

**30 DAYS TO**  
*Taming*  
**YOUR**  
*Fears*

**Deborah Smith Pegues**



**HARVEST HOUSE PUBLISHERS**

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This book contains stories in which the author has changed people's names and some details of their situations in order to protect their privacy.

### **30 Days to Taming Your Fears**

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# *Prologue*

## Anxieties, Fears, and Phobias

As I write this, it's been five nights since my husband, Darnell, left for Kansas City to visit his ailing brother; however, it seems much longer because I've spent each night alone in our home—a major accomplishment for me in over thirty-two years of marriage! Until now, I just couldn't bring myself to do it. The fact that we'd had a burglary a few years ago only added to my apprehension. At the time, I thought I would always experience anxiety when entering our home—especially the master bedroom from which major items had been stolen. However, by the grace of God, I took immediate and proactive steps to overcome my fear and have enjoyed many restful nights since—with Darnell by my side of course.

Now, when I decided to write a book on how to tame fears, I thought it would be downright hypocritical to proclaim life-changing principles and strategies on how to neutralize fears and not practice them myself. So, for the sake of integrity and my own deliverance, here I sit... home alone...late at night. So far so good.

Darnell is due back tomorrow. I've already resisted

the temptation to work all night over the past few days to avoid going to bed during the hours of darkness. I also did not ask a friend to stay with me, nor did I choose to spend the time at one of my many relatives. While I have had a few bouts of nighttime anxiety, I have already declared my victory since my goal was not to allow fear to dictate my behavior. I now know that I can and will stay home alone again when Darnell has to leave town—for I was not alone. I have meditated on and recited Psalm 91:11 so many times over the past five nights that a scan of my brain would probably show these words: “For he will command his angels concerning you to guard you in all your ways” (NIV).

Fear is perhaps the oldest emotion known to mankind. Over the years, it has often been my greatest friend—and my greatest enemy. I was raised in a strict Pentecostal environment in the Deep South. My pastor, parents, and Sunday school teachers constantly warned that Jesus could return to the earth at any moment to “catch away” His people. They cautioned that anyone He found committing any kind of sin would face eternal damnation; there would be no mercy. When I went away to college and experienced freedom from parental control, the fear of burning in a lake of fire and brimstone haunted me like a ghost.

In retrospect, I realize that this fear worked to my advantage. It was a real deterrent to the temptations that surrounded me: illicit drugs, sex, and wild parties, to name a few. However, once I graduated, moved to the big city (Los Angeles), and started a life on my own, I

faced a host of debilitating fears. These fears were an *enemy* to my quality of life: fear of flying to my corporate assignments, fear of living in an apartment all alone, fear that every man I met was a wolf in sheep's clothing, fear that any day a major earthquake would swallow up Los Angeles, fear of crossing over a tall bridge. On and on went the torment.

Let me hasten to say that fear is not always a bad thing. Fear is a natural response to real or perceived danger. Healthy fear causes us to lock our car doors, buy alarm systems, and look both ways before crossing the street. Fear becomes unhealthy, however, when it controls our behavior and keeps us from doing positive things. Fear is learned behavior. We can learn it from childhood conditioning, personal experience, observation of other people's experience, media exposure, or other channels of information. Over the years, my apprehensions and trepidations learned through all these channels have been persistent; however, I have been equally persistent in my quest to overcome them.

Although I will generally use the term *fears* throughout the book, not all fears are created equally. Rather, they come in various degrees of intensity: *anxieties*, *fears*, and *phobias*. Let me explain the differences. *Anxiety* is the dread of a potential danger or loss in the *future* (e.g., possible terrorist attack); *fear* is the emotional response to a real or perceived *present* danger or threat (e.g., being followed); and a *phobia* is a fear gone wild. It is an irrational dread (e.g., fear of elevators) that seeks to avoid repeating a negative experience.

I've modeled the pattern. I saw my fear of earthquakes progress from *anxiety* about the predicted "big one," to extreme *fear* during a significant temblor, to *quake-phobia* in which I kept an overnight bag packed by the door. Further, until recently, I flatly refused to visit San Francisco under any circumstance due to its devastating quakes. It's no wonder that Paul admonished, "Be anxious for nothing, but in everything by prayer and supplication, with thanksgiving, let your requests be made known to God" (Philippians 4:6). He knew that if we didn't nip *anxiety* in the bud, it would progress in its intensity and get a stronghold on our lives.

