## TWELVE WEEK BIBLE STUDY

Calm My Anxious Heart

Dear Friend,

I'm excited about what God is going to do in your life as a result of your choice to do this study! I pray that God will calm your anxious heart and reveal more of Himself to you as you study His Word.

Bible study is good, but memorizing and meditating on God's Word are the best ways to place His Word in your heart and mind. Cynthia Heald said that memorizing Scripture increases the Holy Spirit's vocabulary in your life. For this reason, each of these twelve lessons includes verses to memorize. Only as we lay up God's Word and wisdom in our hearts will we be changed.

If you're like me, you have good intentions to memorize God's Word, but without accountability your intentions quickly fizzle out. Memorization is never easy, but you will be grateful you did it when you see the difference it makes in your daily life. If the memorization assignment seems too long, pick one verse and learn it well. Then use your verse (or verses) to praise God and pray your verses back to Him. Here's an example of how you might do that with the verses from the first week's study.

Verses: Philippians 4:11-13: "For I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do everything through him who gives me strength."

My Praise: God, I thank you for Paul's example. His words overwhelm me. I give You praise that Paul says he learned to be content. That means I, too, can learn! I praise You that Paul's secret of contentment is clear — his dependent trust in God who gave him the strength to be content in all circumstances.

My Prayer: Oh, God, how far short I fall of Paul's words. But Lord, my desire is to learn to be content. I long to have You calm my anxious heart, to enable me to say with Paul, "I have learned to be content in all circumstances." I know that growing to depend on You is the key; teach me how to do this.

In this example I have written my praise and prayer separately, but when I memorize Scripture and pray it back to God in the form of a request or praise, I usually combine the two.

It is such a joy to store up God's Word in your heart and then talk to Him about it! I encourage you to do this weekly as you memorize Scripture. It will give you a practical way to meditate on God's wonderful Word.

Memorizing Scripture is one important part of this Bible study. Another important part is writing in your My Journey to Contentment journal. This is a record of what God is teaching you so that you will remember what He's done for you in the past when present circumstances are difficult.

When the Israelites crossed the Red Sea on dry ground, God instructed them to "take up twelve stones from the middle of the Jordan . . . to serve as a sign among you . . . a memorial" (Joshua 4:3,6,7). We can easily forget God's goodness when times are tough. That's why we need memorials to prompt our minds and spirits to remembrance. Your journal is your "twelve stones."

A matching companion journal has been specifically designed to help you personalize the Scripture memory and record God's goodness; the twelve sections correlate with each chapter and Bible study in *Calm My Anxious Heart*.

Each week, write your answers to the following questions in your journal and then write a prayer in response: (1) What did I learn about God this week? (2) What did I learn about myself this week? (3) Write a prayer to "remember" what God has taught you.

My prayer for you is that six months or five years from now you will return to your journal and read and rejoice over what God has taught you. God is your teacher. May He show you much about His mercies, His love, and what it truly means to be content in all circumstances.

I will be praying for you as you learn from Him. Linda Dillow

Listen to chapter 1, "My Journey to Contentment."

- 1. Memorize Philippians 4:11-13. Write the verses on a card and go over them every day. Pray the verses back to God and ask Him to burn His truth into your heart.
- 2. Write a paraphrase of Philippians 4:11-13.
- 3. Meditate on Philippians 4:11-13 and what you have heard in chapter 1 of Calm My Anxious Heart. (To meditate means "to think about or consider, to give up oneself to serious thought.") Then write a definition of contentment.
- 4. Write out Ella Spees' five statements that made up her prescription for contentment. Refer to chapter 1.
- 5. How do you think Ella Spees' was able to have a "holy habit" of contentment? Refer to chapter 1.

6. Read 1 Timothy 6:15, NASB. Look up the word sovereign in the dictionary or a Bible dictionary. Write a paraphrase of the verse using what you learn about this word.

7. What difference would it make if you truly let God be the Blessed Controller of your circumstances? Give a practical example.

- 8. Listen again to the story of the two monks at the end of chapter 1.
  - a. Which monk do you think describes you?
  - b. Do you think most women try to control or manipulate people and circumstances? If yes, why?
- 9. Write in your Mercies Journal: (1) What did I learn about God this week? (2) What did I learn about myself? (3) Write a prayer to remember what God has taught you.

Listen to chapter 2, "Content with Circumstances."

