

AS FOR ME AND MY HOUSE

HOUSE: Your Home Buying Journey:
Before, During, and After

MARRIAGE: To Have and to Hold,
for Better, for Worse

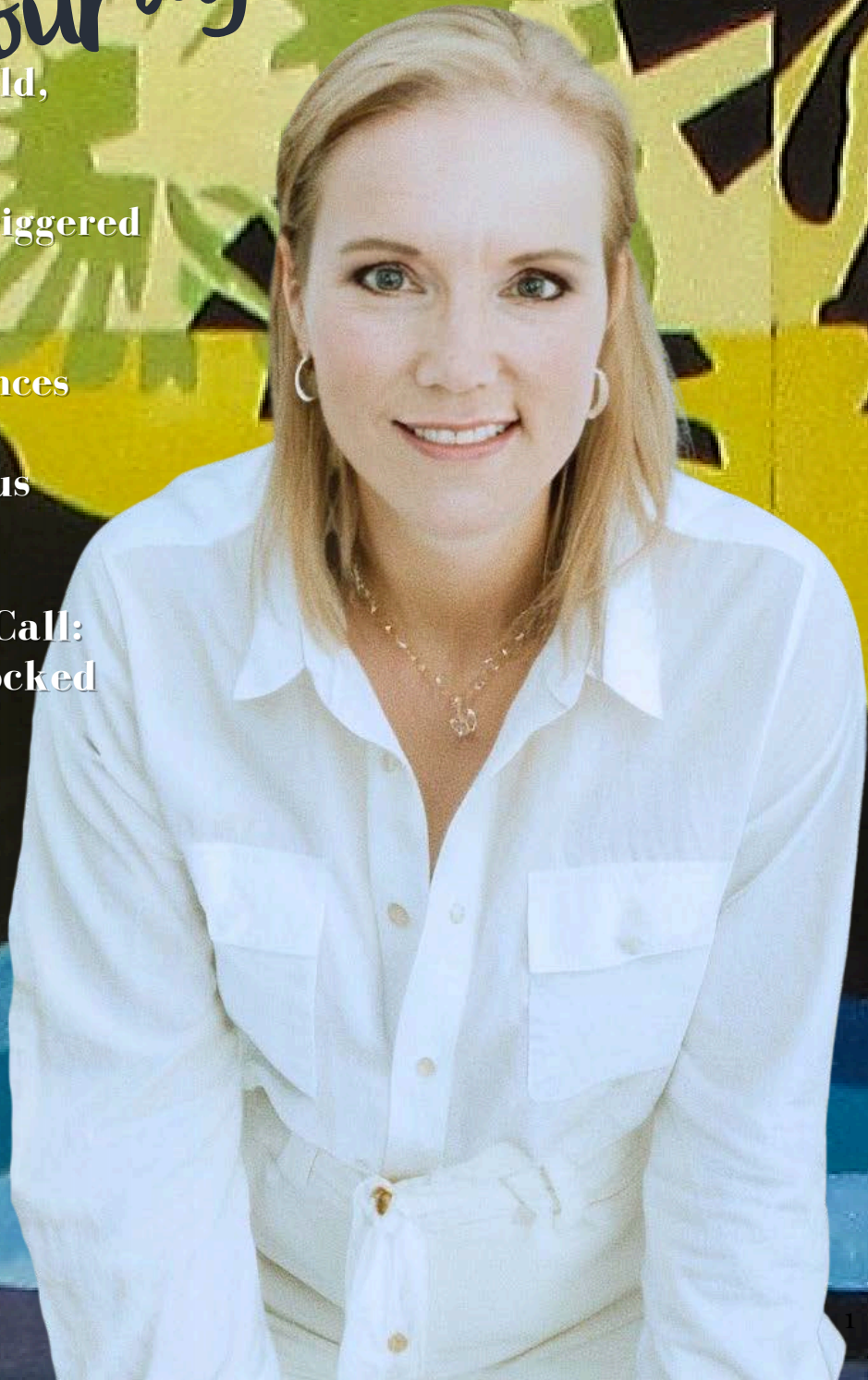
HEALTH: Healing Her: From Triggered
to Transformed

FINANCE: Purpose-Driven Finances

PARENTING: The Most Precious
Gift: Your Time

COMMUNITY: Answering the Call:
How the 5-Fold Academy Unlocked
My Kingdom Assignment

be courageous





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PUBLISHING EDITOR

Niccie Kliegl is CEO of **Fulfill Your Legacy**, Author, Discipleship Leader, and Speaker, shepherding Christians and Ministry Leaders into their Sweetspot where they fulfill their calling by connecting to the presence of God and Tapping into the Trinity to transform lives, homes, communities, and nations.

Niccie founded the **Legacy Leader Community** and *As for Me & My House* magazine. She also loves sharing what God puts on her in her 3 podcasts: **The Presence of God**, **The 5-Fold Forum**, and **Your Divine Business**.



COPY EDITOR

Helen Izek is an award-winning author and was once also a freelance editor. In addition to her current full-time day job with a global medical device company, Helen continues to edit the articles for our monthly *As for Me and My House* magazine. Passionate about working with each and every author, Helen strives to ensure the magazine is free of errors while preserving the unique voice of the contributors. She'd rather stay true to you, the authors - quirky turns of phrases included!

Helen lives in Israel with her husband and is mother to three wonderful children, and grandmother to two tiny tots.



DESIGN EDITOR

Jana Smith writes *End-Times*, speculative Christian fiction with a hint of romance, for women of all ages. Her love of God's Word and interest in Biblical End-Times prophecy has led her to write a series of fictional stories dealing with this subject. Retirement has allowed her to focus much of her time on writing. Jana and her husband live in Calgary, AB, where they can be near their precious children and grandchildren.

Being involved with Niccie's **Sweetspot Mastermind** has opened her eyes to an entirely new form of ministry. For Jana, it is a joy and a privilege to help with the magazine layout every month.



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HOUSE

She didn't care much for playing with dollhouses when growing up. Instead, Daphne Vought played office. That little girl had no idea her imagination would lead to a successful real estate career in both the commercial and residential markets. Vocational ministry, coaching entrepreneurs, and an accomplished career in direct sales were her training grounds.

What Daphne loves most about being a realtor is partnering people with their perfect property. She's known as a real estate matchmaker. From million dollar commercial deals to leases, first time home buyers to luxury listings, Daphne cares about the people as much as the properties.



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MARRIAGE

Kristy Crain is the founder of Explosive Growth and helps women of faith and the men they love overcome adversity in difficult relationships and find peace with themselves, with others, and with God. Her coaching, speaking, and training equips individuals with the skills and confidence they need to discover their true identity in Christ, walk boldly by faith, and conquer challenges that come their way.

Kristy and her husband, Wade, have been together for over 28 years and have three beautiful children. They reside in Kansas.



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HEALTH

Donna Durham is a Marriage and Family Therapist in private practice in Franklin, Tennessee, where she lives with her husband of 31 years. She is passionate about helping people become who God intended them to be.

Christi Vander Voort is a marketing and branding expert and the President of Spirit of Pella in Pella, Iowa, where she lives with her husband of 37 years. She has dedicated her adult life to mentoring women and guiding them toward wholeness and healing through Jesus.

