

Contents

Acknowledgments.....	8
Introduction: How to Use This Book.....	9

PART ONE: WHEN WORRY HITS HOME

1. A Toxic Web of “What If?”	16
<i>A People in Need of Relief</i>	
2. In the Grip of Fear	30
<i>What If the Unthinkable Actually Happened?</i>	
3. A Peek at What’s Bugging Us	45
<i>Stress-Points of Husbands, Wives, Kids, and Adult Children</i>	
4. How Much of a Worrywart Am I?	64
<i>An Assessment Quiz for Self and Every Family Member</i>	

PART TWO: THE TRUE CULPRITS REVEALED

5. It’s NOT Just a Lack of Faith	77
<i>Physical and Emotional Processes at Work</i>	
6. Facing Down a Monster	105
<i>How Adrenaline Fuels the Fear-Worry-Stress Cycle</i>	
7. Sleepless Nights, Anxious Days.....	128
<i>When a Struggling Faith IS the Issue</i>	
8. Toward Right Thinking.....	138
<i>A Mind-Body-Spirit Approach to De-Stressing and Calming Down</i>	

PART THREE: HAPPY, HOPEFUL, AND WHOLE

9. Rx for a Worried Spouse	179
<i>Practical Ways Married Couples Can Support Each Other</i>	
10. How to Help an Anxious Child	196
<i>What Parents Must Know—and DO</i>	
11. Meeting a Millennial at Their Point of Need.....	226
<i>Nurturing the Planet’s Most Stressed-Out Generation</i>	
Bible Study: 30 Days to a Peaceful Home	240



PART ONE

WHEN WORRY HITS HOME

By the End of Part One You'll Be Able to:

- See how the fear-worry-stress cycle is affecting millions of lives
- Grasp the health dangers of worry and anxiety
- Understand the worries of men, women, and children
- Identify how worry is impacting you and your family

Random Facts That Can Make Common Fears Less Scary

- If you live in the US, you have much higher odds of becoming a millionaire than of dying from the avian flu virus (or “bird flu,” a strain of H5N1).¹
- Vampire bats, which very rarely bite humans and are generally harmless, also are the only bats that adopt their neighbor’s young if the bats’ mother dies.^{2,3}
- More people are killed in the US each year by vending machines than by sharks.⁴
- In a typical year, fewer than seven people in the US die of a poisonous spider bite.⁵
- Every year deer kill more people in the US than bears, dogs, wolves, alligators, sharks, spiders, bees, wasps, scorpions, and snakes. *Combined.*

A TOXIC WEB OF “WHAT IF?”

A PEOPLE IN NEED OF RELIEF

*If you're in a bad situation, don't worry, it'll change.
If you're in a good situation, don't worry, it'll change.¹*

JOHN A. SIMONE SR.

It's a boisterous, kid-centric weekend in the Meyer household, and thirty-nine-year-old Marci won't have it any other way. While other moms would give anything for a bit of quiet—*an hour at the spa would be heaven, right?*—she savors the noise.

The squeals and giggles of her three children are music to her ears, a reminder of what's most important: her family's well-being. *Life itself.*

The young Florida mom shudders as she looks back over the past six months: the fear, the worry, the stress . . . all the what-ifs that have incessantly plagued her and her husband's thoughts. It's the possibility of losing what's so precious to them.

From across the family room, Marci watches eight-year-old Andrew, her middle child, sprawled on the floor, lost in a world of play. She can't take her eyes off of him.

Andrew meticulously snaps Legos into place as he carefully inspects his creation. “Here's the command center,” he tells a playmate. “And these lasers blast enemy destroyers.”

“That’s so cool,” his buddy says as he skillfully lands a ship behind Lego walls. “The good guys can hide their cruisers around the arena.”

A mishmash of white, red, and yellow bricks rise into an eclectic fortress—complete with medieval towers, battlements, and working catapults. On the other side of the wall are futuristic spaceships and what looks like a giant stadium. Is it an interplanetary outpost? An academy for brave cadets with a *Hunger Games* twist?

“Time for the Beyblade battle!” shouts another friend.

Andrew’s eyes light up. “Let it rip!” he shouts, in the words of his favorite game.

The kids scramble to claim the coolest spin-top toys: brightly colored discs with names like “Guardian Leviathan,” “Pirate Orochi,” “Ninja Salamander.” Seconds later they pull plastic ripcords and launch their Beyblades into the makeshift arena.

