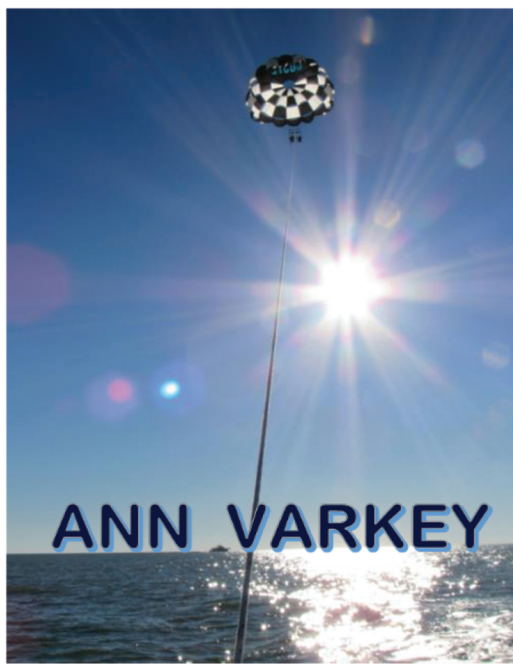




***Connecting with God -  
Life Experiences that Will Touch  
Your Heart and Give You Peace***



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## Knocking on My Father's Door

One Realtor's Guide to a Successful and  
Contented Life  
that can light your path and touch your heart

**Ann Varkey**



*Connecting with*

**GOD**

Life Experiences that Touch  
Your Heart and Give You Peace

**ANN VARKEY**



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## **Connecting with God**

Life Experiences that Will Touch Your Heart and Give You Peace.

by **Ann Varkey**

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## Dedication

*This book is lovingly dedicated to:  
My Late Parents and My Family*

Please see testimonials from my children,  
family and friends towards the end of book.

Additional testimonials can be found on  
**[www.annvarkey.com](http://www.annvarkey.com)**

My sincere thanks to the many individuals  
who helped in writing this book. May the Lord  
send His choicest blessings upon you.

## Purpose and Acknowledgements:

The purpose of writing this book is to inspire both young and adult who may be looking for peace in their lives.

*I would like to acknowledge the following:*

- My Husband and his book, “My Heart’s One Desire,” which has touched my heart.
- Pastor Jacob Mathew and my friends from the India Pentecostal Church of Central Florida.
- Christian television and radio channels with inspirational messages, discussions, and songs.
- Jane Abbott, my assistant, who helped in typing the manuscript.
- My family and friends.
- My previous publication, “Knocking on My Father’s Door: One Realtor’s Guide to Successful and Contented Life” that can light your path and touch your heart.

# Wishing You a Life of Contentment

*From the heart of a woman who  
enjoys the presence of God*



*Inspired by a parasailing trip where Ann  
was able to experience the presence of  
God (Chapter 10)*

## TABLE OF CONTENTS

Foreword .....	8
My Desire for You: A Life of Contentment .....	11
<b>Part 1: Personal Life</b>	
Chapter 1: Take Care of Your Health .....	14
Chapter 2: Exercise and Eat Healthy .....	17
Chapter 3: Healthy Living .....	19
Chapter 4: Lifestyle and Habits .....	21
Chapter 5: Eating habits and Routines .....	23
<b>Part 2: Family Life</b>	
Chapter 6: Love for Parents and Taking Care of Them .....	28
Chapter 7: Spend Time with Your Spouse & Children .....	30
Chapter 8: Treat Children with Dignity and Respect .....	31
Chapter 9: Be a Source of Peace for the Young & the Restless .....	34
<b>Part 3: Spiritual Life</b>	
Chapter 10: Experience the Presence of God .....	38
Chapter 11: Ask God for Wisdom and Guidance .....	40
Chapter 12: Count Your Blessings One-by-One at all Times .....	42
Chapter 13: A Committed Life with God .....	43
Chapter 14: Faith that Offers Peace of Mind .....	45

**Part 4: Emotional Life**

Chapter 15: Loving and Caring for Family and Friends .....	48
Chapter 16: Take Part in Random Acts of Kindness Daily .....	51
Chapter 17: Gentleness and Self Control .....	53
Chapter 18: Be Content with What You Have .....	55
Chapter 19: Rules for Peaceful Times .....	56
Chapter 20: Make a “To Do” List .....	59

**Part 5: Social Life**

Chapter 21: Take Responsibility for Your Life and Make Wise Choices .....	62
Chapter 22: Be Faithful, be True to Yourself and Others .....	64
Chapter 23: Be a Good Citizen and Together We Can Make a Difference .....	66
Chapter 24: Your Professional Life .....	68

**Part 6: Caring for Our Children**

Chapter 25: Advice and Reminders for Young People .....	72
Chapter 26: Reaching the Age of Thirteen .....	74
Chapter 27: Seek God at an Early Age & Early in the Morning .....	76
Chapter 28: A Parent’s Action Can Have Lasting Effects .....	78

**Appendix A**

Tips from My Heart .....	81
--------------------------	----

**Appendix B**

Some of My Favorite Life Verses .....	86
---------------------------------------	----

<b>Testimonials</b> .....	90
---------------------------	----

## FOREWORD

Martin Luther is considered the pioneer of the Reformation of the Christian Church. The process of Reformation is usually considered to have started with the publication of the *Ninety-five Theses on the Power and Efficacy of Indulgences* by Luther in 1517 when he nailed them to the door of the Castle Church in Wittenberg, Germany. In 1525 he married Katharina Von Bora and together they had six children. They jointly provided a home for them as well as for a number of orphans and students. Luther would say that his family was like a “small church,” and would rejoice in being part of it. Out of these experiences, and out of the life of the family, came the famous *Table Talks* that Katharina published and served as the forerunner of public education. Luther’s family life became the model that many devout Germans would follow for generations.

My beloved wife, Ann Varkey, who stood with me for the last forty-seven years, through her own life experiences while growing up in India and then raising a family with three children in a foreign land has led her to the writing of this book. It is her solemn hope that the pages of the book will serve as a *Talking Point* for many families in accomplishing a focused life and in raising children in America.

This book is titled, “*Connecting with God - Life Experiences that will Touch Your Heart and Give You Peace*” and provides the reader with a road map in connecting with God in their own personal life and experiencing the tranquility that nothing else in this world can offer. This book also serves as a companion supplement to Ann’s previous work titled, “*Knocking on My Father’s Door*” in which she illustrates that fairness and loyalty can work not only in the personal life but also in the business environment by “taking care of one’s own, sharing one’s gifts with others, and above all, answering to a Higher Authority.”

Invariably, the present age in which we live challenges us in many different ways and often creates many obstacles in having a peaceful and productive family life. Marriages are being challenged resulting in an increased rate of divorce resulting in children being raised in many cases by a single parent. In addition, our children are being challenged by unprecedented technological advancements in which the social media exerts enormous power on their daily lives. In order to overcome these challenges it is important that we follow a road map that will steer us in the right direction.

Ann through the pages of this book has laid out the foundation in having a strong *Personal Life, Family Life, Spiritual Life, Emotional Life, and the Social Life*. In addition, Ann addresses the need for Caring for Our Children, in that they can be raised to be effective in achieving their own life goals and be productive members of the future society in general.



Ann Varkey makes these truths available to us in the form of personal illustrations, biblical truths, and some basic common sense extracts. She encourages young people to make their own decisions, but they must do it by having God in their life, listening to their hearts with the guidance of the Holy Spirit, and accepting the advice and guidance of their parents and mentors.

This book is a wonderful addition to your dinner table conversation, a gift to a friend who is being challenged by unintended worries in life, and a young person who is desiring a peaceful journey ahead.

### **Varkey Chacko**

Author: *“My Heart’s One Desire”*

## MY DESIRE FOR YOU: A LIFE OF CONTENTMENT

- Wake up early and pray in getting fresh blessings from God, lift up your hands in thanks giving, and take time in preparing for the day
- Ask God for wisdom and guidance and meditate with positive thoughts
- Take charge of your health, exercise, eat healthy, and drink plenty of water
- Make a “To Do” list daily
- Love and care for your spouse, spend time with your loved ones and friends
- Write down the names of those who are sick in a notebook and pray for them
- Treat your children with dignity and respect
- Take part in random acts of kindness daily, be generous to the less fortunate (in time and money)
- Be happy and smile (it is contagious), walk in the newness of life
- Learn to forgive - it is empowering and a great gift to yourself
- Be content in who you are and with what you have
- Be responsible for your life and make good choices
- Take time to praise and give compliments to others
- Be faithful and true to yourself and others

- Count your blessings and thank God for your day
- Live your life as a child of God: That is walking with God when days are difficult and He will walk with you. “Come closer to me and I will be closer”.
- Ask the Lord to help you in every situation. Ask God for the gift of the Holy Spirit.
- Be a good citizen and together we can make a difference

## **PART 1**

# *Personal Life*

## **CHAPTER 1**

### **Take Care of Your Health**

**V**ery often we hear people say that, “Health is Wealth”. One important thing that an individual must take care of is his or her own health. We tend not to relax or take care of ourselves when we are busy. So, start each day with positive thoughts as it will help you feel good. I remember the time when my children were young and I did not take the time to care for myself, but I should have taken some time to relax and recharge. Take time today to not only relax, but exercise and choose healthy food options.

Every day is a gift from God. When you wake up, have a plan after your prayer time. Write down your plan and prioritize what needs to be accomplished that day. Take one day at a time to perfect your life. God is still working on all of us. Do things that will give you heavenly peace and a healthy heart.

Drink plenty of water. I drink lemon juice and sometimes add a little bit of ginger and garlic which gives a boost to my immune system and works to keep away colds and cough. I make sure to eat breakfast every day. I used to get migraine headaches often. In 1992, while I was taking a Real Estate Broker’s class, I passed out. As a trained Registered Nurse (RN), I realized that this happened because of my migraine headache and an imbalance of electrolytes. That is when I started drinking lots of water, eating more protein and exercising. Now I am free from migraines.

Taking care of minor issues with home remedies can often help eliminate many problems. For instance, get a full body massage once a week to relieve stress or have some reflexology

done on your hands and feet. It may be cost prohibitive to spend the money on weekly massages, or it may be a struggle to find enough time to take care of yourself. If money is an issue, try to eat out less, avoid alcohol, and if you can, work overtime, and then use that money for a massage once a month.

When you can really afford it, do it more often. If you need to, get up one hour earlier to do any additional things to take care of your health.

Years ago, while working in the Emergency Room (ER), a patient came in on a stretcher and needed intravenous (IV) fluids. As I started the IV, the needle went straight into the palm of my hand. A few months later, my hands were swollen, and I felt quite tired. I later found out that the patient from the ER had died in the intensive care unit (ICU). I had my blood tested and the results came back abnormal. A few doctors told me that I may only have six months to live. I was told to get a second opinion. During this time, five different doctors commented that, for example “You have six months to live, you are young, so it’s best to go through taking a biopsy and a number of tests.”

My husband laid his hands on me and prayed. I continually thank God that my blood work results ultimately came back as being normal. My heart beat was normal, and I had no thickening of the walls in my liver. I have never again had any symptoms. Always thanking God for the little things. As a result of His provision, I have never had to stay overnight in the hospital, aside from when I had my Cesarean Sections.

I have an inner peace and keep saying “I shall not die, but live and declare the works of the Lord.” (Psalms 118:17). With my thankful heart, I also increased my giving to take care of those afflicted with leprosy and individuals with disabilities. Taking

care of those who are sick and giving them money, fills me with happiness that flows throughout my body and I know I get healthier.