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FINANCES

Tom DeJong owns and operates a successful financial planning firm, Money Concepts: The Planning Firm, and believes in purpose-driven finances. Tom works to show his customers that there is so much more to financial planning than insurance and investment sales.

Tom lives with his wife and five children in Northwest Iowa where he also produces Money Concepts Radio. It airs on KDCR 88.5 FM at 7:15 a.m. Tuesdays and Thursdays. It can also be found on Spotify and iTunes.

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PARENTING

Jana Smith writes *End-Times*, speculative Christian fiction with a hint of romance, for women of all ages. Her love of God's Word and interest in Biblical End-Times prophecy has led her to write a series of fictional stories dealing with this subject. Retirement has allowed her to focus much of her time on writing. Jana and her husband live in Calgary, AB, where they can be near their precious children and grandchildren.

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COMMUNITY

Caprice Huffman has been a middle school special education teacher for over twenty years. She has a passion for working with students with various needs and helping them to meet their potential. She is filled with a helping spirit and is devoted to assisting those in need whenever the situation arises.

During the summer, she enjoys vacationing with her husband and visiting their seven children and fifteen grandchildren. Lord willing, she aspires to maintain her health and spend as much quality time as possible enjoying the family she has been blessed with.

WORDS FROM THE PUBLISHER

NICCIE KLIEGL, FULFILL YOUR LEGACY

June is here and with it comes the sweet, sun-drenched days of summer—a season that often invites us to slow down, make memories, and embrace the people and places that matter most. For Jeff and me, that means a trip to Georgia this month to visit our daughter Raya and her beautiful family. One of the things we're most excited about is bringing our 5-year-old granddaughter home with us for a week—just us and her. What a gift!

There's something special about summertime travel. Whether it's a road trip across states or simply a few extra hours spent around the backyard fire pit, these moments create space for connection and legacy. It reminds me of Deuteronomy 6:6-7, which says: "These commandments that I give you today are to be on your hearts. Impress them on your children. Talk about them when you sit at home and when you walk along the road, when you lie down and when you get up." Life's most impactful discipleship often happens in these in-between places—on car rides, during bedtime stories, or over a shared meal.

If you're new to *As for Me and My House*, welcome! This magazine was born out of my second book in the Legacy Series, *Embracing the Loving Legacy*, which focuses on living a God-partnered life that overflows into the home. Each issue speaks to six vital areas of legacy: house, marriage, health, finances, parenting, and community.

Our contributors are everyday faith-filled leaders—parents, Christian entrepreneurs, mentors, and more—who are walking with God and encouraging others to do the same. Together, we LIVE | LOVE | LEARN | LEAD in a way that honors Him and impacts generations.

So wherever summer takes you this year—whether it's across the country or just down the street—may this month's issue inspire you to make space for what matters most. Lean into the slower rhythm, draw near to the Lord, and cherish the moments that shape your legacy.

Blessings Friend,
Niccie

Niccie Kliegl

DAPHNE VOUGHT

**AS FOR ME AND MY
HOUSE**
CONTACT DAPHNE



YOUR HOME BUYING JOURNEY: BEFORE, DURING, AND AFTER

When I was growing up, Ebby Halliday was an iconic trendsetting realtor. I can remember her logo atop a gray and white steeple looming over a main Dallas thoroughfare. As a little girl I was both intrigued and inspired. Fast forward five decades, a bunch of self-reinventions, marriage and children along with multiple career fields and now I have my own name on real estate signs across my Northwest Arkansas community.

My journey and own home buying experiences have been the catalyst for a passion to partner people with the perfect property for posterity and prosperity. I am known

as a real estate matchmaker. I get to serve clients in both commercial and residential spheres.

For the next few minutes we'll focus on residential real estate and the process of home buying. I'll share the before, during, and after to ensure your dream of becoming a home owner does not turn into a nightmare.

Buying a home is one of the most significant decisions a person can make—financially, emotionally, and practically. Whether you're a first-time buyer or a



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Partnering People with their Perfect Property

seasoned investor, the process can be exciting, stressful, and complex all at once. There's a reason for the expression, "buckle up buttercup."

Success in home buying doesn't only come down to finding the perfect house; it's about planning wisely before the purchase, making informed choices during the transaction, and being prepared for what comes after the keys are in your hand.

Here are three essential considerations to keep in mind at each stage of the home buying process—before, during, and after your purchase.

BEFORE: FINANCIAL READINESS

1

Assess Your Budget and Credit Health

Before you even begin looking at listings or visiting open houses, it's crucial to take a long, honest look at your financial situation. Many buyers make the mistake of shopping for homes without knowing what they can realistically afford, leading to disappointment and potential financial hardship.

Start by reviewing your credit score with a qualified lender. The free services online do not always provide an accurate picture, leading to disappointment once a true credit report is pulled. A higher credit score can secure you a lower interest rate, which can save you thousands of dollars over the life of your mortgage. If your score is lower

than desired, consider taking time to improve it by paying down debt, disputing inaccuracies, and making consistent on-time payments.

Next, determine how much home you can afford. This includes not only the mortgage but also property taxes, homeowners insurance, HOA fees (if applicable), and maintenance costs. A good rule of thumb is to keep your housing expenses under 30% of your monthly income. Use mortgage calculators to understand monthly payment scenarios at different price points and down payments. Overextending and being "house poor" is a choice that will lead to long term stress. It is easier to upgrade later than to downgrade too soon because the budget was stretched too far.

Get pre-approved, not just pre-qualified. A pre-approval letter from a lender shows sellers that you're a serious buyer, gives you a more accurate price range, and faster offer opportunities.

"BUT IF SERVING THE LORD SEEMS UNDESIRABLE TO YOU, THEN CHOOSE FOR YOURSELVES THIS DAY WHOM YOU WILL SERVE, WHETHER THE GODS YOUR ANCESTORS SERVED BEYOND THE EUPHRATES, OR THE GODS OF THE AMORITES, IN WHOSE LAND YOU ARE LIVING. BUT AS FOR ME AND MY HOUSEHOLD, WE WILL SERVE THE LORD."

JOSHUA 24:15 (NIV)



They replied,
“Believe in the
Lord Jesus, and
you will be saved
—you and your
household.”

Acts 16:31 (NIV)

DURING: SMART DECISION- MAKING

2

Understand the Market and Make Informed Offers

Once you're financially ready and start looking at properties, the real work begins. During the buying process, it's easy to fall in love with a home and rush in without doing due diligence. This stage requires a balance of emotional intelligence and practical thinking. Your realtor is invaluable at this stage. They can help nurture your dream while also keeping your expectations realistic.

Start by understanding the local real estate market. Is it a buyer's market or a seller's market? In a hot seller's market, homes may go quickly, and buyers may face bidding wars. In contrast, a buyer's market may give you more room to negotiate. Work with a knowledgeable real estate agent who understands the nuances of the neighborhoods you're interested in. They can help you craft competitive yet reasonable offers.

When you find a property you're interested in, pay attention to inspection reports, neighborhood trends, and potential repair or renovation needs.