1. Memorize Philippians 4:6-8. Write the verses on a card and go over them every day. Pray and praise God, using your memory verses.
2. Refer to the story called "Mud or Stars" (near the beginning of chapter 2) and write lists of the positive and negative aspects of the circumstances God has allowed in your life at this time.
a. Positives
b. Negatives
3. Which list do you dwell on most? What has God shown you through this exercise?
4. Look at your negative list (question 2b). Choose the most troubling circumstance on this list and write it here.
5. According to Philippians 4:6, what two choices are you to make concerning this difficult circumstance in your life?
6. Meditate on Philippians 4:7. How do you define peace? What do you think it will feel like when you possess it?

7. Meditate on Philippians 4:8. What is your part? Write out specifically what this means in the midst of your circumstance.
8. In Philippians 4:9, we are instructed to practice "these things."  a. What things are we to practice? Refer to the story of Sanda at the end of chapter 2 and to Philippians 4:6-9.
b. List three ways you can practice "these things" this week.
9. Are you in the process of learning to be content with your circumstances? Give a practical example from your life of how you see yourself moving toward contentment.
10. Write in your Mercies Journal: (1) What did I learn about God this week? (2) What did I learn about myself? (3) Write a prayer to remember what God has taught you.

Listen to chapter 3	3,	"Content to	) Ве	Me."	
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1. Memorize Psalm 139:14.
2. Each day this week read Psalm 139:13-16 out loud. Then pray it back to God. What new insights has God shown you from this psalm?
3. Paraphrase Psalm 139:13-16.
4. Are you willing to be stretched to discover your abilities and spiritual gifts?
5. List your abilities. Be honest and specific. How are you using your talents to glorify God?
6. Look up the word <i>character</i> in the dictionary. Write the definition below. Have you focused on developing your character or have you been focused on activities? Give an example from your life.
7. What is your attitude about your personality? Your body? Your abilities? Do you think your attitude pleases God?

8.	Your	<b>Physical</b>	<b>Appearance</b>
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- a. What do you need to accept and thank God for concerning your physical appearance?
- b. Is there anything you need to do to better maintain the body God has given you?
- 9. List two of the character traits that you believe please God. List two of your character traits that you believe displease God. Pick one and ask God to show you His plan for working on this trait this week. Write your plan here.

- 10. What difference would it make in your life and relationships if you accepted and lived God's truth in Psalm 139?
- 11. Of the women you know, whom do you consider to be a Proverbs 31 women? Interview her this week and ask her how she became a woman of character.
- 12. Write in your Mercies Journal: (1) What did I learn about God this week? (2) What did I learn about myself? (3) Write a prayer to remember what God has taught you.

Listen to chapter 4, "Content with My Role."

- 1. Memorize Matthew 20:38. Write it on a card and carry it with you. As you learn it, pray the verse back to God.
- 2. Listed below are eight ways to guarantee that you will become discontent I your roles. Identify the Scriptural antidote for each discontent by using your memory verses, Philippians 4:11-13, Philippians 4:6-9, Psalm 139:14, and Matthew 20:28. The first one (2a) is completed for you.
  - a. Refuse to accept what God has given. *Philippians 4:11: Contentment is found in accepting whatever circumstances God allows in my life.* "Oh, God, help me to remember this on a daily basis and truly live it."
  - b. Dwell on the negative in your husband, children, roommate, or colleague.
  - c. Look for contentment everywhere but in God.
  - d. Carry all your anxieties yourself.
  - e. Count your problems instead of your blessings.
  - f. Pray only about the things you can't handle yourself.
  - g. Make grumbling a habit.
  - h. Doubt God's love and sovereign control in your life.
- 3. Do you find yourself wishing you could trade places with someone? Considering what God has said about you in Psalm 139, how do you think God would feel about you comparing yourself and your life to those of other women?

4. If you are married, list five excellent and praiseworthy qualities about you husband. If you are single, list the excellent qualities of the most important person in your life.
b. Write a letter or note to your husband (or the person you chose above) describing the qualities you appreciate in him or her.
5. God's standard for us as Christians is faithfulness. (1 Corinthians 4:2). What does it mean, practically speaking, for you to be faithful in your roles?
6. How can you apply Matthew 20:28 and serve the people in your life this week? Write in the space below what you think God would have you do.
7. Write in your Mercies Journal: (1) What did I learn about God this week? (2) What did I learn about myself? (3) Write a prayer to remember what God has taught you.

Listen to chapter 5, "Content in Relationships."

- 1. Memorize Colossians 3:12-14
- 2. Has someone offended you? Picture in your mind any individuals who cause you to feel frustration, anger, or sorrow. Write their names and the reason for your hurt in the space below.