---

## CHAPTER 2

### Exercise and Eat Healthy

**W**hile it may be challenging to find time to exercise, each day plan the time that you intend to exercise the following day and go to the gym. Make sure you have your gym clothes ready night prior and then wake up on time so that you can follow your schedule. When you exercise, you will start to feel happier. Exercise will help with your blood flow which will then further help your brain function better. While you are exercising, pray to God and ask that His presence help you continue to commit more time to exercising. When I go to the YMCA, I pray as I walk. By exercising and stretching your body, you can potentially avoid a lot of pain.

Eating 100-200 mg of food before exercising helps me during my workouts. I eat cashews or other nuts, and you may want to consider something similar. My trainer often says, your body would be like a car running without gas if you don't have the proper nutrition.

As mentioned earlier, drink plenty of water, and consider adding lemon juice, ginger, garlic and pepper. Our water supply can have chemicals and contaminants, so boiling water or using purified water will help. Once you've finished working out, take time for a warm shower.

It is always helpful to write down your plans and goals. When you are at the gym, just don't use the treadmill for the sake of walking, but use the incline to help raise your heart rate. Be persistent with every activity, and do it with good intentions, and reflect on God.



Start encouraging everyone to eat healthily, especially when you are sick. My brother, Thomas, tells everyone I am a walking medical clinic. I always have an answer for what ails you, because I read a lot of medical books, regularly. We need to treat our bodies as it is a temple of God and we are ambassadors from heaven.

Your heart is the size of your fist, remember to watch your weight.

Eat powerful energy food for breakfast, more protein food. Our thoughts will change our daily life create positive good thoughts and visualize them often. Change all Negative thoughts to Positive. Just say I belong to God.

Ask God to anchor your life and your family life to God.



**PEACE**

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## CHAPTER 3

### Healthy Living

Often people ask me what is my secret for living a peaceful life. None of us will live forever, but every day is a fresh start for all of us. Let us tune our ears to the Lord's calling.

Experience the presence of God early in the morning by closing your eyes for a few minutes and listening to God. Have contentment in your life, and prepare your heart for the best day. Tell yourself "I can do all through my Lord".

Exercise, stretch your body daily, and alter your routine. Get out of the house and join a good gym. I go to the Dr. Phillips YMCA. They even have a cafeteria to meet friends and have coffee.

It is an amazing gym and will make you feel better about yourself. It can be more expensive, but in the end, it is worth it.

I have been attending the YMCA for over 20 years. My husband and I have dedicated time and money to the families in need, and have held many fundraisers at the Dr. Phillips YMCA. They have been gracious to me over the years by displaying plaques on the walls with the Varkey Family name on them and with my photo on the running ads on the television screens.

If you get a chance be sure to visit a spa and practice deep breathing. When you take a shower use some aroma therapy oil, be sure to relax and enjoy these breathing exercises.

I also spend time with my husband in the morning. We have tea and breakfast. My husband eats three types of berries

almost every day. I am also trying to do this. His blood work is always perfect!

I have learned a lot of good habits from him. He is a very wise man. He does so much for our church and our home. He has a very strong character and mindset. He is also very intelligent and is always interested in learning new things. I praise him for this as it is important to let your spouse know how proud you are of him/her.

Sometimes it can be difficult to be abiding to your spouse, but if you forgive and forget, you will be a better couple. Proverbs 12:4 says “A virtuous woman is a crown to her husband”.

Good family life is part of healthy living that is a reflection of God's presence

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## CHAPTER 4

### Lifestyle and Habits

**B**efore I go to work each day, I pray to God and ask him to send the angels before me and ask Jesus to be with me.

When I am driving, I only listen to Christian radio stations. For the past 35 years the soothing songs and messages fill my heart with joy.

When I enter my office at work, I praise God for allowing me to work, and to have a private place to pray when I need to. When I am meeting with clients, I ask God to bless them and to guide me to help them in whatever way I can.

When a husband and wife work together in support of the family, paying the mortgage, paying for our children's education, and keeping the credit score in good standing, it is a great satisfaction that you can cherish all your life.

Always be truthful to the government, your Mortgage Company, and credit card companies. Show your faithfulness, let the whole world know your faith.

It is very important to me to be a faithful Christian and try to pay everything on time. It will give you peace of mind.

Although my husband encouraged me to stay home, I wanted to work and use part of my earnings helping the poor, those afflicted by leprosy in India and also helping those in need in this country. It is the best feeling when you help others.

Give something every day in one way or another to someone else. It can be your smile, saying hello, saying "God Bless You" to strangers, or writing a note or card when people

are struggling. It will give them comfort. You can visit a nursing home, or volunteer to help feed the homeless at the shelters in your area.

Show your children how to participate in giving. Help those in need. Let people know you are praying for them.

---

## CHAPTER 5

### Eating Habits and Routines

**C**ashews is one of my favorite nuts that I enjoy eating. I like to eat them every day. Steamed vegetables are also my favorite. I enjoy salads daily with many types of nuts and fruits. I keep my weight at 120-125 lbs. Most days my office keeps snacks and drinks out for everyone. I try to stay away from these foods. Controlling mind and body is important.

My husband stocks all organic food and nuts for me. I thank God for him. My family knows my favorite things and they bring them to me when they visit.

I have a massage therapist come to my home once a week for reflexology. It is good to have all pressure points massaged. This helps to avoid neurology problems in the future.

I also swim and use the heated spa and at times the sauna for good blood circulation. Pray before you eat, God will cleanse everything. I have never had any stomach issues.

Since I was young, I have always wanted to learn how to play a musical instrument. So, I started taking piano lessons from a Christian lady that comes to my home. Now I am also taking violin lessons. My 10-year-old grandson started teaching me how to play the violin. It is difficult, but it forces me to concentrate. He tells me it is a process and I must be patient. He is very wise at his young age.

I enjoy visiting nursing homes and assisted living centers for those with disabilities and encouraging them with music. I wish I could learn faster.

My greatest goal in my life is to educate and take care of my immediate and extended family. My wish is to be a blessing to someone every day. I want to teach young people to be the best they can be in life. I want to give more now to those with disabilities and those affected with leprosy than I did in the past.

I want to help all unfortunate people in Dr. Phillips area and my community.

I am very satisfied with my life. It has allowed me to do the little things I have wanted to do since I was 10 years old. I have a grateful heart. I am blessed that I have a caring husband, loving children and grandchildren. I have learned a lot raising them. When my grandson was 3 ½ years old, he told us to make sure to close the toilet lid after flushing to prevent bugs.

Try not to compare your life or beauty to anyone else. You will never succeed. Just be the way you are. Pray.

My wisdom comes from God, reading the Bible every morning and meditating daily. I spend 30 minutes reading about health and how to maintain your body well.

When I was working as a nurse, I loved to read, especially about anatomy and physiology. Since then, my daily reading has continued.

I did not have any general knowledge of real estate sales when I first began my career. I wanted to excel in real estate and prove to people that you can do anything. Now, I have achieved many awards that I have around my office to remind me of the hard work I have accomplished. I thank God for his mercy on me. These awards will end up in the garbage one day, but my one desire is to build God's kingdom.

Reading helps stimulate your brain, keeping books around are great for reference at any time. I was able to write this simple book within a month because I have read so much.

Sometimes I am not organized, and I can make errors, please forgive me. I will keep improving by writing more books. Please send any comments to [annvarkeyrealtor@gmail.com](mailto:annvarkeyrealtor@gmail.com)





## **PART 2**

# *Family Life*

## CHAPTER 6

### Love for Parents and Taking Care of Them

**A**lthough we are unable to repay our parents for everything they have done in raising us, we can in turn care for them when that is needed. Our blessings come from heaven. Your mother was the first to lay hands on your head and bless you. No matter what situation, a mother often will get up in the middle of the night, which I did every night, asking God to protect my children and family. Spend time with your parents as much as you can.

Always try to be at peace with your family and everyone that you meet. Take time for others, call or meet them in person, show compassion for others. Review your life on a daily and weekly basis. Take ten minutes of quiet time with God. Experience how you can be a better person.

When God gave Moses the Ten Commandments, the fifth commandment instructed the people to honor their father and mother and in doing so not only they will live longer but also things will go well in their lives. It is God's command that we honor our parents, accept their discipline, and express gratitude for everything they did in bringing us up to where we are today. There are many ways we can bring honor to our parents. They include:

1. Be respectful to our parents in all circumstances – It is possible that sometimes parents may use their authority and can be demanding. At times they may appear to be frustrating. But as you get older and have children of your own, you may develop your own strengths, priorities, and viewpoints. Even if some of these views may differ from your parents, you must be respectful in disagreeing with them and thank them for their

advice and concern. This will create mutual respect and add to the personal love and care.

2. Always be thankful for what they have done for you – it always good to remember that they took the time and taught you the most basic things in life. The most basic things that you take for granted were taught by parents. You learned how to tie your shoes, ride on a bicycle, drive a car, or take a picture on the cell phone. No matter what higher position you hold, how much taller you are than your parents, or how much more successful you are financially, you must always find ways to thank them for the things they have done when you were the most vulnerable in the early days of your life. Also remember to thank them not just what they have done in those early days, but for the values and the discipline they instilled in your life.

3. Your blessings multiplied when you are actively engaged in their lives – Take full advantage of the opportunity to do for them of the things they have done for you. If the parents are living nearby, take them for a dinner, take them for a doctor's appointment, go to church with them, take them for shopping and pick up anything they might want. If the parents live in a different town or different part of the world, then you must communicate with them as often as you can. This can be by sending a letter, a telephone call, text message, WhatsApp, Face Time, or an email. Visit them as often as you can and it will surely add to the quality of their life.

Ask God to anchor your life & your family life to God.

*Exodus 20 : 12*

*“Honor your father and your mother,  
so that you may live long in the land  
the Lord your God is giving you.”*

## CHAPTER 7

### Spend Time with Your Spouse and Children

**M**y husband and I try to have a prayer time together mostly every day. We have morning coffee and discuss what is happening each day with our children, and with family members. We also talk about how the Bible relates to our everyday activities, politics, music, etc.

When our children were home, we prayed together daily. My husband often talked about John Wycliffe's story and his belief that scripture was the only reliable guide to the truth about God. So, we would have a family meeting every other week on a Friday or Saturday at dinner time. My children looked forward to these nights, as we would often order food from various restaurants for dinner. We discussed their lives and about the past week at school.

Our children experienced both public and private education as they were growing up. When they had moments in their lives and times were difficult, we taught them to pray about what they were going through which would give them comfort.

## CHAPTER 8

### Treat Children with Dignity and Respect

If parents do not take care of their children, it is possible that ninety percent of these children may lead a troubled life.

When I was growing up, my mother was responsible for the girls and my father was responsible for the boys. My mother was very strict, even though she had little education. She was an Orthodox Christian mother.

She watched us very closely, and we weren't allowed to have sleepovers at our friend's homes, nor to play with sharp objects or weapons. She always taught us to give to the poor. I remember we went to visit the sick and the poor every morning before breakfast. We were not allowed to use foul language, not even to utter the words "shut up" to someone.

She would feed us while reading a few verses from Psalms or Proverbs. My mother was very religious.