Don't skip the home inspection, EVER. It may reveal critical issues that can affect the value or safety of the home. Ask questions: Are the roof, plumbing, HVAC, and electrical systems in good condition? Are there signs of water damage or mold? Is the foundation solid?

Also, carefully review the purchase agreement and any contingencies. A contingency clause might allow you to back out of the deal if the inspection reveals major problems or if financing falls through. Avoid emotional decisions—just because a home is beautiful doesn't mean it's a smart investment.

**"THEREFORE EVERYONE WHO HEARS THESE WORDS OF MINE
AND PUTS THEM INTO PRACTICE IS LIKE A WISE MAN WHO
BUILT HIS HOUSE ON THE ROCK. THE RAIN CAME DOWN, THE
STREAMS ROSE, AND THE WINDS BLEW AND BEAT AGAINST
THAT HOUSE; YET IT DID NOT FALL, BECAUSE IT HAD ITS
FOUNDATION ON THE ROCK."
MATTHEW 7:24-25 (NIV)**



AFTER: RESPONSIBLE HOMEOWNERSHIP

3

Plan for Maintenance, Equity, and Lifestyle Adjustments

Congratulations, you've closed on your new home! But the journey doesn't end at the closing table. The post-purchase phase is equally important, as it involves maintaining your investment and adjusting to your new responsibilities.

First and foremost, create a maintenance plan. Regular upkeep is key to protecting your home's value and avoiding costly repairs. Schedule routine tasks like HVAC servicing, gutter cleaning, pest control, and roof inspections. Set aside a budget—typically 1% of the home's value annually—for maintenance and unexpected repairs.

Additionally, consider how you'll manage your home equity over time. As you pay down your mortgage and your property appreciates, you build equity that can be leveraged in the future. This could be used for renovations, education expenses, or even purchasing another property. However, use this equity wisely—don't overextend yourself with unnecessary loans. After six months of mortgage payments, touch base with your lender and evaluate the benefits of refinancing.

Lastly, be prepared for lifestyle changes. Homeownership can bring a sense of pride and stability, but it also requires

more responsibility than renting. You may need to mow the lawn, handle snow removal, or get involved with a homeowners association. Stay organized with a home file where you keep warranties, receipts, insurance documents, and improvement records.

If you bought in a new neighborhood, take time to connect with your community. Introduce yourself to neighbors, learn about local services, and participate in events. A strong community adds emotional value to your home and enhances your overall living experience.

Final Thoughts

The home buying journey is not simply a financial transaction—it's a life event that requires thoughtful planning and active engagement at every stage. Before you buy, make sure your finances are in order and understand what you can truly afford. During the process, be strategic, seek professional guidance, and avoid letting emotions lead. And after you move in, take proactive steps to care for your property and adapt to the responsibilities of homeownership.

By keeping these key considerations in mind before, during, and after the purchase, you'll not only make a smarter investment but also enjoy a more fulfilling experience in your new home.

Put that welcome mat out, settle in, and start creating memories.

If you or someone you know would like more information about home ownership in Northwest Arkansas, please feel free to reach out to me.



Daphne J Vought
REALTOR

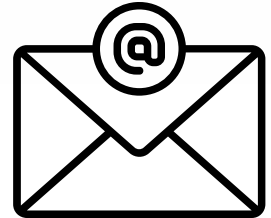


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Partnering people with their perfect property

BUY ♥ SELL ♥ INVEST
RESIDENTIAL ♥ COMMERCIAL



KRISTY CRAIN

AS FOR ME AND MY MARRIAGE

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WWW.EXPLOSIVEGROWTH.COM COMING SOON!

To have and to hold, for better, for worse

For what seemed like the billionth time, I threw my hands up in the air and said, "I've had enough, Lord! I can't do this anymore, nor do I even want to." I was fuming inside as my husband's judgments swirled around my mind that evening. I had spent years trying to gain his approval but never failed to miss the mark.

As my desperate cry continued, I couldn't wrap my head around the consistent presence of mixed messages between love and hate within our marriage. I longed to feel cherished and supported, but the opposite was my reality. I was tired of fighting and wanted it all to end. I wished to escape.

I knew it was God's desire for me to honor my husband, but I had lost sight of what honoring him should even look like at that point. I didn't feel honored by him. Inner turmoil sparked an explosion of discontentment, bitter-ness, and resentment in my heart towards my husband and God. I wanted to leave, but God instructed me to stay.

IN GOD'S HANDS

In Luke 4:18, we see that Jesus came to give sight to the blind and set the captives free. I felt like a prisoner within the walls of my own home, held captive by a blind man who claimed to love me, and who I claimed to love also. I had been praying for our marriage to change for over two decades, but our circumstances remained the same.

The fight for approval and acceptance in marriage is like a raging war within the soul. The fiery darts of constant criticism and rejection, directly targeted at your heart, is often more than a battle of personal opinions seeking to be heard or understood. The deep longing for an intimate connection with your spouse becomes an outright battle between good and evil. It is exhausting, but without a truth-telling support system around you, it can genuinely be a disruption to the core of your existence and even to your worldview.

I pray this isn't a reflection of your marriage, but you may be in a marriage that isn't quite what you expected, or at least not what you hoped it would be. Feelings of loneliness or oppression may be stealing your joy and your peace, but take heart, your life is in the Lord's hands.



In Genesis 16, we see a conflict between Abram's wife, Sarai, and her maidservant, Hagar. Their dispute may not resemble yours directly; the principles most likely remain the same.

"Your struggle is not based upon what you cannot do; it's only a matter of what the Lord is yet to do through you."

- Kristy Crain



“

For we do not have a high priest who cannot sympathize with our weaknesses, but One who has been tempted in all things as we are, yet without sin. Therefore, let us draw near with confidence to the throne of grace, so that we may receive mercy and find grace to help in time of need

”

HEBREWS 4:15-16

“YOUR SPOUSE ISN'T CALLED TO DEFINE YOU, BUT GOD WILL USE THEM AS A TOOL TO REFINE YOU.”
— KRISTY CRAIN ”



PRAY FOR WHAT YOU NEED WITH ALL YOUR HEART AND LISTEN

I encourage you to read the story, but after many years of waiting on God's promise made to Sarai's husband, Abram, their faith in the promise diminished. Sarai sought to help God out by devising her plan, which involved her servant,

Hagar. The objective was successful, but once it was completed, great conflict arose among them. Finally, Hagar had enough and decided to flee from Sarai into the wilderness. To Hagar's surprise, the angel of the Lord found her there and inquired about her journey. He instructed her to return to her mistress, submit herself to Sarai's authority, and He

then blessed her. After receiving a blessing of promise, Hagar was astonished. God saw her when no one else did, and she declared, "You are the God who sees me . . ."

Have you ever felt so oppressed that you wanted to leave the situation as Hagar did? I know I sure have. The God who saw her in the wilderness is the same God who instructed her to return to her oppressor. But with the instruction came a blessing. The God who blessed her and saw her is the same God who sees you too.