Soon they’re immersed in an imaginary world of adventurous and courageous warriors, fighting for justice against evil, dystopian kingdoms in far-off galaxies.

Marci smiles at all the commotion.

Just how it should be, she thinks. Kids lost in play. Not how it’s been lately. Day after day after day full of stress and anxiety, with challenges no child should face.

She quietly watches Andrew interacting, savoring his expressions, making mental audio files of his laughter and snapshots of the joy that always seems to radiate from his precious face.

With the exception of his shiny bald head, nobody would think the boy had a care in the world. No one would suspect he’s ill.

Terribly ill.

A real-life war is being waged within the Meyer home. Andrew is battling a mostly invisible monster—a growth of abnormal cells in his body that threatens his young life.

I wonder if he gets it, Marci thinks. I wonder how much he understands what’s going on. Maybe it’s okay if he doesn’t. Maybe it’s okay if I do all his worrying for him.

A few months earlier, Andrew was diagnosed with Hodgkin's lymphoma—a cancer that affects the lymphatic network, part of the circulatory system. Its nodes or glands are positioned all around the body, and one of its main responsibilities is fighting infections.

The trouble all started in August 2012.

* * * * *

Marci and her husband, Jeff, had noticed that Andrew, suddenly, was talking differently—much as if he'd developed a slight speech impediment or maybe had just returned from a trip to the orthodontist. The concerned mom examined his tongue. “Nothing strange here,” she said. Then she squinted and ran a fingernail over a tooth. “That is—nothing a toothbrush and a good cleaning can't fix!”

Andrew laughed.

The boy had no past health issues and rarely got sick. And, at the moment, he wasn't complaining of, for instance, a painful tongue or a sore throat. But a few weeks later—on September 19, to be exact—his condition began to worsen.

“It hurts a little,” he told his parents, “like when I eat or swallow.”

Marci put her hand on his forehead. “You don't feel hot, but if your throat hurts it's possible you caught a bug, maybe strep. We'll go see the family doctor.”

Later that day Andrew sat on an exam table with his mouth opened wide. Their concerned physician was nodding her head and scribbling notes on a pad. “Makes complete sense that he's having a hard time talking,” she said, finally turning toward Marci. “He has a ‘golf ball’ in the back of his throat. Take a look.”

Marci bent to inspect, followed the light, and gasped. “That's *huge*. Exactly what is it?”

“An enlarged tonsil,” she said. “To be on the safe side I'm sending Andrew to a specialist; a very good ear, nose, and throat doctor who I'm quite certain will get to the bottom of this.”

.....

Two days later, another examination, followed by more jotting and nodding.

However, the otolaryngologist’s tone and expression seemed especially serious. He pulled off his glasses and rubbed his eyes. “Do you mind if we go into the other room and talk?”

Marci looked uneasily at Jeff and swallowed. *I don’t like the way he said “talk,”* she thought. “Wonder what this is about,” she whispered, as they got up and started for the door. “Could something else be lodged in Andrew’s throat?” Then she turned to their son and smiled. “You’ll be fine with the nurse, okay? We’ll be right back.”

* * * * *

Lymphoma? CANCER?

Neither Marci nor Jeff could get past those two frightening words. So much of what the doctor said afterward had gone in one ear and out the other. But then hearing terms like “treatment options” and “success rate” effectively snapped them back to the moment.

“Our first step is removing the tumor,” explained the specialist. “And we recommend doing it right away. The color and characteristics of the mass are consistent with Hodgkin’s lymphoma. Let’s get him into surgery on Monday.”

“Absolutely,” Marci said.

“Whatever we need to do,” Jeff agreed.

* * * * *

A week later, both parents sat at another table, this time with an oncologist.

Marci’s head was still spinning. None of this is turning out how I expected. I’d hoped for simple: Remove the problem, and that’s it.

Despite a flawless surgery, and though the child was recovering well, the cancer cells had metastasized—were spreading throughout his body. Chemotherapy was now entering the picture.

“We’re confident Andrew will beat this,” one doctor had said. “There’s a high success rate for this type of lymphoma. We’ve been researching it for twenty years. He will be fine.”

It was a ray of hope.

Marci remained calm, vowing to do everything necessary to get through. It’s hard right now, but we will get through this. Six months of chemo, and then it will be over.

Andrew is going to be okay.

* * * * *

As the Beyblades skimmed across the arena and the boys high-fived wildly, a pang of fear stabbed at Marci’s stomach. Her optimism was being challenged by worry.