Four of my siblings would eat at the table together since my three oldest siblings were much older and moved out of the house when they either got married or went out of state for work. My father was not very religious, but he was a happy person. He worked hard and provided for his family. When we were at the table, we would all say our prayers and then my father would say the benediction. Before I was born, my father traveled to Japan and other countries in the Army. He was a Prisoner of War for four years.

I have a picture of my mom and dad in my bedroom and I remember them every day. My mother always reminded me that she prayed for ten years for a baby girl and then had me. Our blessings start with respecting and caring for our parents.

Learning from my parents, we tried to treat our children very well. We would go to each of their rooms and pray with them because it was important to instill the value of prayer.

My husband, Varkey Chacko, focused on their education and spiritual life. Though he would travel most weeks for work, when he came home, he would take time to teach the children. He often spent time with each of them individually to make them feel valued and special. He is well disciplined father and husband.

My husband prays a minimum of 1 hour every morning for his family. Treat your children like they are jewels as they are a great investment.

We taught them to be good citizens and to respect others. We celebrated every occasion except for Halloween. We would never take them anywhere to disturb their minds, like exposing them to costumes, knives, or guns (not even water guns). What they see and practice can affect their minds at such a young age.

We did try to show them the path of righteousness and asked them to never depart from God. As all children do, they made mistakes. We forgave them and we asked God to forgive us.

As mentioned earlier, we would have a family meetings to discuss any problems and goals. This would help them vent any frustrations they were experiencing at school.

All my children have post graduate degrees. Their spouses are well educated, and they are teaching their children to be good citizens.

My husband always says that parents can design and build a child's heart between five to ten years of age. What they learn when they are young will continue throughout the rest of their lives. We see examples on television of mistakes young

people make. When they are older and try to get a job, these mistakes can be the reason why they don't get hired.

Encourage children to be the best they can be in their life. Have them set a higher goal with a greater purpose for their life. Ensure that they live for God so that they will have a peaceful life.

Fathers and mothers need to be role models for their children and carefully look after them. Observe their habits, attitudes and characters. Let your children know that God is watching over them, He loves us, He will keep us safe and bring us peace. They will not stray from the laws and principles of God.

Back in 1991 and 1992, I traveled 27 miles to a prison to meet the inmates and counsel them. Some of the inmates blamed their parents or family members for the situation they were in. I spoke to them about God. I was honored for my efforts and remember them fondly.

If you come across a young, disturbed person, the first thing you should tell them is to start changing their lifestyle, practice self-control and know God will point them in the right direction. Let them know that, failures come in everyone's life, and that they will overcome all their problems if they stay focus on their lives. Ask them to read Psalms 91 often or every day.



## CHAPTER 9

**A Source of Peace for the Young and the Restless**

**S**eek God first each day in that you will find peace in early hours of the morning

Isaiah, the prophet, says *“Thou wilt keep him in perfect peace, whose mind is stayed on thee”* (Isaiah 26:3a).

In a newsletter dated March 5, 2019 from the American Medical Association, one headline read *““Death from Alcohol, Drugs, Suicide in U.S. Reach Highest Level on Record”*. There could be many reasons why this record is increasing.

For instance, it may have to do with how parents are raising their children and it may be exacerbated as a result of the lack of God in their lives. Without proper knowledge they may lack the ability to control themselves. God can help you with your depression, you just need to follow Him. I once heard a message from a minister who talked about the acronym *“W.A.T.C.H.”*.

- a. **Watch Your Words:** Our mouth should produce words that are acceptable to God. Don't use dirty language.
- b. **Watch Your Attitude:** A good attitude can help you achieve your goals and get along with everyone.
- c. **Watch Your Thoughts:** Your daily living can change your lifestyle. Set your goals high, you will become more successful. You can control your mind and body and to become somebody that can help guide young people.
- d. **Watch Your Character:** Everyone who talks to you or watches you can see what kind of character you have.

- e. Watch Your Habits:** Change your ways and develop good habits. Stay away from alcohol, drugs, and anything that makes you get high. Sit with only Godly people. Surround yourself with people who know the Lord.

Meditate and connect with Jesus and practice a calm and peaceful life. Avoid your insecurity and train your brain to focus. It takes time, do small things one at a time.

W	A	T	C	H
O	T	H	H	A
R	T	O	A	B
D	I	U	R	I
S	T	G	A	T
	U	H	C	S
	D	T	T	
	E	S	E	
			R	



## **PART 3**

# *Spiritual Life*

## CHAPTER 10

### Experience the Presence of God

**I**t is my prayer that this little book may touch your heart through my life experiences...

In 2018, after a stressful time which coincided with the passing of some close family members, we decided to take a short vacation and signed up for a Parasailing Trip off the coast of Florida. When we first got into the boat, we were asked to put on our life jackets to help us stay afloat, which, as the Captain put it, was in case we got into any trouble.

Though I was nervous, I spent time focusing on Jesus, who is the center of my life and continued to think positively. I knew that this adventure paled in comparison to all the brave women who have taken greater leaps of daring, like traveling into space.

As the parasail drifted up further and we were lifted higher, we enjoyed the freedom in that open space to praise God. It was such a peaceful time and I cannot recall having ever experienced such a peaceful time as that in my life. Everything below us looked so tiny that it made me consider how, that in the sight of God, we are just little people but through His amazing wisdom, He provides for us and meets all our daily needs. I can't help but say, "How great thou art!"

If we have a clean heart, God will hear our prayers. Not everything we pray for will come to pass in our timing and some things will take longer. In biblical story of Joseph, after he was sold into slavery, Joseph waited 13 years for God to answer him. In similar ways, we remember that God is still working on us.

In my husband's book, "My Heart's One Desire," it discusses that no matter what your age, your mind is very powerful, and it must control your thoughts and habits.

*When you truly believe from your heart,  
God will never disappoint you*

Always fill your mind with positive thinking. Work to change your lifestyle a little bit at a time. Every single day when you are out, people see the type of person you are. Be careful with your words, habits and actions. Look into the eyes of the people you speak with. Be aware of your body language. I recognize that I can never be perfect, but every day I continue to learn, and I trust that my Lord will guide me along my life's journey. I desire to do the best in life with my words and actions. Ask God to give you a clean heart and to help you live a holy life.

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## CHAPTER 11

### Ask God for Wisdom and Guidance

**I**n the morning before you speak to anyone, speak with God. Ask Him for a gentle spirit as you deal with everyone and everything in this world. Thank God, count your blessings, and meditate on the Word of God. Maintain a constant connection with God in every situation.

When you go out, ask God to send his Angels to watch over you, your children, your grandchildren, your relatives and your friends. Ask Him to bless everyone that you meet.

As you live in this world, you should pray without ceasing and through that prayer you will be imparted with daily wisdom. After my prayer time and reading the Bible, I go to the gym and have a prayer walk at the local YMCA.

I pray for this city and country. Prayer can be healthy and fulfilling, like medicine for a peaceful heart.

The Bible is filled with God's direction that helps us in our lives for He is our good shepherd who will lead us through a path that is filled with happiness and contentment. When we bring our requests in prayer to God. He will give us the guidance and discernment through the power of the Holy Spirit and will provide the wisdom that we may lack. It is therefore important that we seek God's guidance each day by meditating on His Word, the Bible, for only God is able to guide us in the proper way for us to walk. Although we may not know what will take place tomorrow, but when God is holding our hands we can be assured that He will guide us in the right way. Each day ask for God's guidance and He will surely will lead us by His will and

plan, Noted below is a simple prayer provided by Tracie Miles for discernment and wisdom when you need God's direction.

“Lord, thank you for the people You have divinely placed in my life who speak holy truth, love, and words of wisdom. Give me a heart of discernment to know when you are using someone to speak instruction into my heart and my circumstances, and give me the strength and courage to follow through with that advice, even when it's hard. Fill me with peace in knowing that even if I take a wrong turn, Your purpose will prevail. In Jesus' Name, Amen.”



## CHAPTER 12

### Count your Blessings One-by-One at all Times

Once a week reflect on your life and have an appreciation for the week ahead of you.

Early morning I thank God for all His blessings. When I first came to the United States, I did not have many outfits and certainly not enough options to wear for work. Today, through God's grace, I have a closet full.

I remember once purchasing a pair of shoes for \$40 to attend an event many years ago. For me, that was a lot of money. I kept those shoes in a safe place so that I could wear them again for the next activity. I am grateful for God's faithfulness as He saw me through those tough times.

Over the years we tend to accumulate more and more things, like shoes, and need to clean out the things we no longer need. In the same way, we need to take time to clean out our hearts and make it beautiful. We should try to rid ourselves of the things that draw us away from God and from others. For me, it is taking fifteen minutes a week of quiet time and reviewing my life and reflecting on how I can improve it.

### *Galatians 5:23*

*The fruit of the spirit is love, joy, peace,  
long suffering, gentleness, goodness and faith.*

## CHAPTER 13

### A Committed Life with God

**A**t a very young age my parents instilled God's love in my heart. I grew up in India where there are not many Christian families. My family, however, have had Christian roots for generations.

My parents wanted to make sure their children had a good education. When we were not studying or working around the house, I would cherish those fun times where I would be able to go to the river and swim, as well as the time I would spend playing with others. My mother always said, let the beauty of Jesus be seen in your life.

I was brought up in fairly a large family consisting of parents, one elder sister, and five brothers. When I was growing up my sister and two of my elder brothers lived out of state.

They often would send me gifts and they were times of excitement. Since I was blessed in having gifts from them, in turn, I would give my clothes to others who did not have any so I can be a blessing to them. It was my mother who encouraged me in sharing my things with others.

Giving anything to others is always the best thing to do. You shall receive many more blessings by giving. When I was 10 years old, I remember even sharing my lunch with others.

My mother was a very devoted Christian, and my father was very loving and caring. My mother was my mentor. Even today when I read and study the Bible, I think of her and my father's love, and how special it was to be with them. We would read from the Bible before we ate dinner. My mother asked us

to read Matthew 5:9 (*Blessed are the peacemakers for they shall be called Children of God*). I received lots of love and care from my father. He always said, "I am the best jewel." My parents never called me by my given name, but by a sweet nickname. The church priests would call me Nirmala (Pure). I felt very special.

When I left India, my mother told me to take care of the sick, the poor and the elderly. I long to continue the desires of her heart so it has become something I focus on every morning when I wake up.

When I arrived in New York from India, my two brothers were waiting for me at the airport. I lived with them and was fortunate to have my own room. It was a bit of a struggle for me and I cried a lot since there was no one my age from India in my neighborhood and though I spoke English language, at the time, was a challenge for me. I worked to get my nursing license (RN) but studying for the state exam was a challenge, but nonetheless, I persisted.

Shortly after arriving, I started to work for a small company earning \$2.35 per hour. I had to take two trains to get to work every day, and money was tight. My eldest brother, Rev. John C. Daniel, was working and supported me, while my other brother made me eat and helped me gain weight. They both took good care of me and I am grateful for them both.

## CHAPTER 14

### Faith that Offers Peace of Mind

**P**eople have many choices to make in life. My choice is to have a peaceful Christian life. My wish is for others to see the beauty of Jesus through my life, by my actions and by letting people know who I am. Many times, people see my acts of kindness and say they want to be more like me. I tell them don't follow me, but follow the Lord.

Love yourself, release the stress from your life and believe in the power of God -always believe that. Have a constant connection with God.

I have had a beautiful life. I ask God every morning to create a clean heart in me and give me a thankful attitude.