You're not alone. **God hears your cry.** When you're wrestling with conflict, you can go to the throne of grace with confidence because of what Christ has done on the cross for you already. He may inquire of your journey but ultimately, He already knows where you've been. He longs for you to seek Him and to show you the path you should take. He is the Way and has the final say on the next steps you should walk, but you can trust Him. Trust in His instructions and fervently obey.

When you find yourself at a crossroads and feel conflicted inside, look up and ask God what His will is for you. **It will require you to ask, seek, knock, and LISTEN.** Listening is often the most challenging part. He's the God of restoration, and His restoration starts with surrender to His will. We often work in our own strength to fix circumstances and then blame God when our plans aren't working out. His Truth may not be what you desire to hear at the moment but will prove to be the saving grace you can't ignore. At least it was for me.

*No doubt, you are priceless in
the eyes of the King.
- Ephesians 1:4*



THE LORD REMINDED ME - I'M CHOSEN

Before my full surrender to God's will in my marriage, I grew agitated toward God for not rescuing me from my turmoil. I knew my self-worth and identity came from Christ alone, but years of criticism led me to feelings of worthlessness and doubts within my heart. I allowed my husband's negative view of me to hinder my remembrance of who I was as a woman and as a daughter of God.

In great desperation to know the truth of who I was, I feasted on God's Word more than ever. The Lord reminded me that I am chosen (John 15:16), and I am His possession (1 Peter 2:9). I'm not redeemed with corruptible things like gold or silver, but by the blood of Christ (1 Peter 1:18-19). His Word was the medicine I needed to heal wounds in my heart and the road map to remain steadfast in the directions He had given me. Thankfully, His plan was better than mine and led me to

the other side of my circumstances and also my despair. God implores His children to love and honor one another throughout His Word. Mutual love and respect are the standard, not tearing down or even making others an idol. 1 Corinthians 7:23 says you have been bought with a price and are instructed not to become slaves of men. Your spouse's approval, or lack thereof, doesn't determine your value. Christ chose you in Him before the foundation of the world (Ephesians 1:4). **No doubt, you are priceless in the eyes of the King.**





HEALING HER PODCAST

CHRISTI & DONNA

AS FOR ME AND MY HEALTH
[CONTACT CHRISTI AND DONNA](#)

HEALING HER: FROM TRIGGERED TO TRANSFORMED

Have you ever caught yourself reacting to something—snapping at your child, shutting down in a conversation, or replaying a moment over and over in your head—only to wonder later, *"Where did that come from?"*

If we're honest, most of us would say, *"That is me . . . more than once."*

There were years in my life when I felt ruled by my emotions—guilt, shame, anger, and fear—despite being a committed Christian who deeply loved Jesus. I believed in

healing, but I didn't always know how to walk in it. I didn't know how to sit with the hard feelings without either avoiding them or letting them explode out of me.

What I've come to learn is this: inviting Jesus into those emotionally raw moments is not only possible, it's life-changing.

That's what led Christi and me to start the Healing Her podcast in February 2024.

We've been friends for over 20 years. And while we love to laugh, what's really kept us connected is our shared pursuit of spiritual and emotional healing. Over the years, we've both learned to invite God into our broken places—on purpose. We've practiced being honest, walking in humility, and opening ourselves to the transforming power of Jesus. Now, we're simply sharing that journey with a broader audience.

WHAT WE SHARE ON THE PODCAST

We believe Christian women can grow stronger mentally, emotionally, and spiritually not by pretending everything's fine, but by getting real about what's actually going on inside and letting Jesus speak into it.

On the podcast, we talk about things like:



Managing intense emotions and staying calm.



Bringing negative thoughts to Jesus.



Normalizing grief (Season 2).



Navigating the transition of children into adulthood.

These aren't simply "topics." They're real-life, everyday struggles that many of us face. And at the heart of every episode is this truth: there's not a single thing we'll face that Jesus cannot walk us through.




TODAY'S FOCUS: EMOTIONAL REGULATION



If there's one area that's changed my life—and I believe can change yours—it's learning how to regulate emotions in a Christ-centered way. When we grow in emotional regulation, it affects everything: our spiritual connection with God, our relationships, and even our physical well-being. James 1:19-20 (NIV) says,

**"EVERYONE SHOULD BE QUICK TO LISTEN, SLOW TO SPEAK
AND SLOW TO BECOME ANGRY, BECAUSE HUMAN ANGER DOES
NOT PRODUCE THE RIGHTEOUSNESS THAT GOD DESIRES."**

We all get upset. But when anger or anxiety takes over repeatedly, it often leads to disconnection—with others and with God. So, how do we grow in emotional strength in a way that aligns with our faith?



**“EVERYONE SHOULD
BE QUICK TO LISTEN,
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JAMES 1:19-20 (NIV)

TOOLS FOR STAYING GROUNDED WHEN EMOTIONS RUN HIGH

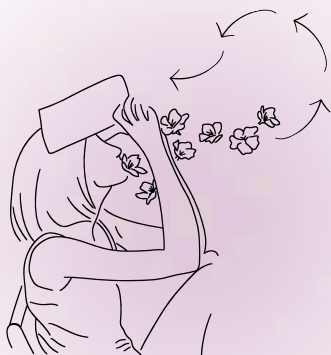


1. HIT THE PAUSE BUTTON

When you notice that you're about to say or do something you might regret, pause.

- Let the other person know you need space. "I want to talk about this, but I need a few minutes to calm down."
- Step away. Take a walk, go to another room, or sit quietly.
- Focus on your breathing. Deep, slow breaths. Let your body tell your brain it's safe to settle.

In one episode of *Healing Her*, I shared a moment when I calmly told my son, "You may not talk to me that way." That calm, grounded response didn't come naturally at first—it came through practice, prayer, and learning to pause.



2. ASK FOR A DO-OVER

We all get it wrong sometimes. Thankfully, grace gives us space to try again.

- When you recognize you've messed up, say, "Can I have a do-over?"
- If needed, take a break to figure out what a healthier response would look like.
- Then come back and say, "I'm sorry. What I meant to say was . . ."

This is one of the most practical ways to repair relationships and reflect Christlike humility.



3. STAY IN YOUR ADULT SELF

In *Gifts from a Challenging Childhood*, Jan Bergstrom explains how we all carry internal parts of ourselves: our child self, teen self, and adult self.

- Child self feels small, afraid, or invisible.
- Teen self feels reactive, rebellious, or critical.
- Adult self is grounded, thoughtful, and able to respond with love.

When we respond from our adult self, we don't let emotions run wild; we invite the Holy Spirit into the moment and become a calming presence in the room.



4. PRAY THROUGH JOURNALING

If a certain situation keeps triggering you, prayerful journaling can reveal the deeper root.

- Write out what happened. Be honest.
- Ask Jesus: "What did this bring up in me? Where did this feeling come from?"
- Step away. Then come back later and read what you journaled with fresh eyes.

Personally, one of my greatest emotional triggers is feeling invisible. When I journal and realize that's the wound being touched, I can invite Jesus into that memory. I can ask the Holy Spirit to speak truth to the little girl in me who didn't feel seen—and healing begins. Again.