3. Have you offended someone? Write the name or names and why they are upset.

- 4. Forgiveness is difficult! Mark any of the following statements you've found yourself thinking.
  - I'll forgive, but I won't forget
  - If I forgive now, this person will get off too easily. She (or he) should pay for the offense.
  - Why do I always have to be the one to do the right thing?
  - Why should I forgive? This person isn't even sorry for what happened.
  - I can forgive this person for what she did to me, but not for the pain she (or he) has caused others.
  - I'm not sure that forgiving this person is necessary. After all, I don't hate him (or her); I'd just rather avoid situations where we come in contact.
  - I've tried to forgive this person, but he (or she) keeps doing the same things over and over.

5. Review Matthew 18:21-35. Listed below are God's attitudes toward you as pictured in this passage. Based upon His attitudes, write the corresponding attitude you should have toward the individuals you listed in question 2 of this week's study. The first example is done for you.

#### **God's Attitude Toward Me**

## **My Attitude Toward Others**

Has forgiven me everything

I need to forgive (fill in name).

Forgave me even though I didn't deserve it.

Forgives me over and over for the same sin.

Forgives even my most horrific offenses.

Forgives me quickly, never holding a grudge.

#### 6. Pray the following prayer:

God, You are so good. Your grace is beyond my comprehension. Your mercies are new every morning. How quick I am to disappoint You; how quick You are to forgive me. Thank You, Jesus, for all You suffered because of what I've done. May I never take Your death upon the cross for granted.

7. Now pray the following prayer for each person you listed in question 2.

God, You know how (name) has hurt me by (state the offense). In the name of Jesus, who has forgiven me everything, I now choose to forgive this person. I lay (name) at Your feet and all the pain I've experienced because of what's happened. I ask now for You to begin Your healing work in my heart and in our relationship.

8. Read Colossians 3:12-15 and Romans 15:5-7. List any key words or phrases Paul uses to communicate the idea of unity in the body of Christ. List the actions or attitudes that can help maintain that unity.
9. What does it mean to go beyond forgiveness? How does Jesus go beyond forgiveness with those who crucified Him? (Luke 23:34); with Judas? (Matthew 26:50); with Peter? (Mark 16:6-7).
10. Make a list of several people you have had to forgive in the past. Thank God for the work He has done. Now ask Him, "Is there anything further You want me to do to extend love and grace toward this person?" Write down anything you think you should do.
11. Write Colossians 3:12-14 from memory, inserting the name of the persor you need to forgive and love.
12. Write in your Mercies Journal: (1) What did I learn about God this week? (2) What did I learn about myself? (3) Write a prayer to remember what God has taught you.

Listen to chapter 6, "Never Enough."

- 1. Memorize and meditate on Hebrews 3:5 and Psalm 119:14. Write the verses on a card and go over them every day.
- 2. Everything belongs to God. Read 1 Chronicles 29:11-14. Write a paragraph expressing what it means to you personally that "everything is the Lord's."

- 3. Greed is an issue of the heart. What practical ways can you apply Psalm 62:10? How can you keep your heart in the right place (Matthew 6:19-21)?
- 4. God comes first, possessions second. What does it mean to you to lose money (1 Timothy 6:10)? Read Hebrews 13:5 and list ways you can keep life free from the love of money.
- 5. Possessions are to be used, not loved. Read Proverbs 30:8-9. What made Agur's attitude so pure? Do you think you possess this same spirit toward possessions?
- 6. Ask yourself these hard questions about money and possessions: (a) What is God's standard for Christians concerning these two things? (b) Should my standard of living increase if my income increases? (c) How much money should I give to the Lord's work? What are your answers?

7. Pick one thing from the section entitled "What Can You Do at Your House (chapter 6), and write a paragraph outlining how you will "Search Your Heart," "Cut the Ropes," "Submit to Plastic Surgery," or "Share Your Wealth
8. Read and meditate on 1 Timothy 6:6-19. Then answer these questions.
a. Find all of the statements in these verses about money, riches, and those who are rich. Rephrase the statements in your own words.
b. In verse 11, Timothy is instructed to "flee from all this." From what is he instructed to flee (verse 10)? How do we flee? Give a practical example of how you have done this.
c. What instructions are given us in verses 12 and 17-19? What does this mean to you this week? How can you do this?
9. What steps can you take to combat "seasonal overspending"? List at least three things.
10. Write in your Mercies Journal: (1) What did I learn about God this week? (2) What did I learn about myself? (3) Write a prayer to remember what God has taught you.

Listen to chapter 7, "A Faulty Focus." This week's lesson is a little different from the other studies. The goal is to encourage you to discover your life purpose statement. It should be an exciting study!