Even after all the treatments there’s still the possibility of a relapse.

And then there are the chemo’s side effects.

What if something worse happens to him?

How would our kids grow up, knowing they lost their brother?

What is God telling us?

What if we lose him?

The Fear-Worry-Stress Cycle

WHAT IF?

Whether these two simple words roll off our lips or ripple through our minds, they set into motion our most common form of suffering: a cyclical experience of fear, worry, and stress.

And no one is immune.

For most of us, worry is second nature—often more like a reflex than a choice. On any given day we fret about countless smaller things: whether an accessory matches our outfit, what people will think of us when we open our mouths to speak, about waistlines and wrinkles and workloads. And then plenty of bigger things can hold our thoughts hostage: growing debts and thinly stretched



paychecks, protecting our families, strained relationships and social snubs, health scares, parenting challenges, overcoming mistakes, working through painful memories . . . coming to grips with an unthinkable dilemma.

Just as for the Meyers, it isn’t hard to see how we can get caught in a toxic what-if web.

“My wife, kids, and I are Christians,” Jeff says, “so we have hope in Jesus Christ. Yet the pain is no less real. My faith and my loved ones are everything to me.”

This weary dad talks candidly about a bleak moment right in the middle of their family trial; a point when the heavy weight of stress was almost too much to bear.

“Andrew began to fight us with the treatments—he didn’t want to take his medicine. ‘It tastes bad, and I don’t like it,’ he told me. ‘But you have to,’ I snapped. ‘If you don’t take it, you could die.’ Suddenly it felt as if the words just hung in the air. I couldn’t believe they came out; they shouldn’t come from any parent’s mouth. That shouldn’t be anyone’s reality.”

Can you relate?

Does anything about Jeff and Marci’s struggle read like your story?

An Agonizing Equation: Fear + Worry = Stress

Medical doctors and psychologists agree that worry is a key component of anxiety and chronic stress and that it’s often at the heart of so many problems we face: overeating, alcoholism, cigarette smoking, drug abuse, and a long list of other compulsive behaviors. Over the span of our lifetimes, worrying accounts for untold quantities of invaluable time we’ll never get back. We even worry about being worried: *Is all this stress killing me?*

Most neuroscientists and psychologists think our brain is actually hardwired to manage stress. They point to early humans who engaged their fight-or-flight instinct daily as a way to survive.

Our ancestors used worrisome thoughts as motivators to solve problems, find protection, and prepare for the worst.

Yet in modern times the stuff of sleepless nights and sweaty palms has grown into a loop of unnecessary suffering and is fast becoming a public health crisis. “America is at a critical crossroads when it comes to stress and our health,” reports the American Psychological Association (APA). “Most of us are suffering from moderate to high stress these days, with 44% reporting that their stress levels have increased over the past five years.”²

The so-called Millennials (broadly, those born between 1979 and 1995) claim higher stress levels than their parents’ and grandparents’ generations. Of those in this age group—right now there are between seventy-five million and eighty million in the US—more than half say worry and stress keeps them up at night.³ Even our nation’s youth are fearful. According to the Report of the Surgeon General, anxiety is the most common emotional disorder during childhood and adolescence. About 13 of every 100 children and adolescents ages nine to seventeen experience some kind of anxiety disorder; girls are affected more than boys in about a 2:1 ratio. And, troublingly, even though one-fifth of all children say they “worry a great deal or a lot,” only 3% of parents rate their children’s stress as extreme.⁴

We’ve observed children as young as three caught up in worry. What’s wrong with this picture? Everything! Worried parents raise worried children; this can rob them of emotional well-being. And we’re not just talking about nonreligious households. Our research shows that Christians are every bit as worried as the rest of the world.

What triggers worry for most of us? Ten factors:

- personal finances
- work-related stresses
- family
- parenting
- relationships
- health concerns

- personal safety
- body image and appearance
- temptations (including addictions)
- social acceptance

Nonetheless, there’s no reason that circumstances or situations must dictate our peace and our joy any more than our emotions must determine our actions. Worry and anxiety are negatively affecting most and profoundly harming many; it’s time for us to learn how to spend each moment more wisely and to establish more quality connections. We need to stop the cycle of worry—and, by God’s strength, we can. We *can* begin experiencing the life He wants for us!