At a very young age my parents took us to church on Sundays and some weekdays. Prayer was important in our house. It became a ritual when growing up. At times it was a challenge to fully understand everything we were hearing at such a young age, but I would continue to go to church throughout my life.

When we moved to Orlando in 1984, there were no churches close to our home that met our needs. For 3 ½ years we traveled some distance to a faith-based church and taught our children about God. We constantly prayed for a church.

My husband and I would pray together at our home in Orlando. Then, we had two other families join us for prayer and fellowship time in our home. In 1987, we registered as a church. God has since blessed the church with so many people. We have purchased a building for our church and we currently have over 400 people that regularly attend.

We have kept our faith and believe in our Savior, Jesus Christ. God is in the center of our lives. We have structured our lives so that we do not give up our Sunday morning worship time for anything else.

I left my nursing career partly so that I could attend church every Sunday with my family. My children were taught not to replace Church time with anything else, not even work. God has blessed all of them and is walking with them and guiding them.

When I first meet people, I do not ask what religion they are, but when they ask me, I tell them about my life and my faith. In my experience, having a humble heart and being faithful to God will make you a good person.

From our actions people know who we are. I remember when I went to the ER for PVC for an Atrial Fibrillation of my heart. The doctors told me that I had to take pills 4 times a day. That was 36 years ago. Through my faith in Jesus, my husband's fasting prayer and my sister's crying out to God, I never had to take any of those types of pills for my heart and my issues disappeared.

I am writing all this from my own heart to let my reader know that you can have a constant connection with God and that you can speak to God every morning. Nothing is impossible to our heavenly Father. He will send his Angels to watch over you in stressful situations.

## **PART 4**

# **Emotional Life**

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## CHAPTER 15

### Loving and Caring for Family and Friends

**I**nvest in your friends and spend time with them. When your children leave the home, your close friends will be there for you. Be good to your relatives and friends and give them good advice to help them be successful in life. I am not perfect, but my aim is to make everyone better than me. I am always grateful to my niece who is always there for me. My grand nieces and nephews also help a great deal.

Be genuine and never speak badly about your friends. Always praise them, even if you hear that they might be talking about you behind your back. Never take anyone for granted. My friends are the greatest and our relationship has lasted for quite a long time. At times we share our life experiences, we try to keep our lives simple, and interact with others in a humble way.

There are many ways we can make sure that we are for each other, especially when it comes to family and friends. There are many principles that will help us in this endeavor. I have listed five such ways we can be sure that we are committed to each other.

1. Show love and care during both good times and bad times - It is very common that families and friends are attracted to someone who is famous or prosperous. But as things sometimes go bad, most people fizzes away. But true friendship and care for family can be best shown when someone is going through days of difficulty either due to sickness or other hardships. A true friend is the one who will stick around and show the compassion and love during the time of difficulty.

2. We must both learn and teach from each other - While teaching someone is more difficult, we can always learn from each other. Each day we have ample opportunity to learn from others when we open up our hearts and minds and let the Holy Spirit guide us in accepting knowledge and wisdom from others. Sometimes, it may be a simple thing, but it may reap much dividend when we apply the truth at the right time for the right purpose. Often teaching will take place not as a compulsion or imposition, but out of mutual respect and love for each other. Any person can be a teacher for another irrespective of their education or position. Only what we need is an open mind. Our clients, friends, family, and especially, our children can be our teachers if we allow to set aside our pride and the self-righteous behavior.

3. We have the inner-eyes to see the goodness in others - God has given every person certain gifts and if we accept the person with an open mind their goodness will eventually pass on to our lives. Very often we make an assessment of a person and then try to push away if we are in disagreement with them in certain matters. It is also possible that what we are pushing away is the good stuff and only because of one little disparity. Here we must practice to let the good in and accept them in a loving manner. If others are opening up enough to see the good they see in us, then we must be open enough to receive it from others as well. This will allow proper growth taking place in our own lives.

4. Always show compassion and forgiveness - While compassion brings out sorrow and pity towards others with the desire to help, forgiveness helps us give up all claims against another person for any offense we think may have been committed against us. When we show compassion to others, it



not only alleviates the distress and misfortune someone is experiencing, but also permits healing and restoration for our own soul. Forgiveness always brings out cleansing, it is both powerful and loving, and heals not just the one we forgive but also brings healing to us.

5. Always remember our past and be grateful to those who were instrumental in helping us - It is always important to remember where we come from and those who have shown love and kindness towards us. Things did not happen just by chance or only because of our abilities, but we are the sum total of many merciful acts others have shown towards us. They of course include not only our parents but also other relatives, families, friends, church members, and the list goes on. We must always have a grateful heart towards those who shaped each of us as a person and contributed to our wellbeing.

*Psalms 62:6*

*He only is my rock and my salvation, my fortress;  
I shall not be shaken.*

## CHAPTER 16

### Take Part in Random Acts of Kindness Daily

I give all the credit to my mother for teaching me to show kindness daily. If we think of Jesus, we automatically feel kindness for other people. If you see a person with a disability, go to them, touch their shoulder or hold their hand to comfort them and pray with them. Give them a monetary gift for them to buy for coffee or lunch. If you hear about someone that is sick, send them a card with kind words or visit them at their house. Offer to cook for them or take food to them. Tell them to call you if they need anything at all.

At home, I have a prayer box and a prayer book. If I hear of anyone that is sick through Facebook, TV or radio, I write down their names and pray for them every morning. I created a prayer corner with some pictures of people special to me. During my prayer time in this corner, I pray for all sick and widowed people who need kindness and compassion.

In my last book, *Knocking on My Father's Door*, I wrote about taking care of my husband. People asked me, "Why didn't I write how to take care of a wife?"

My husband is the greatest man. He is very intelligent, I admire his ability for organizing, and taking care of our family. He is diligent in everything. I could not have come this far without him. A husband and wife should work together when it comes to financial needs. Often people get divorced for simple reasons, but it is important to remember that no marriage is perfect.

There is a beginning to everything, like the first time you met, or the first house you bought. Any time when you have a disagreement, forgive your spouse by reflecting on those precious milestones and move on. Review your life every week with your spouse. Communication is important, which I should know since I talk more than my husband. He is very good to me, he takes me out to celebrate special occasions and he provides me with anything I may need.



**PEACE**

## CHAPTER 17

### Gentleness and Self Control

**B**e happy and smile for it is contagious that you will make others feel at peace. As a Christian, there is always a reason to be happy and experience the presence of God. It costs nothing to smile.

When in God's presence, it is often reflected on your face. I always ask God to give me that magnetic power to attract people to God. We all must come closer to God to show happiness. None of us are perfect and have challenging situations. We need to recognize that those times will pass. Learn to forgive as it is empowering and a great gift to yourself.

In the past, there were times when I found it difficult to understand why certain colleagues treated me in a certain way although I have thirty years of experience in my field. I believe in the power of forgiveness and I tell God, you are in control. My Lord is still working on me daily.

*1 John 1:9*

*If we confess our sins, he is faithful and just  
and will forgive us our sins and purify us from  
all unrighteousness.*

When driving and if I see a curve, then I will slow down to the exact speed limit. This can be frustrating to some people and they begin to tailgate. As I see them in the rearview mirror, it is obvious that they are upset with the way I drive. I can understand their frustration, but usually I will pray for them.

Last year I was driving home and there were many cars in front of me moving slowly. A driver came swinging to the left

side of my car screaming and cursing, and even through my closed window, I could still hear him. I told him, “God Bless You” and then I prayed.

Lots of people have trouble every day. God gives us wisdom to understand and deal with it. People may try to hurt you because they are jealous. I always ask God to make me a blessing wherever I step and make me shine and to be a witness for my Lord.

People tell me over and over, I am like a magnet. In sales, people get upset during negotiations, but then I speak to them and they calm down. I tell everyone I meet that God loves you, and God bless you.

*Galatians 5:22*

*But the fruit of the Spirit is love, joy, peace,  
forbearance, kindness, goodness, faithfulness.*

## CHAPTER 18

### Be Content with What You Have

**A**t a very young age, my mother taught us to be content. She would say, “Go pray, God will meet all your needs big or small.”

When I left home for the United States, my mother whispered into my ear and said, “if you give to the poor and sick, you will lack nothing.” My father was always generous, he tried to get me what I needed, but we did not have a television or phone when I was growing up. Now they are both gone, I cherish the memories, and how they taught me to be who I am today.

We had a lot of difficult times, but my father was always happy. My mother would sometimes worry as she wanted to make sure we were all educated and make it to the United States. She worried about our future, she started praying for my “husband-to-be” when I was 13 years old.

My mom never gave us dinner without reading the Bible and praying my favorite reading from Psalms and Proverbs. My contentment came from reading passages from the Bible. My family is content with what we have, it is only God’s mercy.

## CHAPTER 19

### Rules for Peaceful Times

**N**o phone conversations during prayer time or at the dinner table. Do not keep your phone on your belt or on your body (avoid even low levels of radiation). Try to use land lines as much as possible.

Have the mindset of a disciplined life. We must be accountable to God in everything. Spread the love of Jesus to others through our actions. It is better to be righteous and get rid of all the clutter in our daily lives.

Set goals and invest your time with positive people daily. Let everyone see the positive mental attitude in you. Our wish is to make our home a peaceful prayer house.

*Proverbs: 15:3a*

*“The eyes of the Lord are in everywhere.”*

My favorite preacher was Rev. Billy Graham. He focused on God’s message and the Bible. He never deviated from the laws and principles of God. Jesus was the center of his everything.

He was a prominent Evangelical Christian, he spoke about salvation and at the end of his message he would play the same song for people to come for prayer. Millions of people came to know Christ while listening to him preach about the gospel.

Billy Graham stayed neutral as to not associate with a political party or destroy another person. He did not support Republicans or Democrats. His intention was to save the world.

Save the young. We are Christians and we support Jesus’ work. God created everyone equal, so love everyone, watch

your words when you talk about others, and pray for them. No one is perfect.

“I think that everybody that loves or knows Christ, whether they are conscious of it or not, they are members of the body of Christ... (God) is calling people out of the world for his name, whether they come from the Muslim world, or the Buddhist world or the non-believing world, they are members of the body of Christ because they have been called by God. They may not know the name of Jesus, but they know in their hearts that they need something they do not have, and they turn to the only light they have, and I think that they are saved, and they are going to be with us in heaven.”

Billy Graham



**PEACE**



**Daily Prayers Dissolve Your Cares**

I meet God in the morning  
And go with him through the day,  
Then in the stillness of the night  
Before sleep comes, I pray  
That God will just “take-over”  
All the problems I couldn’t solve  
And in the peacefulness of sleep  
My cares will dissolve,  
So, when I open my eyes  
To greet another day  
I’ll find myself renewed in strength  
And there’ll open a way  
To meet what seemed impossible  
For me to solve alone  
And once again I’ll be assured  
I am never “On My Own” ...  
For if we try to stand alone,  
We are weak and we will fall,  
For God is always Greatest  
When we’re hopeless, lost and small,  
And no day is unmeetable  
If on rising our first thought  
Is to thank God for the blessings  
That His loving care has brought...

Author Unknown

## CHAPTER 20

### Make a “To Do” List

**W**hen I was taking my Real Estate Sales class more than 30 years ago, my instructor spoke about the benefits of making a daily “To Do” list. This is probably one of the best things you can do for yourself. If you can, write down your “To Do” list the day before sometime in the evening or, if not possible, early that morning.