HEALING HER PODCAST

WE'D LOVE TO STAY CONNECTED



LET GOD DO WHAT ONLY HE CAN DO

These tools—pausing, asking for a do-over, staying grounded, journaling—aren't magic. They're not a formula. They're simply ways we can make space for God to work. They help us get out of our heads and into His presence, where healing happens.

Friend, you don't have to be ruled by your emotions. You don't have to carry your past into every present moment. Jesus sees you, knows you, and wants to bring healing to the places you've even hidden from yourself.

So add these tools to your toolbox. Practice them. Fail at them. Try again. And over time, you'll begin to see the fruit: more peace, more patience, and more spiritual strength rooted in the One who heals.

Christi Vander Voort & Denna Durham, LMFT

If our message resonated with you, we invite you to join us on the journey.

You can listen to more real, grace-filled conversations on the Healing Her podcast—where we share personal stories, practical tools, and spiritual truths to help women grow mentally, emotionally and spiritually stronger in Christ.

→ Subscribe on [Apple Podcasts](#), [Spotify](#), or [YouTube](#).

→ Follow us on [Instagram](#) and [Facebook](#) for weekly encouragement and updates.

Let's keep healing—together, in Him.



TOM DE JONG

AS FOR ME AND MY FINANCES

TOM DE JONG, OWNER OF MONEY CONCEPTS: THE PLANNING FIRM
 FINANCIAL WEBSITE: THEPLANNINGFIRM.COM/
 PHOTO BY ERIC SANDBULTE OF THE NW IOWA REVIEW

Purpose-Driven Finances

On Tuesday or Thursday mornings this is what you might find me doing . . . **Welcome back to Money Concepts Radio. I'm your host, Tom De Jong, financial planner and owner of Money Concepts, The Planning Firm. . .** Today we're starting a series on purpose-driven finances. We start with the most obvious question. **What are purpose-driven finances?** Purpose-driven finances are managing the financial resources with which you've been entrusted in a manner consistent with what you say is important to you. In other words, it's managing your money according to your values and priorities. I'm not trying to steal from Pastor Rick Warren here, but we live purpose-driven lives; our lives have purpose. Why should our finances then, as a part of our lives, be any different?

Too often, we say certain things are important to us. And yet the way that we spend money shows a very different set of values and priorities. If you were to open up your bank statement, would your spending habits reflect what's truly important to you?

ONE PERSON GIVES FREELY, YET GAINS EVEN MORE;
 ANOTHER WITHHOLDS UNDULY, BUT COMES TO POVERTY. A
 GENEROUS PERSON WILL PROSPER; WHOEVER REFRESHES
 OTHERS WILL BE REFRESHED.
 PROVERBS 11:24-25 NIV



Purpose-driven finances seek to reconcile the gap

People make the statement that each dollar is designed to go to a certain place, and that the things that are the most important to us get the first dollars. Now, why should you care what are the benefits of purpose-driven finances? Why should you be managing resources in this manner? The benefits are numerous. I'm not going to be able to think of all of them but here are a few possibilities, in no particular order:

Number One

Putting your money where your mouth is and aligning your spending with what you say is important to you.

Number Two

Keeping God at the forefront of your finances, acknowledging that He is the owner of everything.

Number Three

Increased savings rates.

Number Four

Less wasteful spending.

Number Five

A more efficient budget.

Number Six

Knowing what goals you'd like to achieve and how you're going to get there.

Number Seven

An increase in the probability that you'll reach goals and be financially free.

Number Eight

Reduced money-related stress in the home, which may also lead to healthier families and more productivity at work.

Number Nine

The financial means to increase your support of churches, charities, and causes that are important to you in the advancement of God's kingdom and the promotion of public justice.

Advancing God's kingdom and the promotion of public justice . . .



Number Ten

Better protection against financial setbacks and disasters for you and your family.

Number Eleven

Potentially more time and attention for your family, friends, and things that are more important to you than money.

Number Twelve

Hopefully a better understanding of your dependence on God for providing for your needs.

Number Thirteen

Ultimately, becoming a better steward of God's resources.

Now this is quite a list. And it's no small feat to live up to those expectations. So join us next time as we get started with the first of 10 priorities of money in our series on purpose-driven finances on Money Concepts Radio.

"IN EVERYTHING I DID, I SHOWED YOU THAT
BY THIS KIND OF HARD WORK WE MUST
HELP THE WEAK, REMEMBERING THE
WORDS THE LORD JESUS HIMSELF SAID: 'IT
IS MORE BLESSED TO GIVE THAN TO
RECEIVE.' "

ACTS 20:35 NIV



**Click picture or text to listen to Money Concepts
Radio with Tom De Jong.**

***It airs on KDCR 88.5 FM at 7:15 a.m. Tuesdays and Thursdays.
It can also be found on Spotify and iTunes.***

Recap: Benefits of Purpose-Driven Finances

NUMBER ONE - PUTTING YOUR MONEY WHERE YOUR MOUTH IS. ALIGNING YOUR SPENDING WITH WHAT YOU SAY IS IMPORTANT TO YOU.

NUMBER TWO - KEEPING GOD AT THE FOREFRONT OF YOUR FINANCES, ACKNOWLEDGING THAT HE IS THE OWNER OF EVERYTHING.

NUMBER THREE - INCREASED SAVINGS RATES.

NUMBER FOUR - LESS WASTEFUL SPENDING.

NUMBER FIVE - A MORE EFFICIENT BUDGET.

NUMBER SIX - KNOWING WHAT GOALS YOU'D LIKE TO ACHIEVE AND HOW YOU'RE GOING TO GET THERE.

NUMBER SEVEN - AN INCREASE IN THE PROBABILITY THAT YOU'LL REACH GOALS AND BE FINANCIALLY FREE.

NUMBER EIGHT - REDUCED MONEY-RELATED STRESS IN THE HOME, WHICH MAY ALSO LEAD TO HEALTHIER FAMILIES AND MORE PRODUCTIVITY AT WORK.

NUMBER NINE - THE FINANCIAL MEANS TO INCREASE YOUR SUPPORT OF CHURCHES, CHARITIES, AND CAUSES THAT ARE IMPORTANT TO YOU IN THE ADVANCEMENT OF GOD'S KINGDOM AND THE PROMOTION OF PUBLIC JUSTICE.

NUMBER TEN - BETTER PROTECTION AGAINST FINANCIAL SETBACKS AND DISASTERS FOR YOU AND YOUR FAMILY.

NUMBER ELEVEN - POTENTIALLY MORE TIME AND ATTENTION FOR YOUR FAMILY, FRIENDS, AND THINGS THAT ARE MORE IMPORTANT TO YOU THAN MONEY.

NUMBER TWELVE - HOPEFULLY A BETTER UNDERSTANDING OF YOUR DEPENDENCE ON GOD FOR PROVIDING FOR YOUR NEEDS.

NUMBER THIRTEEN - ULTIMATELY, BECOMING A BETTER STEWARD OF GOD'S RESOURCES.



JANA SMITH

AS FOR ME AND MY PARENTING
[CONTACT JANA](#)

The Most Precious Gift: Your Time

**CHILDREN'S CHILDREN ARE A CROWN TO THE AGED, AND
 PARENTS ARE THE PRIDE OF THEIR CHILDREN.
 (PROVERBS 17:6 NIV)**

My husband and I became grandparents relatively late in life. Both of us desired to be grandparents, and each new grandchild we welcomed into the world has been a joy and a blessing to our family.

