59.86 shares, only possible in mutual funds – not individual stocks.
  - \* Automatic reinvestment of dividends and capital gains. You can instruct mutual fund companies to automatically reinvest dividends and capital gains distributions at no cost when they are paid. This allows you to purchase more shares of the mutual fund with the income the fund generates, keeping all your money working for you all the time.
  - \* Automatic bank drafts. You can instruct your mutual fund to automatically draft your bank account once a month for a preauthorized investment amount. This is convenient, and makes your investing automatic.

- \* Liquidity/guaranteed redemption of shares. By law, mutual funds are required to buy your shares back from you at the closing market price on any business day in which you instruct them to do so. This means you do not have to be concerned about being unable to fund a buyer.

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Scott Kays, CFP, is president and founder of Kays Financial Advisory Corp., which manages more than \$55 million for more than 200 clients. He hosts investment seminars for major organizations such as IBM, BellSouth, AT&T, and Cox Enterprises. He authors the KFAC Market Newsletter on the economy and financial markets. He is also an ordained minister and has been an associate pastor for five years. He lives in Atlanta with his wife and four children.

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### **DIABETES: THE 'SILENT KILLER'**

An overweight man came into my office complaining of frequent urination and excessive thirst. He complained of needing to urinate as much as six times per night.

I checked his urine and the sugar in his urine was high. His blood sugar was 300. I checked his heart and it showed evidence of a heart attack. This man was walking around, and probably had been walking around for years, with diabetes, not knowing he had it.

Diabetes is a silent killer. It is increasing in the United States because more and more Americans are obese. Diabetes is directly related to obesity, especially to what I call the "apple-shaped obesity". By apple-shaped obesity, I mean the weight

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that is concentrated primarily around the trunk, around the abdomen. That is the dangerous fat associated with diabetes and heart disease.

Diabetes has many complications. It's related to heart disease and stroke. It is the number one cause of blindness. It is also related to kidney disease and kidney failure, where people need dialysis. It is related to neurological diseases, in which people lost feeling in their extremities. In worst case scenarios, it can lead to amputations. It is related to peripheral vascular disease, also.

So, why are so many people developing this disease?

It is because of the epidemic of obesity and it is because of what we are putting into our bodies. We are ingesting way too many sugars and way too many starches and not enough of God's foods.

What happens when we put in sugars and processed foods? They have a high glycermic index, which causes sugar to rush into our bloodstreams. When sugar rushes into our bloodstreams, the insulin level increases. The insulin then tells the body to store fat and it pushes the sugar into the cell. Over time, with elevated insulin levels, eventually the insulin receptors on the cell do not function properly and you develop insulin resistance. When this occurs, blood sugar starts to rise. Then with elevated blood sugar, people start to urinate more, start to get thirsty, and start to develop signs of diabetes.

Once again it starts with your diet. We have got to cut out the processed foods. We have got to cut out the high glycermic foods and sugars. Cut out white flour.

Start eating more fruits and vegetables – more of God's foods instead of man's foods.

Start exercising. Brisk walking three to four times a week for 20 minutes helps to lower blood sugar.

And finally start taking certain vitamins and minerals, especially chromium. Alphalipoic acid, vitamin E, vitamin C, and magnesium also help.

These simple things can help prevent the dangerous complications associated with diabetes.

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Dr. Don Colbert is a licensed medical doctor who specializes in alternative therapies. A graduate of Oral Roberts University School of Medicine, where he earned his Doctorate of Medicine, Dr. Colbert received his board certification from Florida Hospital in Orlando. He presently runs a private practice where he helps thousands discover the joy of walking in "Divine" health.

[www.cbn.com](http://www.cbn.com)

## HEAL THE WOUNDS OF MARRIAGE BREAKUPS

The breakup of a marriage is almost always traumatic. The ripple effect goes out in all directions as family members and friends stand on the sidelines in despair. At the center is the relationship between the former husband and wife. If they can resolve issues, then there is a strong inclination that others will be able to deal with the situation in a positive manner.

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To those single parents who want to resolve an adversarial relationship with former spouses, consider these suggestions:

- \* Don't use the children as spies, means of manipulation, or message carriers for negative issues. This is cruel to them and only causes greater friction and disharmony. The children's best interests need to be foremost in both parents' minds.
- \* If legal arrangements have been made – and broken – use the proper channels to correct the situation. Seldom can ex-spouses discuss things rationally and come to an agreeable solution on legal matters, particularly when an adversarial situation exists between them. Work through the court system where changes in the original legal documents can be filed and handled properly by an attorney.
- \* Use a mediator if both parties can agree to do so. A pastor, Christian counselor, or church elder might be considered to act in a mediation role.
- \* Do not criticize, belittle, or talk negatively about ex-spouses, especially in front of the children. This is often the hardest guideline to follow. Verbal bashing and accusatory ridicule in front of the children might feel good at the moment, but it only hurts the children and can cause irreparable scars which they'll carry into adulthood and into their future relationships.
- \* Frequently remind the children that the divorce is not their fault. Children need to be encouraged to talk about their feeling especially in the months following the family breakup. The one issue common among children is their belief that they caused the divorce by their behaviors, attitudes, or shortcomings.
- \* Learn to forgive. This is the greatest healer, especially in adversarial situations. Holding on to your anger and bitterness does more to destroy your life than to remedy the wrongs that may have been done to you.
- \* Accept whatever responsibility you may have had in the marriage breakup. Reflecting upon personal shortcomings might help your healing as you look forward to future, healthier relationships.
- \* Live one day at a time. You cannot change your ex-spouse, but you can change, or have responsibility for, your own attitude. Realize that the greatest hope is knowing that you have a Creator God who will stick by you and offer hope forever.
- \* Remember that professional Christian counseling or therapy might be advisable in the initial stages of divorce. Part of this counseling should focus on the specific tools for dealing with the adversarial ex-spouse.

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- \* Attend worships, seminars, or read material on building a positive self-image. Learning the appropriate places to look for love and self-validation are important.

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**MEN ON A MISSION**

**WORLDWIDE MINISTRIES**

*Men On A Mission* is a Bible-based, (non-profit organization), Christ-centered ministry dedicated to helping men become Godly influences in their homes, families, communities and the world.

As the founder of *Men On A Mission*, my goal is to reach men through:

- **education empowerment;**
- **financial empowerment;**
- **substance abuse counseling;**
- **alternative lifestyle counseling;**
- **fellowships;**
- **sports enrichment;**
- **fresh start programs;**
- **youth mentoring.**

*Men On A Mission* requires no dues or other financial obligations. *Men On A Mission* is, rather, supported solely through charitable contributions.

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