I have been making lists daily for everything; before I go to the store or before I go to work. Sometimes I have many lists such as: who to call, text, e-mail, etc. Many people don’t sleep at night thinking about how many things they must do the next day. Write down everything you need to do before going to bed. It is important to prioritize them.

Encourage others to make their own “To Do” lists. Let them know it can help them sleep better, become organized and prioritize their life.

At the end of the year I set goals and make a “To Do” list for the following year. Some of these goals are to help those afflicted with leprosy in India, to support people with disabilities, and to feed 10,000 homeless people throughout the year.

As part of your To Do’s, encourage others to help those less fortunate. Be an inspiration to those younger than you. Never keep your good life experiences and wisdom to yourself, but rather share them with someone and remember to thank God.

Some people tell me they don’t have time to do these things. If we use our time wisely and prioritize our lives by making “To Do” lists, you will find that you have plenty of time. Everyone

has 24 hours in a day and we are all blessed with creative minds. Think wisely and make use of it. Take time early in the morning to reflect and prepare for your day so that you will have a peaceful and better life.

Last year, I printed inspirational bookmarks for my family, friends, and clients. Many of you have appreciated it and told me that they keep it in their Bible or on their night stand.

It is amazing how simple things can change people's lives. It makes me feel happy to see when others are happy. When I see them, my heart rejoices, and I am blessed with the flow of the Holy Spirit within me.



## **PART 5**

# **Social Life**

## CHAPTER 21

### **Be Responsible for Your Life and Make Wise Choices**

**W**hen you are very young, your parents had to be responsible for your life. Children must be taught by their parents many things before they are five years old. When they grow up, they will make good choices. Pray for them daily, go to their room and pray to God to protect and guide them. Do not wait for them to be older and then give them advice. Time will never wait for you or me.

I talk about Dr. Myles Munroe all the time, who said “Time is powerful, time is a gift from God, and time does not need watering. Design your day and invest your time.”

I believe we are in a land that holds many great opportunities. Some will take advantage of these opportunities because of their work habits, all the while being faithful to God who will often make them prosperous.

We can see many rich and famous people with money without God’s presence gone from this world. Rich or poor, everyone has 24 hours in a day. How we make that time valuable in the sight of God, is up to us.

Our concentration, hard work and being thankful have a lot to do with how we build our life. Never give up. We can be the best people in the world. We can achieve great things with God’s grace.

Take time to praise and give compliments to others. Many times, we forget to be grateful, and we expect others to praise

us. You will feel better and will be a better person if you help others to progress in life.

Practice this every day when you are at your work place, when you go out to eat, when just out on the street or when working out in the gym. Don't judge people by how intelligent they are, or the color of their skin or their nationality. I love to compliment everyone around me, including those that are suffering with certain disabilities, because God has created them to be so beautiful and so special.

I have met many people at the YMCA with disabilities like those with amputations, who continue to push hard and will not allow their disability to stop them from achieving their goals like running, climbing a mountain, or working out. It touches my heart and it inspires me. Your attitude will give you a good connection to other people.

## CHAPTER 22

### Be Faithful and True to Yourself and Others

If you are content with what you have, it is easy to treat others kindly. Show others the love of God. I pray for anyone who enter my house to be blessed. Service providers would never leave my house without receiving a small gift and a Bible.

I always want my house to be a house of prayer. No matter who comes in, we treat them with respect. They will experience the presence of God in my house. Have mercy on others when they must go home to difficult times.

Constant connection with God makes us faithful. Claim victory over your life and for others. Commit to praying for those who go home after a difficult day.

Write down the names of the sick and pray for them. It really melts my heart when people are sick. Many times, I was sick with different problems. I had more illnesses when I was 35-40 years old with migraines and allergies. I think after I gained the wisdom to change my lifestyle and focus more on God, my problems became less or even eliminated.

Sick people need people like us when they are going through tough times in their lives. When we are well in our bodies, we can do much and so we have many people who surround us. When trouble comes, Jesus comes to carry you on His shoulders.

Early morning when you wake up, take time to thank God. We need to take quiet time so He can speak to us. We can thank God while we are out walking, cooking, cleaning or even driving. I speak to God when I leave and while in the car. I ask

God to bless every street where my car wheels touch and every place I work.

We give away Bibles and gospel tracts everywhere we go. It has been our practice to give out Bibles to workers and others when they come to our home, as well as when I work out at the YMCA.





## CHAPTER 23

### **Be a Good Citizen and Together We Can Make a Difference**

**D**o you respect people of all races, rich or poor? Have mercy on those with disabilities, the homeless and the elderly. Connect with them and treat them as you would like to be treated.

We instruct our children to be polite and kind to everyone. God created everyone equally and in His image.

Why not be kind to each other; why can't we feed the homeless and the sick? The streets have many who are homeless and sick in America and in other countries.

Christians are killed because they carry the Bible. We should fight for rights instead of killing innocent people. Many know about Jesus Christ, but do not follow the laws and principles of God. Our younger generation needs to be less violent and have morals.

If you are a good Christian, do you go to church regularly? Any religion teaches in taking time for God. Sunday is a very special day for me and my family. We get up very early, my husband and I will pray together, bless each other, and pray for our family and friends. We also read the Bible, meditate on God's Word and pray for our pastor, his family and our church family.

In addition, we take the time to pray for people who are sick, the elderly, and those with disabilities. During the weekdays, we attend Bible study. When we travel, we try not to book the tickets on Sundays as we do not want to miss church. If we are on vacation, we make sure to find a church to attend for Sunday service.

We must be faithful to God in every way and have constant contact with him. In the past 31 years that I have been in the real estate business I make sure that I do not work on Sunday mornings. If anyone calls the office looking for me on a Sunday morning, the office knows to notify my clients and potential clients that “Ann is praying for you.”

If you devote your time for God, He will make special time for you when you are in difficult situations. Be consistent in everything you do for the Lord. God is a refuge for us. Separate your life for God and stick with Him and many of the worldly pressures will fall away.

May God’s word be a lamp unto your path. Take a portion of it each day to feed your spirit and direct your path and it will be full and long. God will fulfill the desires of our hearts.

*Galatians 5:25*

*“If you live in spirit, let us also walk in the spirit. ”*

These words explain how to be happy in life. Try to follow to live a blessed life.

When we are in church, we worship God by not only listening to the music, but by understanding the meaning behind the songs. When I hear the messages being taught at church, it speaks to my heart. Our Pastor, Rev. Jacob Mathew, gives great messages and I use the next week to meditate on the word of God.

## CHAPTER 24

# Your Professional Life

**A**lways have a good attitude and respect towards your boss and co-workers. Love what you do. Ask God to guide you and bless everyone around you.

It is important to love your job, do it right and God will see what you do. Clear your mind from distractions when you are at work. Never let anyone underestimate your abilities and never let anyone put you down.

I was an RN (Registered Nurse) in the Emergency Room and Cardiac Care Unit. I also worked as a nursing supervisor in New York. It was so rewarding to care for the sick. I had time to pray with people who were suffering, and with family members of patients that passed away. I received many lovely letters from those who I took care of during that time.

When I started to study Anatomy and Physiology in preparation to go to medical school, my husband's company relocated our family to Orlando, Florida. As a result, my husband traveled a lot and I had to change my career. It was difficult to start all over again. I had to study and pass the Real Estate Exam for the state. There were many ups and downs. My husband was very supportive, he would take care of our three children during this stressful time. Even though it was challenging, I had my mind made up, and whatever I chose to do I knew that God would be there to show me the way. I did not have time or money for coaching lessons. I had a vision that Jesus was my coach. So, I read many real estate books and magazines because I wanted to be the best in the area.

I started as a realtor at Watson Realty and I now have been with RE/MAX Properties SW for almost twenty-eight years. I did receive many awards and recognitions for my accomplishments over the years. Now I look back and I see how powerful God's wisdom has been in my life. A good life begins and ends with a connection to God.

When we leave this world all our fame and glory disappears. All the awards will be disposed of by someone. Therefore, let us help others. Don't rob what belongs to someone else. In real estate, don't grab another person's listing, be content with what you have.

My advice is also don't keep changing companies too often, be consistent. In my business, I had lots of discouragement when I first started. People looked at me and said, "You went from nursing to general real estate?" Then, they would contact another realtor. I would say to myself, I will prove to them what I can do. I decided to focus my work within five miles of my home.

I met an NFL player and his name is Tony. He always said, "Ann, you can do it". He kept saying this even after I sold his home. His belief in me made me think about God's provision and His blessings. I then started to sell many other homes.

Since that time, I have sold many homes to professional athletes, CEOs, musicians, doctors, business investors, the rich and the poor. You can see testimonials on my website [www.annvarkey.com](http://www.annvarkey.com) regarding my real estate business. I had a goal to achieve in my life, but I often think about the days when those sellers and buyers rejected me and chose someone else.

God met all my needs. These days I meet movie actors and actresses and people who come from various walks of life

and I work with all of them. Before I show a home or go for a listing appointment I pray to God. Only if it is God's will, I will then work with that client.

As soon as I received my real estate license, some doctors promised to use me as their realtor. Some have even purchased 9 different investment homes over the years. This is only God's doing.

Never give up and believe that you can do better with everything if you just focus on the life God gave you. Negative thoughts can overcome the power of God.

*Proverbs 15:3 -  
"The eyes of the Lord are in every place.  
Keeping watch on the wicked and the good."*

Keep this verse in mind and let young people know this when raising them. I've read about amazing people who lived 100 years ago like Thomas Edison, who failed many times, but never gave up and kept on trying.

President Abraham Lincoln came from a poor family. He was a faithful man and a persistent man who became one of the greatest Presidents of the United States. Everyone should have a goal and aim to reach it. America is a great place for education, and a better way of life.

## **PART 6**

# **Our Children**

## CHAPTER 25

### Advice and Reminders for Young People

**W**hen I finished my parasailing trip, I felt a great burden for the young people and the difficult challenges they face in their life.

I thought about the day I worked in the Emergency Room as a Registered Nurse at the Coney Island Hospital in New York. We had patients brought in by ambulance, mostly young people with drug problems, and we were notified to get prepared and have staff available for each room. Some were dead upon arrival. Every day we would have anywhere from 8-10 people die from overdosing at our hospital. Young people get depressed then take alcohol and mix with drugs. Some are even suicidal with other issues.

I was too young to handle this type of stress, families and communities. Sometimes I cried with the families that came to the ER. Some parents said that was their only child. The next day it would happen all over again. I would try to rush and revive these people. Unfortunately, I would just end up going home devastated and forgetting about taking care of my own health

If you look at the Bible many sinned against God, including David; however God called David a “man after God.” We are all sinners in different ways. We have a sinful nature built in us. Do not entertain that nature. Come back to God.

Ask God to draw you near to Him.

If God lives in your heart, no matter what problems come, you know you can face tomorrow. God will send His word and heal all your diseases. Give thanks to God every hour for His

steadfast love. Today is the day to turn your eyes upon Jesus, He will fulfill the desires of your heart. Be good to everyone, show love to those with disabilities, the poor, and don't look at someone's religion or color of their skin. You are a child of God.





## CHAPTER 26

### Reaching the Age of Thirteen

**W**hen children reach the age of thirteen, they think they know everything. Sometimes I think about my own life. When we are born, we are wrapped in a blanket at the hospital. My parents told me when I was about 6 months old, I had a tumor above my eyelid and forehead. They traveled miles and operated on me. I still see the scar on my eyebrow and forehead. That is a reminder to me to always be grateful to my parents for their sacrifice. I was told that I was carried always on my grandfather's shoulder because I did not sleep well due to the pain. My eldest sister said people would pledge and donate money to the church to help with medical costs. The scar on my face, it is a constant reminder of God's goodness and protection.