But, as with many things, it came with a degree of heartache.

Our source of heartache had to do with the distance that separated us from our grandbabies. We'd worked out how to deal with the physical distance from our children, but this provided an entirely new level of sadness.

We had moved to Ontario some years earlier, before either of our daughters was married. They both had great jobs and well-established lives in Calgary,

Alberta, when we felt the calling to return to Ontario. So, our daughters stayed, and we moved.

It was one of the hardest things I had been called to do since becoming a mother. However, over time, we came to terms with the distance and found ways to cope. God had provided the resources that allowed us to travel often to visit our children in Alberta or for them to visit us in Ontario, which helped to sustain us during our periods of separation.

**EVEN TO YOUR OLD AGE AND GRAY HAIRS I AM HE, I AM HE
WHO WILL SUSTAIN YOU. I HAVE MADE YOU AND I WILL
CARRY YOU; I WILL SUSTAIN YOU AND I WILL RESCUE YOU.
(ISAIAH 46:4 NIV)**

However, when the first grandchild arrived, the distance and length of separation seemed to be greater. My ability to travel independently was becoming increasingly difficult but my heart longed to be near to them, to be a present grandmother. I ached to hold our grandbabies as they slept, to comfort them when they cried, to read stories, to color and build with blocks. And I desperately wanted to watch their progress and rejoice at every milestone and accomplishment.



Once again, we explored various ways to adapt to the distance that separated us. I thanked God for electronic media, phones, digital photos, video calls, and text messaging. But with each grandchild, the desire to be near and present grew.

When our granddaughter was old enough to manage phone calls, we spent a lot of time on the phone. Sometimes, we did spelling practice, and at other times, we did math, progressing from addition and subtraction to word problem solving. The time on those calls was precious, but still insufficient.

I started praying for God to move us back to Alberta, but we didn't get the release until about a year and a half ago, shortly after our third grandchild was born. I was spending six weeks with our daughter following Evan's birth. I was able to hold him as he slept and cuddle him when he cried. I was able to spend time with his brother Levi, who was two. We played with playdough, colored, and went to the park together. I was also able to spend quality time with our six-year-old granddaughter, River.

This was when I realized the most important thing I could give to our grandchildren was my time.



*Children are
a heritage
from the
Lord,
offspring a
reward from
him.*

(Psalms 127:3 NIV)

**AND MY GOD WILL MEET ALL YOUR NEEDS ACCORDING TO
THE RICHES OF HIS GLORY IN CHRIST JESUS.**

(PHILIPPIANS 4:19 NIV)

It was no longer about me and my selfish needs, and worrying about when I would next see them. It was all about them and their needs. I observed how one-on-one interactions can foster a closer, more loving, and bonding relationship. When I was an infrequent grandmother, it wasn't easy to give them the consistent one-on-one time that I saw they needed and, yes, craved.

**BUT SEEK FIRST HIS KINGDOM AND HIS RIGHTEOUSNESS,
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.**

(MATTHEW 6:33-34 NIV)



This revelation changed my prayer life. It changed my requests to God. Those prayers moved God's heart, who then moved us back to Alberta. He not only opened the door, but prepared the way. Now, I have the pleasure and the blessing of being a present grandmother.

Since our time back in Alberta, I have come to realize that time is truly the most precious gift I have to offer my grandchildren. Additionally, I have come to understand that it is both the time spent with them and the time away from them that I can give, and both are equally important; it is how I spend the time that matters. I devote my time to them when I am with them, and in prayer for them when we are apart. I have found that I can break that time into three layers.



THREE LAYERS TO THE GIFT OF YOUR TIME

1

ONE-ON-ONE TIME

Time with them. One-on-one, dedicated time is vitally important. This is when your focus is entirely upon them. It is not visiting time with their parents, or being in their house for some other reason like a family dinner. It's not about cooking meals, although I find that baking with them is a wonderful way to spend time together. All three of our grandchildren love to bake with Babi (that's me). One-on-one time is time spent with them, whether that involves playing with playdough, building towers with blocks, or cooking together in their sandbox.

Of course, our grandchildren are all relatively young, so these are the easiest ways I have right now to give them one-on-one time. It's as if I were one of them. Our youngest, Evan, whom we affectionately call the Boss Baby, will often forget that I am his Babi and starts telling me how I can play with them. I love it.

2

LISTEN TO WHAT THEY HAVE TO SAY

Until a few years ago, my time with my grandchildren was spent in play, but now they are getting older, I see they often have things they want to do, and one of them is to talk. This is especially true with River. She enjoys discussing her school friends, her teacher, and her extracurricular activities. She's a typical girl and loves to talk about things. My lesson is learning to be quiet and listen. I don't have to problem solve unless she asks me. I ask questions for clarification because to be honest, I lose track of all her friends' names, no matter how hard I try. But she loves it, even if I get their names wrong.

I've found that Levi, who is four, has a fantastic imagination and makes up stories for everything he does. He may be painting, but that has a story behind it. I love to listen to his stories, and secretly think he may have his Babi's imagination.

It is during these times that I can hear their heart, even in the stories they make up. Their words matter. They love being listened to.

3

PROVIDE SOME TIME FOR FREEDOM

Most kids live a fairly structured life today. Even as little ones, their life is structured. Because parents work, there is daycare. At the start of the day, it's time to get ready for daycare, and then it's time to come home, and then there's dinner preparation, bath times, and so on. There are even bedtime routines . . . Not that I think these things are bad. On the contrary, I believe children perform better in a structured environment.

As a grandparent, I can provide some time of freedom from all the structure. I am a firm believer that it is a grandparent's right to spoil their grandchildren, to a degree. I have no intention of ruining their parents' careful parenting and rules of behavior. However, there is a difference between the parents and grandparents. With us, our grandbabies can "let their hair down" a bit. They have a little more freedom, and we are allowed to change our minds at any time, such as extending play time before bedtime, choosing what foods they'd like for a meal, and so on. We can give them time to relax a bit and live outside of structure for short periods.

I don't believe this spoils them; instead, it develops relationships and trust. They know we love them, and we still have boundaries that protect them. Yes, we have rules, but they are more flexible. They are allowed to be 100% children, with very few responsibilities, for short periods of time.



Of course, as grandparents, we give them our time when we pray for them, teach them, and guide them on their life paths, all the while leading them to faith through our example. Those are gifts of our time as well, for that is something we can give for as long as we have the time to give it.

So, if you are a grandparent and have the joy of being close to your grandchildren, give them your time, listen to them to hear their heart, and give them some time of freedom. I believe grandchildren are a blessing from God—honor the blessing!

CHILDREN ARE A HERITAGE FROM THE LORD, OFFSPRING A REWARD FROM HIM. (PSALMS 127:3 NIV)

If you are—as we were—long-distance grandparents, God wants to show you ways to give your time to your grandchildren. Praying for them is incredibly important, and distance is no barrier to prayer. Use today's technology and arrange FaceTime calls. Take the time to get to know them, and give them the opportunity to get to know you as well. When they are old enough, share stories from your life with them.