- 1. Memorize Ephesians 5:15-17. You can memorize from your Bible or the Phillips translation (near the beginning of chapter 7).
- 2. List at least five benefits of developing a life purpose statement.

3. How did you feel when you heard the life purpose statements of Phyllis, Jean, Ney, and Mimi? Hopeful? Motivated? Ready to write your life purpose? Or did you feel discouraged? Explain.

- 4. Listen to the chapter a second time and ask God to begin to reveal to you what your life purpose statement is. (Remember: you don't have to be clever or creative.)
- 5. If you have a life verse, write it down. If not, write down verses that God has used in your life.
- 6. Spend an hour alone with God. Ask Him to reveal His life purpose statement for you. Write down any thoughts or ideas that come to you during this time. (Remember: You can take ideas from Phyllis, Jean, Ney, and Mimi. They've given their permission.

7. Write in your Mercies Journal: (1) What did I learn about God this week? (2) What did I learn about myself? (3) Write a prayer to remember what God has taught you.

Listen to chapter 8, "Worry Is Like a Rocking Chair."

- 1. Memorize 1 Peter 5:6-7
- 2. Look up the words *worry* and *anxiety* in a dictionary or Bible dictionary. Refer to the definitions on pages 119-120 and then write your own definitions.
- 3. Read Matthew 6:25-34.
  - a. What is the opposite of worry in verse 30?
  - b. What do you think the word therefore in verse 34 means?
  - c. Why did Jesus tell the disciples five times not to worry?

The next question is designed to help you consider what causes you anxiety – why you worry and when you worry. The following three examples are to get you going!

<b>What</b> The house payment	<b>Why</b> Not enough money	<b>When</b> When I see checkbook balance
The way I look	I've gained ten pounds	When I change my clothes
Cancer	Lump in my breast	Twenty-four hours a day

4. Fill out the following chart, showing what you worry about, why, and when.

What	Why	When

- 5. Pray that God helps you to make WAR on worry. *W* stands for *what*, *A* stands for *action*, and *R* for *relinquishment*. Write down each item under the What column on your chart. If there is an action God would have you take, list it. If the worry is something out of your control, relinquish it to God by casting it on His strong shoulders. Three examples are provided for you.
  - a. **Worry**: the house payment. **Action**: I can call the bank and see if it's possible to get a loan. Or we could take the vacation money, make the payment, and not have a vacation this year.
  - b. **Worry**: the way I look in my clothes. **Action**: I can buy some new clothes or lose ten pounds.
  - c. **Worry**: I might have cancer. **Relinquishment**: "Lord, You know my anguish over this lump. I can't handle it. I humble myself under Your mighty hand and cast this anxiety on You."

6. Look up the word <i>humble</i> in a dictionary or Bible dictionary. Write a paragraph describing what it means to you to humble yourself under "God's mighty hand" (1 Peter 5:6).
7. How can you "cast your anxieties on the Lord"? Would the anxiety box described in chapter eight or another visual aid help you?
8. A Memory Test. What were you worrying about this time last year? Do you think you would handle the situation differently now? How?
9. Write in your Mercies Journal: (1) What did I learn about God this week? (2) What did I learn about myself? (3) Write a prayer to remember what God has taught you.

Listen to chapter 9, "Faith: The Foundation."

1. Memorize Hebrews 11:1
2. How do you define faith? Write your definition here.
3. Read Genesis 15:1-5. What did God promise Abraham and Sarah? What was Abraham's response in verse 6?
was Abraham's response in verse o:
4. In the book of Genesis, we see Sarah's journey of faith, her victories, and her defeats. Read Genesis 16:1-6. In this passage we see that Sarah's eyes have shifted from faith in God's Word to what she can see and feel.
a. Describe how Sarah took control and manipulated the circumstances.
b. What relationships were harmed because of her actions?
5. How did Sarah fail once again to trust God in Genesis 18:1-15?
6. Genesis 21:1-7 reveals God's faithfulness to Sarah in spite of her failures to trust Him. Describe the "Sarah of faith" seen here.
7. We also see the mature Sarah in Hebrews 11:11 and 1 Peter 3:5-6. What
do these verses tell you about Sarah's trust in God?

Listen to chapter 10, "Trusting God with the *What Ifs."* The spiritual disease of asking, "*What If?*" is deadly. *What If* looks to the future and worries about what God might allow. A symptom of this disease is an anxious heart.