Stop and think how old you were when you had your first memory of something that happened to you. Your parents suffered and now it is your responsibility to take care of them.

Teenagers – Don't let ungodly people guide you. Have a set principle and mindset when you are young. Your hormone levels are high at such a young age. You may be willing to do everything and anything.

*Psalms 34:13*

*“Keep thy thoughts from evil and lips from speaking guile.”*

You may have ups and downs in your everyday life - everyone does. Your thoughts can change you. Living in America, you are in a land of opportunities so take advantage of them.

God is always watching over us. No one is perfect. We are all sinners, Jesus is the only perfect person. Hear his voice through your inner spirit.

Many teenagers don't sleep at night. They are awake all night and sleep in during the day. Please avoid alcohol, drugs, unhealthy relationships, and nightclubs. Look at your body and what you are wearing, look at your skin and how well you are taking care of yourself. Let us ask, "Is everything pleasing to God?" If Jesus visits your room, can He sit with you?

I see homes sometimes with walls that have been eaten up by termites. Is your body like those infected walls?

*Proverbs 15:3*

*"The eyes of the Lord are in every place,  
beholding the evil and the good."*



**PEACE**

**CHAPTER 27****Seek God at an Early Age  
and Early in the Morning.**

You will have a great and beautiful life if you start reading the Bible. If you don't know where to start, read Psalms & Proverbs. You will get some guidelines in life.

*Psalms: 1:1*

*“Blessed is the man that walk not in  
the counsel of the ungodly.”*

How great is this instruction to us? Remember we should meditate on the Word of God day and night for keeping a peaceful heart.

Ask God to cover you and seal you with Jesus' precious blood so that He will give us peace during the difficult times of our lives. Ask your parents or pastors to help you get through your troubles.

*Proverbs 8:17*

*“I love them that love me, and those  
that seek me early shall find me.”*

I hope parents do not buy toy guns, knives or any sharp weapons. This will be a bad habit for children, they will be tempted to use real guns when they get older. Instead, give your children Bible Trivia, Monopoly, Block Games or remote-control items which are less offensive and violent.

Do not watch vicious movies or television shows filled with violence. This can tempt children to act out and mimic the actions they see.

God is watching your every conversation and every action. I used to tell my children there is a camera in each room. Our Heavenly Father's camera has a perfect view – no matter how far!

*Psalms 37:23*

*“The steps of a good man are ordered by  
the Lord and he delight in his way.”*

*(One of my favorite Verse)*

Are you a good person, pleasing to God? Ask God to create a clean heart within you. You have a choice to select your path, design the way you want.

Since I am in real estate, I visit homes during their inspection times and have seen mold or mildew develop because of a leak or somehow rain entered the house. Also, houses can look terrible if we don't clean constantly.

How much “mildew” do you and I have? We need to keep ourselves clean, free of smelling like alcohol and drugs.

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## CHAPTER 28

### A Parent's Action Can Have Lasting Effects

**M**y parents taught me a lot. My mother reminded me about many women in the Bible. She was a very devout Christian. Very strong Orthodox. We went to church regularly, she was very kind to the sick as well as the poor. When I was 10 years old, she told me when she was young, she was sleeping in her room and heard a voice. She opened her eyes and saw the palms of two hands bleeding. She cried, she never knew Bible verses, never knew how to pray until then. She changed her lifestyle. She became closer to God. She became selfless, more patient, and had mercy on others.

I was thinking about my mom's charity work while my father supported her even though he was not a big believer in God. Her memory reminds me to continue to help others.

When I saw some pictures of poor people drinking water from ponds or digging holes and putting water into pots in India, it broke my heart and I had tears in my eyes.

I told my husband that we must make a well for drinking water in many areas. I thought about my mom's kind heart.

In my early years, my parents built a nice well on our property. Growing up it was fun for me to pull the water from the well and give it to my neighbors and friends. People from other communities would line up to get water.

My parents had jack fruit trees. My mom said every year they would get a large number of jack fruits, vegetables, and mangos and she would share them with people who would come over to get water from the well.

No one had water in their wells during the drought. My mother would always have clean water and fruits. She would get up every morning at 3:30 a.m. and she would pray for her children and everyone else around. After a number of years, she had pipes and a net to cover the well and ensured she had a bench next to the well for people to sit down and relax on.

My mother was beautiful. She had long curly hair. She was a faithful person with plenty of Godly wisdom.

My mom never ate a full meal. She would tell people to come to our kitchen window in the back and call out her name during meal times. She would only eat half her meal and would give the rest to the poor.

When me and my siblings, 7 of us, came to America, and each of us brought plenty of things. My mother's cabinet was full of clothes, fine linens and silver. She only kept 2-3 pieces of clothing and just a few sheets. She believed we only need one clean set of clothing to change into then we can wash the others.

She may not have had a lot of education but she was humble and lived a simple life. My mother was obedient to her parents and to God.

When all the children would go to school, my mother would visit those people who were sick. She never once discriminated against anyone. It did not matter to her if they were rich or poor. She would smile at them and would help them in any way that she could.

I would watch my mother every day before she started cooking and she would save portions of the meals to give to the Church or the poor.

My mother started a church when my father came back from Japan. After I grew up, all I wanted to do was sleep. I could not study. My mom sought the help of priests, pastors to pray for me. My mom would tell me and my 6 siblings that heaven is waiting for us and to do the right things.

Our actions has power and will ignite a victorious life.



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## APPENDIX A

### Tips from My Heart

Do not text and drive. It is very important to pay attention while driving. All it takes is just one second and you can become injured or injure someone else. Even worse you could kill someone or yourself.

Do not drink alcohol, avoid sleeping with the opposite sex while you are so young. There are so many parents out there taking care of their children's children. Some must turn to welfare for assistance to support the child.

Please do not start smoking, but be sure to drink plenty of water. Water helps you clean out your system. Sleep well about seven to eight hours. Take a hot bath and drink warm milk prior to bedtime as noted in an article written in Time Magazine by a Harvard Professor.

Get up early and start to praise God. Have clean thoughts for that day. Young people need to have a good exercise routine for brain activity. If you have failures in life, do not get discouraged. Pick yourself up and try again.

Many others go through trial and temptations just like CEOs of large companies, professional athletes, and even Thomas Edison himself! My intentions for writing this book is to help you become a better person. You could be our future president, governor, senator or mayor.

Just look at the many leaders who lived 100 years ago. They did not have access to a lot of food, phone, or television. Just hard-working families. You can do well by inventing things. Don't compare your life to others. Read books about good and



Godly people. Get a mentor. Tell God: “Draw me closer to you, never let me go.” And that is my request to God.

Proverbs 7: 2-3 says, “Keep my commandments and live; and my law as the apple of thine eye. Bind them upon thy fingers write them upon the table of thine heart.”

*Proverbs 14:27*

*“The fear of the Lord is a fountain of life,  
to depart from the snares of death.”*

May God’s word surely and sincerely be a lamp unto your path. Take a portion of it each day to feed your spirit and direct your life. It will be full and sufficient for each day. Dedicate your life to Jesus. He will direct your path.

I have some tips from my experience that I would like to share with young parents. Before a child is born, lay your hands on the mother’s stomach and pray. Your prayer can impact that child.

After the baby is born, mothers - hold onto your babies, and when they lay on your chest put your hands on them and pray and do this while you are feeding them also. This closeness is so comforting that you will cherish this closeness as they grow.

I learned this from my mother. Fathers comfort kids and give those hugs and kisses. They appreciate them. My father’s love is carried in my heart. Parents appreciate your children, praise them even for the little things. Correct them but don’t compare them with other children. My children taught me a lot of things. My husband would take each one to their rooms and discipline them. I did try to discipline, but not always in a perfect way. I am still learning.

When children are growing up teach them to first pray to God for everything. Read to them and show them Bible related stories or books.

Teach children to be compassionate, be kind to the sick, poor and elderly. Take them to nursing homes and visit sick people. Build a merciful heart for them.

We took our children to see those affected by leprosy in India, those with disabilities and the homeless in Orlando. Teach them not to discriminate against anyone. Be good to every child and teach them to respect their teachers.

Teach your children to be good in their lives, especially instill in them to be good citizens before the age of 10 years old.

God gave all of us 24 hours, let us use it wisely. Invest in a child's life. They are the future of the world.

*Proverbs 23:22*

*“Mothers are like a fine collection -  
as the years go by, they increase in value.”*

Children will watch their parents and will follow what they do. Parents in Proverbs 22:6 it says - “raise a child in the way he should go, and when he is old, he will not depart from it”.

Raising children with morals is lacking in so many areas of our culture. This is one of the most responsible things we must do.

You see a lot of mentally malnourished people. They need to improve their brain power to fight the evil thoughts in their mind. This is the reason so many people commit crimes against humanity and God. So many immoral activities go on today. But God knows what everyone of us is thinking and doing.

*Jeremiah 1:5*

*“Before I formed thee in the belly, I knew thee;  
and before you came out of the womb, I sanctified thee,  
and I ordained thee.”*

Parents - take the fear from your kids when they are young. Allow them to stay close to your room. Do not allow them to see scary movies, wear evil masks or costumes. Hold them and pray if they are fearful.

Avoid violent cartoons, movies, anything related to weapons. I was always careful with these when my children were growing up.

Allow children to pray together. I have pictures of my children and my parents and they are all on my desk and my grandchildren see that now.

Always listen to Christian radio or CDs with Christian songs. Now, I see my children doing the same with their children. We used to buy the best clothes for them. My husband always says, “Clean body, ironed clothing, people will see and will know who we are.”

I used to get upset with my children for not making their beds in the morning. I think smarter people get up early, make the bed and pray. I know my husband does. Life is a process. Sailing through this, we will all make mistakes. Slow down, or you will not achieve accuracy.

Since I am beginning to take Violin lessons, my teacher tells me I am rushing sometimes or not using the proper string. She keeps encouraging me and lets me know that I am doing very well, it just takes time.

The same way it takes time to reach maturity, learning through difficulty. Sometimes we feel like we know everything. Think and plan, have patience with young people, and love them.

I remember reading about Mother Theresa, she had patience. She took loving care of those affected by leprosy in other countries, especially in India.

Sometimes when our children are sick, we get that fear and frustration. When I walked with those affected by leprosy, I was afraid they would reach out and touch me. I kept my children in the car with a driver. They watched those affected with leprosy sitting out on the porches. I may not be the best caregiver but I tried.

*Proverbs 31:28*

*“Her children rise up, and call her blessed; her husband also,  
and he praises her.”*

I am very fortunate to receive love and care. When we try to do things right, God will automatically give us His grace and mercy daily.

*James 4:10*

*“Humble yourselves in the sight of God  
and he shall lift you up.”*

It is my prayer that every reader of this book is blessed and experience that: GOD IS SO GOOD!

**APPENDIX B****Some of My Favorite Life Verses****Galatians 5:16**

Walk in the spirit and you shall not fulfill the lust of the flesh.

**James 4:8**

Draw near to God and He will draw near to you. Cleanse your hands, you sinners; and purify your hearts, you double-minded.

**James 4:6b**

God resists the proud, but gives grace to the humble.