All of us who follow Jesus are learning to surrender to the one true Source of peace. He came “that [we] may have life, and have it to the full”⁵—to bring us into intimacy with God, which is foundational to overcoming worry. “Seek first his kingdom and his righteousness,” He tells us, “and all these things will be given to you as well. Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own.”⁶

As the Meyers will admit, it’s much easier to say we believe these truths than it is to live them out day by day—especially amidst a crisis. Yet their family is managing to do it, and the faithful steps they’re taking have been nothing short of transformational.

Let’s head back to their story to discover what’s making a difference.

What Jeff and Marci Are Learning (and We Can Too)

One evening, while six-year-old Alison was with her grandparents and Andrew was at the hospital undergoing treatments, their oldest son Nathan (ten) had Jeff all to himself for some much needed father-son time.

The two loaded up on snacks and watched TV. They talked, and wrestled, and Jeff cracked a few jokes—anything to deflate the stress they’d been feeling. Yet he knew his boy’s thoughts were miles away—no doubt in the hospital room, right by Andrew’s side.

Nathan, fidgeting with the remote, turned toward his dad. “I need to know something,” he said, then paused and glanced away.

“Yes, son?”

Then he looked Jeff in the eye. “Is Andrew going to die?”

Jeff sighed before responding. “It’s so hard. The hardest thing we’ve ever had to go through. We don’t want that to happen. We’ll keep praying, and hoping, and doing all we can to fight the illness. But I have to be honest with you, Nathan—”

Now he also paused, fighting emotion, mustering the strength to let out the words. “It’s possible—it could happen. It’s hard to imagine life without him, but it *could* happen. If he died, you’d have Ally and mom and me, and we’d keep on loving each other. And we’d be okay.”

Jeff smiled and put his hand on the boy’s shoulder. “And, guess what? So would Andrew. He’d be in heaven with Jesus. He’s a Christian—just like you and our whole family. Jesus loves us and takes care of us and will be with us forever. Hold on to that. Never stop believing it.”

* * * * *

A few nights later, Jeff sat on the edge of the bed with his wife, telling her all about his talk with Nathan.

Then he shared another conversation; one he’d had with God.

“Marci,” he said, tenderly. “I sense the Lord asking me a question. I feel He’s asking this of us: ‘If I take Andrew away, will you still worship Me?’”

She nodded in agreement.

He continued. “I know our faith is being tested—and it’s so difficult, so painful. I don’t want to lose Andrew—or any of you. I’ve felt so worried and stressed these past few months. I don’t understand why any of this is happening.”

He wiped tears from his eye. Marci squeezed his hand.

“Here’s what I said to God,” Jeff explained. “I told him, ‘Yes, Lord, I will worship you. I will trust you. No matter what you decide to do. All of this is in your hands.’”

.....

Marci opened her Bible to Ephesians. “Here’s what’s getting me through this,” she said. “Now to him who is able to do far more abundantly beyond all that we ask or think, according to the power that works within us, to Him be the glory in the church and in Christ Jesus to all generations forever and ever. Amen.”⁷

She then spoke about the many questions swirling through her head—most prominent was *What are we going to do if we lose Andrew?*—and her own honest conversations with God: “If you take away the most important thing to me—my kids—yes, I will be devastated, but I will not turn my back on you. I know that you love me, and I know you’re in control of everything. No matter what you choose, I know there’s a reason for it.”

She repeated the simple truth Jeff had shared with Nathan: “Jesus takes care of us.”

“I know with all my heart that God is going to do something bigger and greater than we can imagine,” she said. “Whether He takes Andrew or heals him . . . He has a purpose for all of this. All we need to do is surrender—and trust. We don’t have to waste time in fear, and we don’t have to worry about the outcome. Jesus takes care of us!”

Note: As we went to press, Andrew was given a clean bill of health. He is cancer free. He and his friends broke out the Beyblades and Legos and had a fun-filled celebration!

Worry, Anxiety, and Stress: Similar but Different

“Are you worried about something?”

“I’m anxious to get going.”

“This job is stressing me out!”

We often use worry, anxiety, and stress interchangeably, in everyday conversation. While all three terms describe states we want to avoid, and though they often occur together, they are in fact

distinct. Understanding the differences can help us get a better handle on our own situation.