While we were still in Ontario, I started a memoir of sorts to tell our grandchildren about my life. I stopped writing it when we moved, but I will start again, just in case I don't get a chance to tell them in person.

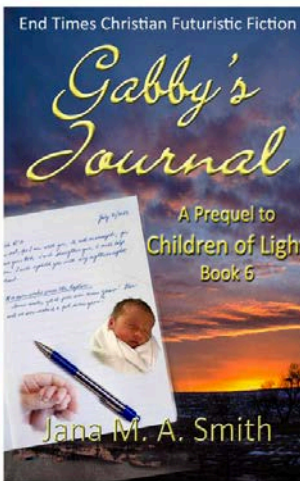
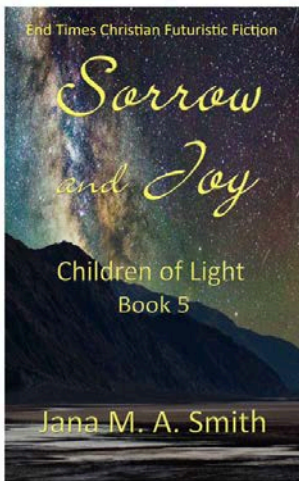
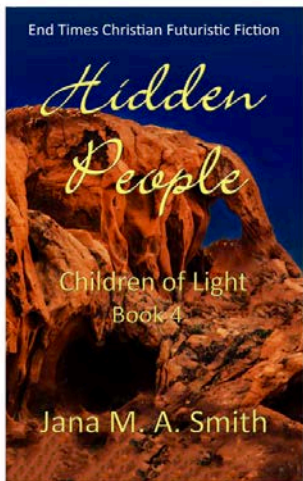
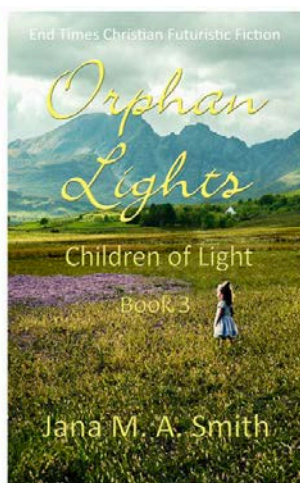
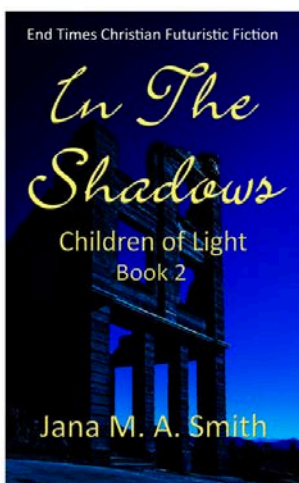
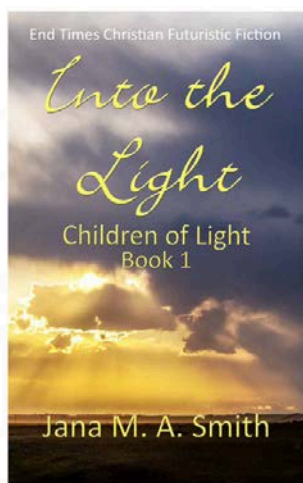
Blessings,
Jana



If you have an interest in End Times Christian fiction, then I invite you to check out my **Children of Light Series.**

As Emma, the heroine, and her band of Light Warriors strive to fulfill their purpose, they learn to trust God. This trust leads to a transformation, where they begin to mirror Christ and reflect His Light into a world of darkness.

Trust God, Be Transformed and Reflect His Light.



Check out my books here.

If you are interested, you can purchase my books here.



You can also follow me on Instagram and Facebook



I have a website called FaithFactFiction.com

Through my blogs I examine various aspects of End Times prophecy, in simple terms to give hope to those who may be uncertain about their future.



CAPRICE BUCHHOLTZ



AS FOR ME AND MY COMMUNITY
CONTACT CAPRICE

ANSWERING THE CALL:

HOW THE 5-FOLD ACADEMY UNLOCKED MY KINGDOM ASSIGNMENT

I never imagined I would one day write about what God has revealed to me—not only about Himself but about *me*, too.

When I enrolled in the 5-Fold Academy, I thought I was signing up for a training to help others. What I didn't realize was how deeply God would use this time to train *me*. To refine me. To call me out of hiding, out of striving, out of confusion—and into clarity, boldness, and Kingdom identity.

This article is part testimony, part teaching. It's my way of paying forward what the Lord gave me through the 5-Fold Academy—one of the most spiritually impactful seasons of my life.




THE AWAKENING: DISCOVERING THAT MINISTRY ISN'T JUST FOR “MINISTERS”

“SO CHRIST HIMSELF GAVE THE APOSTLES, THE PROPHETS, THE
EVANGELISTS, THE PASTORS AND TEACHERS, TO EQUIP HIS PEOPLE FOR
WORKS OF SERVICE, SO THAT THE BODY OF CHRIST MAY BE BUILT UP.”

EPHESIANS 4:11-12

For years, I thought “the 5-fold” was just a theological term for church leaders or full-time ministers. I had no idea that I—a woman with a heart for God, raising kids, working a job, trying to live faithfully—was called to operate in one of those roles.

But in the first few weeks of the Academy, I was invited to ask some big questions:

-  Where has God been using me all along?
-  What do I feel burdened for?
-  Which of these five roles stirs something in my spirit?

That’s when I began to realize: I had been pastoring people for years—only not from a pulpit.

My kitchen table was my sanctuary. My text messages were full of prayer requests. My weekends were spent mentoring others, encouraging burnt-out believers, and gathering with others for discussion and support.

The 5-Fold Academy helped me see it: I wasn’t “just helping people.” I was walking in the **ministry of the pastor**—caring for God’s people, nurturing their growth, and carrying their hearts.



UNDERSTANDING THE FIVE-FOLD MINISTRY ROLES

Let me briefly walk you through what I learned. If you’re reading this and wondering *where you might fit*, I pray this brings you clarity:

APOSTLE – THE PIONEER AND BUILDER



Apostles carry vision, start new things, and lay foundations. They are sent to territories, families, or industries to establish God’s purposes.

PROPHET – THE TRUTH SPEAKER AND SEER



Prophets hear from God and boldly declare what He is saying. They help the Body discern, purify, and stay aligned with God’s heart.

EVANGELIST – THE BRINGER OF GOOD NEWS



Evangelists are passionate about reaching the lost. They naturally draw others to Christ, often operating in boldness and joy.

PASTOR – THE SHEPHERD AND NURTURER



Pastors love deeply and care for the flock. They are relational, safe, and consistent, often sensing others’ needs before they speak.

TEACHER– THE REVELATOR AND INSTRUCTOR



Teachers ground others in the Word, making complex truth simple. They carry wisdom, depth, and anointing for revelation.



A large, realistic red heart is the central focus. A dark wooden cross is positioned behind the top of the heart. A crown of thorns, made of dry, spiky branches, is wrapped around the middle of the heart. The background is a smooth gradient from orange on the left to green on the right. The entire image is framed by a thick red border.