Whether an anxiety, fear, or phobia, Scripture declares that fear is not from God. "For God has not given us a spirit of fear, but of power and of love and of a sound mind" (2 Timothy 1:7). As a woman of faith, I believe this and I passionately teach it. I also know that "believing is behaving." Therefore, in the final analysis, our *behavior* is the decisive test of what we really believe. When we succumb to the "spirit of fear," it is because we have embraced an erroneous belief about God and His ability or willingness to deliver us from the fear-triggering situation, person, or thing.

I have concluded that I will probably always have to battle one fear or another; however, I have resolved that I will not allow any of them to hinder my progress or derail my destiny. It was Mark Twain who remarked, "Courage is resistance to fear, mastery of fear—not absence of fear."

My goal over the next thirty chapters is to show you how to master thirty common fears. To facilitate our



journey, I have grouped these fears into four categories: health and safety fears, relational fears, emotional fears, and financial fears. However, as I contemplated all thirty, I found each to be rooted in one or more of only five core fears:

- fear of pain/death
- fear of inadequacy
- fear of loneliness
- fear of losing control/helplessness
- fear of lack

All fears are a manifestation and often a combination of these core fears. For example, the fear of aging is rooted in the fear of losing control of one's independence, the fear of being left alone, and for many, the fear of a lack of income to maintain a desired lifestyle. We will investigate possible root causes as we discuss each fear.

The solution to overcoming each of the fears involves the same basic approach: *analysis* and *action*. Therefore, I will put each fear in perspective by attempting to give insight and understanding of it through knowledge and education. I will also recommend practical steps to tame it and keep it from controlling you.

I am not a psychologist, hypnotist, or mental health professional. I simply put forth a practical approach to the issues of life based on biblical principles. I do not promise instant deliverance from your fears. I do believe, however, that if by faith in the Word of God, you



implement the recommended strategies, you will experience peace instead of fear. This understanding is crucial to getting the most out of this book.

Now let's conquer those fears!

# *Part 1*

## Health and Safety Fears

## Day 1

# Fear of Dying

*LORD, remind me how brief  
my time on earth will be.  
Remind me that my days are numbered—  
how fleeting my life is.*

PSALM 39:4 NLT

My father passed away in July 2009 of congestive heart failure. I spent his final month with him in a small, hot town in Texas. Although he'd achieved only an eighth-grade education, he was a successful entrepreneur. Many of the locals held him in high esteem as he cruised the pot-holed streets in his exotic cars. He was very active in his church and enjoyed his status as the top donor. What I found most interesting during the entire ordeal of his impending death was the nature of his final requests:

- “I’d like to hear my sister Althea’s voice. Do you think you can arrange that?” She lived on the East Coast and they rarely spoke. There was no rift in the relationship; just never enough time to connect.

- “Tell my sons to come and see about me. I can’t take care of myself.” All six lived in California and were already en route. He was never the type to express any kind of vulnerability or to do “mushy stuff” like send a birthday card or say, “I love you.” I marveled at the power of death to humble the proudest of souls.

I knew that my father was afraid to die, even though he had heard many sermons on death during almost a lifetime in church. Indeed, he had a reason to be afraid, for there was unfinished business between him and a couple of his fellow church leaders. He had flatly refused to forgive them for an offense that had hurt him deeply and had cost him a cherished fifty-year friendship. Of course, he was not without fault in the matter. We’d had many discussions about the situation during the past year. I was more concerned about his unforgiveness than his dying because I knew it was hindering his fellowship with God. Jesus was emphatic about the impact of unforgiveness: “If you do not forgive men their trespasses, neither will your Father forgive your trespasses” (Matthew 6:15).

I finally took matters into my own hands and called his offenders. They expressed a willingness to forgive and finally made the necessary phone calls to reconcile with him. I rejoiced. I also led my father in a prayer of repentance for all his sins. I know that he is now resting in peace.