- 1. Memorize Jeremiah 17:7-8. Make these verses your prayer.
- 2. What are your *What Ifs*? What do you fear God might allow in your life or the lives of those you love? List your fears in the space below.
- 3. Identify a time when you were anxious about something that might happen a time when you had the *What If* disease. What happened in your body, mind and spirit?
- 4. Read Jeremiah 17:5-8. Write a paraphrase of these verses.

- 5. How do control, strategies, intelligence, and manipulation keep you from becoming a woman whose trust is in the Lord?
- 6. Ask yourself this question: "Am I going to judge God by the circumstances I don't understand or judge the circumstances in light of the character of God? What would help you to view your life in light of the character of God?

7. Read the story of Moses' mother, Jochebed, in Exodus 2:1-10 and answer these questions:
a. What were Jochebed's What Ifs?
b. How did she deal with her What Ifs?
8. Will Carrier's three-step plan for handling worry (from chapter nine) was
<ol> <li>Ask yourself what is the worst that can possibly happen.</li> <li>Prepare to accept it if you have to.</li> <li>Then calmly proceed to improve on the worst.</li> <li>Write your worst What Ifs in the space below and work through the three steps.</li> </ol>
9. Write a prayer of relinquishment, giving your worst What If to God.
10. Write in your Mercies Journal: (1) What did I learn about God this week? (2) What did I learn about myself? (3) Write a prayer to remember what God has taught you.

Listen to chapter 11, "Trusting God with the *If Onlys."* The spiri-tual disease "*If Only"* is also deadly. *If Only* looks to the past and grumbles over what God has given. Anger and complaining are symptoms of this disease.

- 1. Memorize Psalm 77:11-14.
- 2. Listen again to the story about the old man and the white horse at the beginning of chapter eleven. Share the story with someone in your family or with a friend. Tell the person what you have learned from the story. Write what you have learned in the space below.

- 3. We catch *the If Only* disease when we dwell on what we don't have instead of on what we do have. The *If* Only disease is caused by discontent with what God has given.
  - a. Write a list of the *If Onlys* that attack you.
  - b. When you dwell on the *If Onlys*, do you lose perspective as the Israelites did? How does this show itself in your life?
- 4. Read the story of Lazarus's death in John 11. Jesus wants to meet your *If* with His *If*, as He did for Martha. What does that mean to you?
- 5. Read Numbers 20:1-5. In this passage, the people complained to their leaders, but they were really angry at God. This is called "displaced anger." Describe a time when you displaced your anger on someone.

6. The way to survive the packages of pain God allows in your life is to remember who God is and what He has done in the past for you. Read Psalm 77 at least twice. Remember the deeds of the Lord and list them in the space below.
7. Listen again to Andrew Murray's four-step encouragement for trusting God in the midst of trouble (toward the end of chapter eleven). Identify the trouble that is causing you to contract the <i>If Only</i> disease. Using your problem, write out the four steps.
8. Will you write a prayer confessing to God that you have not trusted Him when you dwelled on the <i>If Onlys</i> ?
9. Write in your Mercies Journal: (1) What did I learn about God this week? (2) What did I learn about myself? (3) Write a prayer to remember what God has taught you.

Listen to chapter 12, "Trusting God with the Whys."

- 1. Memorize Habakkuk 3:17-19.
- 2. Describe a time when you asked God, "Why me?' Were you able to move from asking to trusting God?

3. How would you explain Ecclesiastes 7:13-14 to a child? Write your explanation in the space below.

- 4. Set aside an hour to read Habakkuk 1: 1-2:4 and 6:16-19 and answer the following questions. Ask God to speak to you through this faithful prophet.
  - a. Every one of us has problems that cause heartache, fear, frustration, and a lack of contentment. Write out a description to God of a problem that is heavy on your heart.
  - b. Station yourself "on the ramparts." Ask God to speak to you concerning your problem. Be still before God. Then write down your thoughts.
  - c. According to Romans 11:36, what is the ultimate purpose of all things? In what ways do you think your present circumstances bring glory to God?

- d. How can God's answer to Habakkuk, "The just shall live by faith," be an answer for you concerning your problem?
- e. Will you trust God for what you can't see, what you don't understand, and what doesn't make sense to you? Will you list your "thoughs" to God?
- Though
- Though
- Though
- Though
- Though

If you can, say with Habakkuk, "Yet I will rejoice in the Lord, I will be joyful in God my Savior. *The Sovereign Lord Is My Strength*!" (Habakkuk 3:18-19, caps and emphasis mine).

5. Write in your Mercies Journal: (1) What did I learn about God this week? (2) What did I learn about myself? (3) Write a prayer to remember what God has taught you.