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## FOREWORD

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Not long ago, I was asked to meet an amazing woman—a woman who had a passion about sharing all that she had learned in years of school and professional financial management and who wanted to share it all for free. She wanted to build a group of women who were empowered to share what they had learned in their lives, and then help each one of them grow to greater richness. Now this is my kind of woman. And then I was introduced to Lisa Horuczi Markus. We shared ideas, we shared friends, and then she asked me to read her book. “Just give me your comments,” she said. But when I read it, not only did it explain what I already felt and knew to be the truth, but much of it I had already begun to implement in some shape or form. As I read more, it began to draw me in on a personal journey—a journey that I had been trying to start on my own for the last three years. As my journal and journey started, I could say, “Yes, I knew that!” or “So *that* is why I have always felt that way!”

But then, as I passed my first week, I began drawing into my life and into my journey the things that had eluded me before. Is it a coincidence that it also was the beginning of the Lenten season (a period of reflection)? I don’t think so, because I believe that nothing happens by accident, and instead, God decides that you are just ready for one more piece of your beautiful puzzle that we call “life.”

As I looked at *Living a Blessed Life*, not only did I see the beauty and the grace of which Lisa speaks so often, but I could also see how she truly lives her book. Her home is lovely, neither too big nor too small. It is decorated in elegant yet simple tastes. She and Denis fill their home

with items that are truly meaningful to them, such as enlarged black-and-white pictures that they took on vacations or of special moments with their children. Her counters are clear of clutter, just as she clears her mind of distractions when she speaks directly to you. It is truly amazing to see that in a day and age of “keeping up with the Joneses” or buying bigger and bigger “just because I can,” that there truly are people who hold great values and practice what they preach.

However, when it comes to preaching to you about finance, Lisa and her beautiful book do not. She will not give you all the answers, because that, dear reader, must come from you if you are to finally find yourself on the path to the wealth and richness that you so truly desire. She will guide you and offer support, she will give you references, and then she will give you something to think about. I hope (and know, really) that on the following pages many of you will recognize, perhaps for the first time, your authentic self, stripped of posturing, conceit, emotional armor, and any other defense mechanism that normally obscures your view. Despite our individual uniqueness, most of us are more similar than we are different, and we stumble along in life until we are ready to hear the truth for the first or the hundredth time. I pray that now is *your* time and that you will allow Lisa to be your teacher—because she will put you on your own path to *living a blessed life*.

—Stephanie Nielsen, PharmD

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