**Psalms 23:4**

Yea, though I walk through the valley of the shadow of death, I will fear no evil; for You are with me; Your rod and Your staff, they comfort me.

**Psalms 27:4**

One thing I have desired of the Lord, that will I seek; that I may dwell in the house of the Lord all the days of my life, to behold the beauty of the Lord and to inquire in His temple.

**Psalms 27:5**

For in time of trouble He shall hide me in His pavilion; in the secret place of His tabernacle He shall hide me, He shall set me high upon a rock.

**Psalms 34:10**

The young lions lack and suffer hunger; but those who seek the Lord shall not lack any good thing.

**Psalm 91:1**

He who dwells in the secret place of the Most High shall abide under the shadow of the Almighty.

**Matthew 5:8**

Blessed are the pure in heart, for they shall see God.

**Matthew 6:6**

But you, when you pray, go into your room, and when you have shut your door, pray to your Father who is in the secret place; and your Father who sees in secret will reward you openly.

**John 3:16**

For God so loved the world that He gave His only begotten Son, that whoever believes in Him should not perish but have everlasting life.

**Philippians 3:10-11**

That I may know Him and the power of His resurrection, and the fellowship of his sufferings, being conformed to His death, if, by any means, I may attain to the resurrection from the dead.

**Proverbs 7: 2-3**

Keep my commands and live, and my law as the apple of thine eye. Bind them on your fingers; write them on the tablet of your heart.



# Testimonials



## Testimonial – Susan

My mother, Ann Varkey, has been an inspiration to me in my life. She is selfless, caring, compassionate and very giving. At a very young age she instilled in me and in my siblings that you always forgive, give to those who are less fortunate, and bless others. She reminded us to live with a purpose and not to take things for granted.

During one of our trips to India, my mom had us visit a colony that was set apart from society and filled with those afflicted with leprosy. That was one of the toughest experiences I have ever endured. To this day, I can recall the details of that day so vividly as it was so heart wrenching. During that same trip, my mom wanted to visit a children’s hospital in India. I never cried so much. Seeing those sick children in that hospital with limited resources and barely a will to live was so painful to see. My mother encouraged us to visit with these kids, show them love and bless them.

Over the years, we learned not only to give selflessly but to keep God first in our lives. Growing up we would call mom - “Preacher Mom” because she was constantly preaching the Word of God to us. When we struggled with friends or situations while growing up, mom would quote scripture or would tell us to forgive and forget. We never heard practical advice from her lips but rather always reminding us that we need to look to God for the answer and learn to trust that God has everything under control.

Mom also has this golden touch. She would pray or do something and we see God smile down on her. She prays early in the morning and spends time with God on a daily basis. She loves spending time with God and we see the blessings that God is pouring out on her. We have taken away many life lessons from mom and grateful for those teachings.

- Susan Varkey-Samuel

## Testimonial – Steve

As a father of three, I often consider how I parent my children relative to the way my parents raised me. I think about the example they set and the lives that they've lived. When thinking about my mom, Ann Varkey, there are many memories that come to mind that reflect the character of who she is and are things I want to emulate.

My mom is a woman of prayer. She and my father pray together every morning. These were not just short quick prayers, but prayers that praised God, but also beseeched Him with her requests for protection, safety and comfort for her children. There are few things in life that are as comforting as knowing your mother is praying for you.

She would pray not only for herself and her family, but for all those around her. She would pray that people she encountered would come to know God and learn more about Him. She didn't just pray, though. She also acted upon the yearning and desire of her heart. Though working and raising a family consumed most of her time, she spent many hours witnessing a women's prison. I still remember sitting at a banquet which honored those who volunteered. In those moments and in those days, she set a tremendous example.

My mother and I would spend countless hours after she got her real-estate license walking up and down the street on International Drive in Orlando. Though her knees sometimes bothered her, she walked with determination and purpose to work to build up her career. She would meet so many new people, but she was never shy, and she never showed doubt. She would introduce herself to shop owners and restaurateurs, and after talking with them and sharing

her business card, she would often leave by simply saying God Bless You. It didn't matter if they were Muslim or Hindu. It didn't matter if they were black or white. She would always ask that God bless them. She is not scared to show her faith. She was not nervous if she would lose a client if they knew she was a Christian. What she knew was that if she honored God, He would bless her. And while she has been blessed with a growing business, He as blessed her with far more than material items. She has children that love her, grandchildren that adore her, and a community that admire her.

She has such heart to reach those in need and to share her knowledge that she has spend many hours writing this book. If you know my mom, you know this is the same advice you would hear in your conversations with her. She was always looking to help you improve by using her life as an example, as a template. I hope that you find a few elements in this book that will inspire you to be a better person and also draw you to our Heavenly Father.

- Stephen Varkey

## Testimonial – Princey

For seven years, prior to getting married, I had the opportunity to work with my mom, Ann Varkey.

During this time, I was able to see how my mom established her real estate business. One of her strongest qualities is her ability to connect so well with people and create long lasting relationships. She treats everyone as if they are family. I believe her success is a result of her patience, her genuine desire to help people, and her honest advice.

She is one of the most hard-working people I know, as she works every day of the week. She manages to remain focused at work and often continues to work late into the night. Despite her busy schedule she would always reserve her Sunday mornings for church. Her devotion to God is very real and the blessings in her life are a result of it.

Mom would always wake up before the rest of us praying for each of us in our rooms. Over the years, our family has endured many trials and hardships as most families do, but one thing that kept us strong was knowing she was always interceding in prayer for us.

I owe so much to her for all the sacrifices she's made for me through the years. As a child, I faced a lot of sicknesses, but through them all, my parents' could not have shown more love and attention. Now blessed with a toddler, I am starting to realize a mere fracture of all that they endured for me and am even more grateful for being raised in such a wonderful family.

- Elizabeth Ann Chacko

## Testimonial - Shibu

### We All Need Somebody

I was reflecting on all the times my mother-in-law, Ann Varkey was truly a blessing to me and my family. As you go through the journey of life, we all face different challenges that can drown us. In those moments we all need somebody to help us, encourage us, uplift our spirit, motivate us, pray for us and most of all to let us know they are there for us. I have witnessed Ann Varkey be this person not only to me and my family but to countless others. This is what makes Ann truly special.

Ann Varkey often reminds me if we place God, Family and Friends as priority in our life then we can push through all the challenges we face in life and be a success. I believe her success truly comes from placing great value in the things of God, Family and Friends. In life we can see many people talk about the need to value these things but often don't follow through with it which leaves certain emptiness. Ann not only talks about the importance of these values, but actually follows through with it by her actions.

I remember going with my family to Florida for Christmas vacation and we were all excited to get some rest and relaxation but my mother-in-law had other ideas that would have greater impact on my life. I have never seen Ann so excited like that and it was not because of Christmas gifts or shopping, but it was the excitement bubbling from her heart to help those in need. She took us to feed thousands of homeless people through the organization she has setup called "Care We Share". There was so much joy that came over me that day serving thousands of people with food and seeing their smile. She continues to help those in need through any avenue she can find because it is part of her DNA.

When Christmas gifts are open, you will often see a note in there reminding us how we have the responsibility to help those in need.

That little note speaks volumes and puts things in perspective on why we celebrate Christmas. She tells us how she does not need any gift from us, but use that to help others. She reminds us about her parents and how they set those examples in her life at a young age and we should do the same for our children.

I believe the genesis of all her actions starts with the Love of God. God created us to be a blessing to others and He reminds us in Deuteronomy 15:7. If anyone is poor among your fellow Israelites in any of the towns of the land the LORD your God is giving you, do not be hardhearted or tightfisted toward them.

This verse is certainly applicable to us today because God reminded the children of Israel you don't have anything which I did not give you. The health, job, finances and the life you enjoy today is because I blessed you. The reason I blessed you is to be a blessing to others. Generosity kicks out greed, self-centeredness from our life and it reminds us how we are created to be depended on God. God was so generous with His Love to the point He was willing to die for our sins to make us perfect before a Holy God as we receive Him into our lives.

As you read this book, you will see the heart of Ann come to life where she shows through her life experiences that "We All Need Somebody". Her prayer is that you will find Joy, Contentment and Peace in your life as you rely on God, Family and Friends.

- Shibu Samuel

## Testimonial - Sunil

As Christians, we are called and challenged to be salt and light in this world. Ann Varkey has dedicated her life to this calling. Her latest book, Parasail, gives readers an inside view of how connecting with God transformed Ann's family and business. Ann has made and is continuing to make a positive impact in Orlando and around the world.

This book shares Ann's story about connecting with God. Over the past 20 years, God has transformed Ann to be a difference maker in her local community and globally. This book details how connecting with God made this transformation possible. This is a great book, for anyone that is striving to make a positive impact in this world.

- Sunil Chacko



## Testimonial - Jane

I have known Ann Varkey for over 28 years. She wrote this entire book by hand and I assisted her with typing up the final draft. I found her words very warm and touching. She really does put others first before herself, she is very concerned about the welfare of others, especially the poor and disabled. I have seen the results of her charitable work with the Lepers, the disabled and the homeless. She has received countless recognitions and awards for her work with them.

Ann is a dynamic and giving professional. She truly cares about her clients, she will do whatever is necessary to make them happy. Ann is very persistent with achieving her goals and she is continuously working on improving her business.

Portions of Ann's commissions earned from selling real estate are donated to countless charitable organizations all over the world. She is very loyal to these organizations and it is important to her that she supports them on a regular basis.

Ann is passionate about her work, the testimonials on her website from her past clients certainly reflect the appreciation they have for her. She truly is an honest and trustworthy person.

Most importantly, Ann is dedicated to God and her Family. I am very lucky to know her. She is an inspiration to her family, friends, colleagues, and is well respected in her community.

- Jane Abbott

## Testimonial - Babu

Having been born as a brother to Ann Varkey, when I look back now, was certainly a blessing, though it did not look that way when we were growing up. Siblings' rivalry, as we are aware, were never missed in our family. It definitely allowed us to become mature in our outlook of life, grow closer to God and be independent pursuing our own path to succeed.

Of all my siblings, Ann has learned to walk with God early and thereby receiving all the worldly blessings of the Father in Heaven. She is more than a mentor, counselor and advisor to me and my family. She yearns to work for the poor and she is more compassionate to lepers, mostly because she has been involved in their rehabilitation for a long time.

Ann, being my sister, has been a blessing to me, my family, my neighbors and my extended family as a whole. I wish I could someday be like her involved in family, church and community giving the best for others. Our life in this world is amiss unless you leave a lasting imprint - not for self-glorifying but for others to follow and be a role model. I can say with confidence that my sister Ann has achieved that status, not of her own, but because of her constant companion, comforter and counselor Jesus Christ.

- Thomas John

## Testimonial - Remini

It is a pleasure to write few things about Ann Varkey, She is the one and only sister to my mother. I am very happy to hear that she is writing her second book. She is like a mother to me and my siblings since we lost our mom. She is very loving and caring.

She always has the best interest in all her nieces and nephews. It is not just us that she cares but everyone she comes in contact with. Lord Almighty has blessed her and she uses that resources to help many who are in need and suffering. She has been doing charity work in her community and at her motherland. For over 15 years she has provided clothing, toiletries, bedding for the people who are suffering with leprosy and renovated their housing. Also she is supporting several orphanages.

She has blessed our children also financially for their education. She is always providing good advises to all of us to achieve the best. She is a woman of prayer and honors

God always. She is also very disciplined about her health and give useful gifts to people around her to live a healthy life. Overall she is a blessing to her family, community and everyone around her.