## Fear Analysis

Fear of dying is one of the fundamental or core fears from which many other fears stem, such as fear of doctors, flying, and others that we will discuss later. Every member of the human race will eventually have a date with death. It is inevitable and its timing uncertain; consequently, almost everyone has some modicum of anxiety about it.

When discussing death, it is important to understand that we are eternal beings. Thus, when the Bible speaks of death, it refers to the physical separation of the soul from the body (James 2:26) versus total annihilation. The soul will live eternally in the presence of God or in hell. (Read Luke 16:19-31 for a vivid portrayal of the difference in the quality of the afterlife of Lazarus the beggar compared to the rich man who had ignored Lazarus's daily plea for help.) The decisions that we make during the crucial interval called "time" will determine the *place* and *quality* of our eternal existence. God will make the final call. Thus, many people are afraid to die because of the fear of this final judgment.

## Action Plan

American author and humorist Mark Twain once said, "A man who lives fully is prepared to die at any time." This reminds me of a story I heard about an aging church janitor. One night after a passionate sermon on the hereafter, the country pastor asked the small congregation, "How many of you want to go to heaven?" All raised their hands except old Jim, who sat quietly in the

back still clad in his work uniform. The pastor, puzzled at his response, said, “Jim, don’t you want to go to heaven?”

“Yup,” came his reply.

“Well, why didn’t you raise your hand?”

“Thought you were trying to get up a load for tonight!”

Like Jim, we all want to go to heaven, but not tonight. Let’s look at what we can do now to conquer the fear of dying:

- *Prepare for death spiritually and emotionally.* We prepare spiritually by accepting Jesus as our Lord and Savior and living a life of obedience to His Word by the power of God. Emotionally, we must accept the inevitability of death—especially when death is imminent.

Elizabeth Kübler-Ross, a pioneer in the study of the effects of death and dying, explained that most of us go through the following stages as we face our death:

1. Shock Stage: “Oh, my God!”
2. Denial Stage: “It can’t be true!”
3. Anger Stage: “Why me?”
4. Bargaining Stage: “Spare me, God, and I will do something for You.”
5. Depression Stage: “It’s all over. I have nothing to look forward to.”
6. Testing Stage: “What can I do to make my remaining days worthwhile?”

7. Acceptance Stage: “It doesn’t make sense to fight the inevitable.”<sup>1</sup>

Only the grace of God can empower us to experience inexplicable peace as we accept our Divine destiny.

- *Prepare relationally.* We need to let the key people in our lives know how much we care about them. We must also forgive everyone who has hurt or offended us. This is critical to getting our own sins forgiven. We must also ask forgiveness from others for our trespasses against them.
- *Prepare financially.* Being financially unprepared is surely a cause for legitimate concern—especially if you have dependents. Be smart and, at a minimum, get burial insurance and prepare a will that spells out who will handle your affairs and who will inherit specific assets. A will can be handwritten and notarized. As a certified public accountant, I recommend you not only have a will (for special, sentimental assets), but a *living trust* (for real estate, investments) and an *advanced directive* that sets forth your preferences regarding the use of possible life-extending measures.
- *Submit to His sovereignty.* Neutralizing the fear of death requires focusing on living life to the fullest. My concern when contemplating



my own demise has always centered on *how* I will make that transition. I don't wish to die violently nor do I want to suffer a protracted illness. (I'm hoping for an "Enoch deal" [Genesis 5:24] where God just takes me up!) Meanwhile, since I have no control over how I'm going to die, I have decided just to let my "requests be made known to God" (Philippians 4:6-7) and to submit to His sovereignty. When the time comes, He will be there to give me the grace I need to join Him for a life of eternal bliss.

What reason can you give for why you would be afraid to die—tonight? Have you lived a life of selfishness and disobedience, and thus fear eternal damnation? Or can you confidently say, "I have fought the good fight, I have finished the race, I have kept the faith" (2 Timothy 4:7)? If not, what must you do now to be ready to make that eternal transition? Do you need to forgive an offense, express your affection, or apologize for your wrongdoings? If an angelic messenger were to show up and announce, "Tonight's the night!" know that death ushers believers into the presence of the Lord where there is fullness of joy.