**AND LET US CONSIDER
HOW WE MAY SPUR ONE
ANOTHER ON TOWARD
LOVE AND GOOD DEEDS.**

HEBREWS 10:24 (NIV)



REAL MINISTRY LOOKS LIKE THIS

One evening, after finishing Module 6 on the pastoral role, I received a call from my daughter. She was experiencing some serious anxiety and frustration. Old me might have offered casual advice or merely said, “I’m praying for you.” But something had shifted in me.

- ★ I listened with Holy Spirit ears.
- ★ I invited her to pray.
- ★ I gently led her through the “3 R’s” I had just learned:

- ★ **Repent** of the bitterness she had unknowingly carried.
- ★ **Renounce** the lie that she had to fix everything alone.
- ★ **Reject** the spirit of fear that was tormenting her, and invite the peace of the Holy Spirit in.

We prayed together. We saw *freedom*.

It wasn’t complicated. It wasn’t loud. But it was **holy ground**.



THE HOLY SPIRIT MAKES IT WORK

Throughout the Academy, I learned something crucial: **you can’t function in any of these roles without the Holy Spirit.**

It’s not enough to take a spiritual gift assessment or identify our personality. The roles of Ephesians 4 are **Spirit-assigned and Spirit-empowered**. And when we walk in them, we become part of God’s design to **build up the Church**.

Jesus gave these gifts to *us*—and they are still active today.

WHAT SURPRISED ME MOST

It wasn’t just the teaching that transformed me. It was the **activation**.

We weren’t only told about the 5-Fold—we were equipped to walk in it:

- ★ I learned how to minister deliverance and healing.
- ★ I practiced spiritual discernment in real-time.
- ★ I gained language for what I already carried.
- ★ I realized that what I thought was “simply encouragement” or “simply praying” was actually pastoral ministry.

The Academy didn’t give me a title—it gave me **permission**.

GOD WANTS HIS PEOPLE EQUIPPED

The world is in desperate need of truth-tellers, shepherds, revivalists, healers, and teachers. The Church is hungry for leadership that is **biblically sound, Spirit-filled, and deeply compassionate**.

The 5-Fold Academy exists to awaken that calling in everyday believers like you and me.

Whether you're already in ministry or only now discovering your role, I encourage you to:

- ★ Ask the Lord to show you where you fit
- ★ Let go of titles and step into function
- ★ Seek out training that equips AND activates



FINAL THOUGHTS: THE CHURCH NEEDS YOU

If you're reading this and wondering, *Could I really be called to this?* let me be the one to say what the Academy helped me hear clearly:

Yes, you are.

You were made for this. Not solely to attend church—but to *be the Church*. To walk in power, in truth, and in love. To bring Jesus to the weary, the broken, the curious, and the lost.

And whether you're an apostle, prophet, evangelist, pastor, or teacher—this world needs what God has placed in you.

The 5-Fold Academy helped me say yes.

Now, I pass that baton to you.



5-Fold Workshop

LEARN OF YOUR SPIRITUAL CALLING & HOW TO ACTIVATE IT W/ GOD'S
POWER THROUGH THE 5-FOLD GIFTS

As pastors, teachers, evangelist, prophet & apostles

Monday, July 14, 2025 at 4PM CST

Your Name Here...*

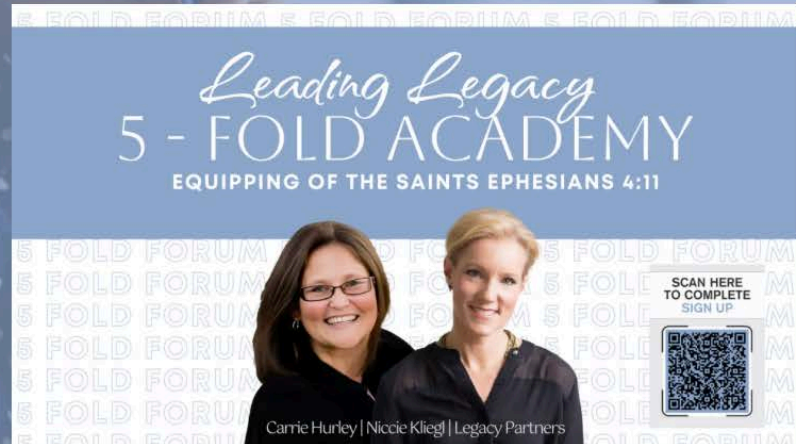
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Your Phone Number Here...*

SAVE MY SPOT

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FILL OUT THE FORM, AND WE'LL GET YOU IN THE WORKSHOP!



IT'S IMPORTANT THAT I KEEP THIS GROUP TO 20 & ↓ SO I
KNOW EACH ATTENDEE WELL AND CAN HEAR HOW THE HOLY
SPIRIT IS UNIQUELY CALLING YOU.

JOIN

38

US!

TRAINING

- 12 WEEKS/PROGRAM
- 5-PART PROGRAM: (1) APOSTLES (2) PROPHETS (3)EVANGELISTS (4) PASTORS (5)TEACHERS
- TEACHERS/STUDENTS
- SPIRITUAL WARFARE EXPERT GUEST
- WEEKLY VIDEO TRAINING
- WEEKLY GROUP COACHING SESSIONS
- 3 PRIVATE SESSIONS
- BIBLICALLY BASED CURRICULUM

SUPPORT

- NICCIE: CONNECTING TO THE SPIRIT IN PRAYER TRAINING
- NICCIE: LIVE SEMINAR ON HEARING THE VOICE OF GOD.
- CAROLYN: HOW TO STUDY THE WORD
- CARRIE: ARMOR OF GOD

ACTIVATIONS

- WEEKLY ACTIVITIES TO IMPROVE THE SKILLS OF PASTOR, APOSTLE, EVANGELIST, TEACHER, & PROPHET
- PARTICIPATION IS NOT REQUIRED.
- IN-PERSON RETREAT COMMISSIONING, SHARE GIFTING, FIND SUPPORT & ENCOURAGEMENT AS YOU HEAD OUT ON YOUR OWN.

COMMUNITY

- SAFE PLACE FOR DISCUSSION.
- YOUR OWN LIKE-MINDED COMMUNITY
- CONTRIBUTE IN LEGACY LEADER MAGAZINE
- 5-FOLD PODCAST
- CARRIE: WEEKLY INTERCESSORY PRAYER
- CARRIE: ONE GUIDED GROUP INNER HEALING
- NICCIE: LIVE AM BIBLE STUDY



5-FOLD CURRICULUM

Module 1: Introduction to the Five-Fold Ministry



Module 2: Identifying Your Calling



Module 3: The Ministry of the Apostle



Module 4: The Ministry of the Prophet



Module 5: The Ministry of the Evangelist³⁹



Module 6: The Ministry of the Pastor



Module 7: The Ministry of the Teacher



Module 8: Walking in the Spirit and Spiritual Gifts



Module 9: Building Unity and Functioning Together in the Body



Module 10: Practical Ministry and Going Forward



Final Assessment and Commissioning