I pray and wish her much success with her new book and God help her to write many more.

Love and blessings to my loving aunty,

- Mariam (Remani) Mathew

## Testimonial – **DEREK MARTIN**

### *More Than Conquerors*

Jesus said in Matthew 18:20, “For where two or three gather in my name, there am I with them.” As Christians we are called to do this together, to press into each other in Christ, to put on the full armor of God, to know him, to make him known, to make disciples and to love our neighbor. He promised to make our paths straight even when it doesn’t make sense. He commanded us to not rely on our own understanding but to seek his will in all we do.

### *God’s will... take Courage...*

Carrying out God's will requires a heart that trusts Him, a soul that steps out in obedience, and a mind that leaves success or failure to Him. As we begin that journey by faith and not by sight, we will be able to see the evidence of God's presence and power--and experience the joy of obedience. When God begins to move he does so using his chosen people as instruments and soldiers for his kingdom and his glory.

Defying all logic and leaving comfort, familiarity, family, church and security behind, our family stepped out in obedience and uprooted from New York to Orlando in August 2018. I was blessed and called to represent the

YMCA in a position of servant leadership and influence. I strongly believe that the Lord allowed this for his glory, to lead, and along with fellow believers to elevate the C in YMCA.

One of the very first Blessings the Lord put in my path was Ann Varkey. During our first encounter, I left inspired, at peace, excited and so very comforted knowing that such a powerful woman of God was in our YMCA family. In fact my heart leapt and I could hear the Lord say to me... You are not alone... iron sharpens iron... be bold and you will be conquerors in my name. The Lord used Ann Varkey to relay that message and the Holy Spirit was powerful in her words and her presence. I've saved the email she sent me directly after. "It was so wonderful meeting you again. I know you can change YMCA. God sent you here"

Ann Varkey epitomizes humility, integrity, generosity, leadership and grace. She has a beautiful spirit and heart for the Lord. I genuinely appreciate her boldness for the Lord, her natural gift to connect with people and her unwavering faith to be obedient to her calling.

The more I got to know Ann the more it was evident of her genuine character. She has sat with me and offered advice, mentorship and guidance. In a time where the enemy has woken up to attack our movement, Ann Varkey has been steadfast and a rock in support of our mission and

our shared belief in the only truth, the only way and the only life. I can't explain how much I appreciate her support, her leadership. Ann and I share the similar philosophy that we are blessed to give and not to have. She is a remarkable woman and someone I hold in high regard, even only knowing her a short time. She has been an absolute blessing to our YMCA and personally, to me, as the temporary steward of our Christian organization. It is an honor and privilege to walk alongside Ann Varkey in Christ and to strengthen our community together with our eyes set on the Lord. The world needs more people like Ann Varkey. "No, in all these things we are more than conquerors through him who loved us." Romans 8:37

DEREK MARTIN  
DISTRICT EXECUTIVE DIRECTOR  
YMCA

## Testimonial – Sheeba George

I have known Ann Varkey for the last thirty years. You are an amazing Godly woman. I am fortunate and grateful to have you not only as my friend but sister, mentor, prayer partner and my exercise buddy. You inspire me in so many ways. My thoughts go back to thirty years when you, me and Alice and our families started IPC Orlando Church in your home. Look how God has blessed the church. We serve an amazing God. My sincere thanks to you Ann, for being there in my ups and downs and I am indebted to you for your kind experiences and lessons I have learnt from you. Your generosity to help the poor and your boldness to proclaim the gospel is an example. Thank you for all the opportunities that you have created to serve the community along with you.

Your commitment to excellence and attention to detail, and a giving heart puts you at the top. I also extend my thanks to Varkey Chacko, your hubby for all his wise advises.

Looking forward to continue to serve our Almighty for many more years. May the Lord continue to guide you and bless you.

- Your loving sister, Sheeba George

## Testimonial – Pastor Jacob Mathew

We have known Mrs. Ann Varkey and Varkey Chacko very closely for more than a decade. As her pastor, myself and wife, we have had numerous opportunities to get to know her and the family firsthand. We have witnessed and I spoke at few philanthropic events she had organized over the past few years. She really has a heart for the sick, needy and the poor in the society and she loves to interact with people and engage in conversations that would steer people towards eternal matters such as; meaning and purpose in life.

Few years ago I have personally introduced a friend of mine in India to Ann Varkey and through him Varkey family supplied wheel chairs, beds, mattresses, clean water fountains, etc., to couple of leprosy hospitals in the southern state of Kerala, India. I, vividly remember her talking to me about feeding large group of poor people with a sumptuous meal few times through my friend.

I was touched by her generous and compassionate heart for the forgotten human beings, especially in a developing third-world nation like India. Feeding the less fortunate people on a regular basis may not be practical or financially feasible, however sharing your financial blessings with economically marginalized, and those whom you haven't seen even once is a mark on a genuine concern.



The church we Pastor today has about four hundred members, one of the growing ethnic Indian churches in US. God had used Varkey Chacko & Ann Varkey, as co-architects, along with two other families to start this church in their house as a small prayer meeting three decades ago. As a family they attend two to three meetings at church every week, and I have noticed that during singing times she would lift up both hands, completely lost in worship the entire singing time, and she does not care whether or not anyone else is watching or doing the same.

Ann Varkey appears to be doing some act of kindness all the time and she wouldn't shy away from telling people that every action she undertakes is inspired by the salvation, love and grace she has experienced personally from her God, Lord Jesus Christ.

Recently, during our conversation, she told us about her desire to share her life experiences and practical wisdom she had acquired in life in the form of a book, and we told her, we were happy to write a congratulatory note to be included in her book. We wish her all the best and pray that the Almighty would use her life to bring hope, healing and encouragement to hundreds/thousands of people around the world. After all there's only one life to live and what we do with that life matters! both here and for eternity!

Yours in His service,

Pastor Jacob Mathew  
Senior Pastor  
India Pentecostal Church of Central Florida

## Testimonial - Prince

Mrs. Ann Varkey ..... is my sister, and our role model, whose life style inspired us very much. Her restless thoughts towards the old, poor, disabled and needy people encouraged us very much. Especially her concerns about the lepers. So, on behalf of Ann Varkey, we did a lot of tremendous charity works in leprosy sanatoriums at Kerala, India. Includes, Male and female wards of Noornad Leprosy Sanatorium renovated and replaced all old and useless cots, mattresses and other hospital equipment with new and modern one. Also distributed Cots, mattresses and other hospital equipment to Koratty Leprosy Sanatorium as well. She took care of mentally and physically challenged children of "Prakaasha dhaara and Jyothis" providing them with Wheelchairs and other useful equipment with her full support and cooperation. According to her instructions we used to distribute food to Old age homes and orphanages (Shalem Bhavan, Dhaya Bhavan , Calvary etc.) at regular intervals.

Now at present (2019) with her full financial support and co-operation we have started to renovate one old house of a very poor family whose wife is mentally disabled. Besides these, many charity works are in progress with her financial support in the year 2019.

Thanking God Almighty for selecting us also to be a part of these great works towards humanity on behalf of Ann Varkey.

Now she is publishing a book so that many people will get inspiration to help and work towards humanity. May God bless her and family for undertaking such great venture.

Thanks

Varghese Joy (Prince)

Kottayam, Kerala.



**PEACE**

## About the Author

Ann Varkey served as an Emergency Room nurse, a nursing supervisor, and then became a Broker/Realtor. She is a consistent top producer in the Southwest Orlando and Windermere (Florida) real estate market. She was born in India and came to New York City in 1970 and became a naturalized U.S. citizen. She received a Bachelor of Science degree in Health Administration and Community Health from Saint Joseph's College in New York. While pursuing a master's program, in 1984 the family relocated to Orlando, Florida. This move paved the way for Ann to switch to the real estate career and allowed her to spend more time with family and focus her devotion to a Christian way of life, which is the linchpin of her business.

Since 1988, she successfully achieved a distinguished career in real estate, earning top accolades in the industry, such as the Chairman's Club Award, Platinum Club and Hall of Fame Award from RE/MAX International Real Estate and the loyalty and friendship of her clients. She has many testimonies from these clients on her website.

Ann is married to a top executive (currently retired) in the educational publishing industry and together they have raised three children. Susan, Stephen and Elizabeth. This is the second book from the inspiration she received from God after her Parasailing experience in 2019, and learning

from her model parents, cultural values, and principles from the Bible. Her motivation also came from reading good books, listening regularly to various Christian radio and television programs, motivational speakers and pastors. Ann always thought however it turns out, good or bad – with God’s grace, it will be wonderful.

*“It always seems impossible until it’s all done.”*

Nelson Mandela



**PEACE**

# *I'd Rather Have Jesus*

*I'd Rather Have Jesus*

*I'd rather have Jesus than silver or gold;  
I'd rather be His than have riches untold:  
I'd rather have Jesus than houses or lands,  
I'd rather be led by His nail-pierced hand...*

*Then to be the king of a vast domain  
Or be held in sin's dread sway.  
I'd rather have Jesus than anything  
This world affords today.*

*I'd rather have Jesus than men's applause;  
I'd rather be faithful to His dear cause;  
I'd rather have Jesus than worldwide fame,  
I'd rather be true to His holy name...*

*He's fairer than lilies of rarest bloom;  
He's sweeter than honey from out the comb;  
He's all that my hungering spirit needs,  
I'd rather have Jesus and let Him lead...*

Words: Rhea F. Miller (1894 - 1966)

Music: Gcorg Beverly Shea (1909)

## *How Great Thou Art*

O Lord my God! When I in awesome wonder  
 Consider all the worlds Thy hands have made.  
 I see the stars, I hear the rolling thunder,  
 Thy power throughout the universe displayed

*Then sings my soul, my Savior God to Thee;*  
 HOW GREAT THOU ART! HOW GREAT THOU ART.

*Then sings my soul, my Savior God to Thee;*  
 HOW GREAT THOU ART! HOW GREAT THOU ART.

When through the woods and forest glades I wander  
 And hear the birds sing sweetly in the trees,  
 When I look down from lofty mountain grandeur  
 And hear the brook and feel the gentle breeze.

And when I think that God, His Son not sparing,  
 Sent Him to die, I scarce can take it in;  
 That on the cross, my burden gladly bearing,  
 He bled and died to take away my sin.

When Christ shall come with shout of acclamation  
 And take me home, what joy shall fill my heart!  
 Then I shall bow in humble adoration  
 And there proclaim, my God HOW GREAT THOU ART!

Words: Carl Boberg (1859-1940)

*How Great Thou Art*

# MY HEART'S ONE DESIRE

Practicing the Presence of God



*A Biblically Sound and Powerful Devotional*

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VARKEY CHACKO

***My Heart's One Desire*** is a book authored by Varkey Chacko, Ann's husband. It comprises his personal experience in seeking an encounter with God in his daily meditation. You may order a copy from Amazon.com or Barnes&Noble.com.



*I will fly away !*



Ann Varkey reveals the lessons she learned in life will be a blessing to others.

Control your mind, think/positive, show compassion to everyone and create your own happiness. Cherish every moment with family and friends. Tell everyone God is good. Dream big, discover your passion, believe in miracles, visit and help the sick and disabled. Inspire/everyone to live a better life. Be grateful to people and God.

Today is the day to/make a difference!

## **Trust in the Lord... Proverbs 3:5**



**ANN VARKEY**

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