Worry

Here are two psychological definitions of “worry”:

- A chain of thoughts and images, negatively affect-laden and relatively uncontrollable.
- An attempt to engage in *mental* problem-solving on an issue whose outcome is uncertain but contains the possibility of one or more negative outcomes (emphasis mine).⁸

Emerging research underscores worrying as one of several types of repetitive *thought*; others include reminiscing, anticipating, and reflecting. Dr. Suzanne Segerstrom, a professor of clinical psychology, has researched repetitive thought among older adults and found that the thoughts vary in terms of whether their content is positive or negative (valence) and whether the tone is of uncertain searching or more certain problem-solving (purpose). Worry typically involves negative thoughts regarding uncertain situations.

Anxiety

“Anxiety,” typically described more as an *emotional* state consisting of restlessness, panic, or a sense of impending doom, is often accompanied by physical symptoms like muscle tension, sweating, heart palpitations, and shortness of breath. Anxiety may also include thoughts such as fear of embarrassment or of dying from a heart attack. Anxiety frequently (but not always) arises out of stressful circumstances.

Sometimes people experience anxiety to the extent that they’re suffering from an anxiety disorder. Of these there’s a wide variety, comprising one of our nation’s most common mental health problems. Types include generalized anxiety disorder,

obsessive-compulsive disorder, panic disorder, post-traumatic stress disorder, and social phobia (or social anxiety disorder).

Stress

“Stress” represents this trio’s most nebulous term. Dr. Hans Selye, an endocrinologist, coined it in 1936 to describe “the non-specific response of the body to any demand for change.”⁹ It can refer to external circumstances and also a person’s response to those circumstances. Stress can be productive or harmful. For example, the Stressful Life Events Checklist developed by the psychiatrists Thomas Holmes and Richard Rahe (displayed below),¹⁰ includes both “positive” and “negative” stress-producing events.

SOCIAL READJUSTMENT RATING SCALE

- Death of spouse * Divorce * Marital separation
- * Jail term * Death of close family member
- * Personal injury or illness * Marriage * Fired at work
- * Marital reconciliation * Retirement * Change in health of family member * Pregnancy * Sexual difficulties
- * Gain of new family member * Business readjustment * Change in financial state * Death of close friend
- * Change to a different line of work * Change in number of arguments with spouse * A large mortgage or loan * Foreclosure of mortgage or loan * Change in responsibilities at work * Son or daughter leaving home
- * Trouble with in-laws * Outstanding personal achievement
- * Spouse begins or stops work * Begin or end school/college * Change in living conditions * Revision of personal habits * Trouble with boss * Change in work hours or conditions * Change in residence * Change in school/college * Change in recreation * Change in church activities

- * Change in social activities
 - * A moderate loan or mortgage
 - * Change in sleeping habits
 - * Change in number of family get-togethers
 - * Change in eating habits
 - * Vacation
 - * Christmas
 - * Minor violation of the law
-
-

Understanding “The Cycle”

You’ll read about the fear-worry-stress cycle throughout *Worry-Free Living*. This isn’t an official medical term; we coined it for the sake of clear communication in this book. However, therapists and doctors do often study and refer to specific cycles of worry and anxiety.

For the sake of our discussions in each chapter, we want to ensure that you understand two key factors about the book’s primary subject:

- A. Worry, anxiety, and negative stress frequently have one thing in common: *fear*.
- B. Despite distinctions, they often overlap and sometimes feed on each other.

Here’s how we define “the fear-worry-stress cycle”:

The process whereby a person feels fearful of a particular object or event, worries about encountering that object or situation in the future, experiences a stress reaction, and may then begin to fear and worry about being stressed or worried.

Worry begins with a pang of fear. Thereafter our minds can become stuck on repetitive, negative thoughts about uncertain situations. Eventually this can lead to anxiety and/or harmful stress, and then we may start to fear and worry about the adverse effects of stress on our health.

If you feel trapped somewhere in this cycle, your issue could be physiological, in which case it might be poor nutritional choices or chemical imbalances (such as the overproduction of adrenaline in the brain) causing you to feel anxious. Maybe you’re battling a disorder (see chapter 5 for details about common conditions). Or maybe your problem is more spiritual in nature; God feels distant to you, and you’re struggling to trust Him and surrender to His will.

Whether you’re grappling with one of these causes or another one, tackling worry, anxiety, and stress in a single book—as you may suspect—is a daunting task. There’s a lot to consider, and some aspects can get complicated. To avoid bogging down our conversations with psychobabble, and as a way of helping you get to the root of what’s affecting you and those in your care, we will endeavor to walk you through the issues as straightforwardly and engagingly as possible, with strategies, stories, and scripturally based guidance.