

A LIFE OF FAITH

So then faith comes by hearing, and hearing by the word of God. ~ Romans 10:17 NKJV

“Christianity, if false, is of no importance, and if true, of infinite importance.

The only thing it cannot be is moderately important.” (C. S. Lewis)

You will seek me and find me when you seek me with all your heart. (Jeremiah 29:13)

ENTERING A LIFE OF FAITH

Does God exist? Who are we? Why are we here? And, is our life on earth all there is or will we exist beyond this earthly life? At some point, in the quiet of the night, we will all ponder these questions. And there is nothing more important we can do than to sincerely pursue the answers. How we answer these questions and how we respond to the answers will impact our lives more than any decision we will ever make.

We look at a beautiful sunset, the stars at night, the majestic mountains, fish swimming in a stream, and we look at our own reflection in the mirror. These are not figments of our imagination. These things exist ... we exist. Questions emerge. How did all of this get here? Could something have come from nothing? How could order in the universe have come from chaos? Could life have emerged from non-life? How could intangible human attributes (like consciousness, beliefs and desires) have come from just physical matter?

We are not capable of creating these things we see. And since we cannot create this, it stands to reason that a form of being lower than man would not be capable of creating all of this. By process of elimination, we conclude there is a power greater than man who *is* capable of creating what we see. Obviously there is something/someone more powerful, with more intelligence than mankind.

Some might question God's existence because they do not understand everything about him. Consider, though, that we are limited in our ability to know all there is to know. But this should not surprise us. We know we have limitations. We watch birds soaring through the air, but we were not designed with the capacity to fly. According to scientists, dogs have a sense of smell that is thousands of times more accurate than ours. We were not designed with the capacity to smell certain scents. Likewise, although our minds are an amazing creation, we are not without limitations. We simply were not designed with the capacity to fully know all there is to know.

We understand that our knowledge is limited. If asked to draw a circle indicating all knowledge, and within that circle to put another circle indicating how much knowledge we have, it would invariably be a very small circle in comparison. Having such understanding, it is reasonable to acknowledge that God can exist outside of our circle of knowledge.

But, just because some things about God remain a mystery, it doesn't mean that we know nothing about him. So, what is he like? What has he chosen to reveal to us?

First of all we learn several things about God through creation in the same way we can pick up clues about an artist by looking at his or her art. Creation reveals that God is powerful,

intelligent, creative and orderly. To have created this universe, God clearly has capabilities and knowledge that we do not possess. We only need to look at what we see in nature – from the animal kingdom, to the fishes in the sea, to the plants and insects, to understand that God is creative. And, there is also an intricate order and a pattern in how the vast universe operates, as well as within the life of a single cell.

Second, God revealed himself to us through our conscience – we are programmed to know instinctively that some things are good (in our best interest as individuals and as a society), and others are bad (not in the best interest of ourselves and society). What we know deep down to be good tells us that God is in favor of these traits and behaviors. On the other hand, what we know to be bad, we know that God is not in favor of these traits and behaviors. So, through our conscience we get a glimpse of God's likes and dislikes. God has, in effect, written some of his moral laws on our hearts.

We also learn what God is like through Jesus Christ. In Billy Graham's book *Peace With God* he poses the question that if we human beings wanted to communicate with ants in an anthill, how could we do it? The only way would be for us to become an ant and dwell among them. That is what God did. He took on the form of a human being through Christ and lived among us. Christ taught us many things about God through his life and teachings.

And, we learn much about God through scripture (The Bible). The Bible is a compilation of 66 books written by over 40 authors over a period of approximately 1,600 years. These authors were from many different walks of life (some of which include a fisherman, physician, tax collector, tent maker, and a king). It was written in different languages, from three continents and it covered a variety of topics. Yet, with all of the background variations, the Bible comes together into a consistent story and theme.

Not only do the scriptures teach us about God's nature. Through the scriptures we come to understand who we are, why we are here and about existence beyond this earthly life.

We are God's creation.

For by him [God] all things were created: things in heaven and on earth, visible and invisible, whether thrones or powers or rulers or authorities; all things were created by him and for him. He is before all things, and in him all things hold together. ~ Colossians 1:16-17

God created us. Just as parents desire the best for their children, God wants the best for us. He wants us to experience real love and a meaningful life. He loves us more than we can comprehend and it is his desire that we would love him and have a relationship with him for all eternity, beginning now. But, he did not create us to automatically love him. He could have, but think about it: "required" love would be of no value. If we had no other option but to love God we would be mere robots. Instead, God gave us the free will to either love him, or not. But, our natural tendency is to go our own way, to not acknowledge God nor give him his rightful place in our lives. You might say it is mankind's "default" setting,

All of us, like sheep, have strayed away. We have left God's paths to follow our own. ~ Isaiah 53:6 NLT

For everyone has sinned. We all fall short of God's glorious standard. ~ Romans 3:23 NLT

So, what is "sin?" Several Greek and Hebrew words are translated to "sin" in the Bible, with slightly different meanings. The most common meaning is "to miss the mark," i.e., to not go in the direction we were intended to go. So sin is any belief, attitude or behavior that is contrary to what

God intended for our life. Sin sabotages our ability to flourish. It harms us in many ways – how we view ourselves, our peace of mind. It harms our relationships, our society, and it causes destruction.

God designed us. He knows what is in our best interest and what it takes for true contentment, true peace, true life. It all begins with acknowledging him, realizing that we are dearly loved by him, entering into the relationship with him that we were intended to have and starting to allow him to transform us into who he created us to be. We may seek success in our careers and other life pursuits, we chase wealth, fame and pleasure thinking these things will give our life meaning and make us content. But, all they can offer us is a very shallow and temporary sense of satisfaction. Deep down, we have a void that can only be filled through our relationship with God. That is how he designed us.

So, how do we begin a relationship with God? We might think that we have to do a lot of good works to earn his favor. While good works should be one of the evidences of a genuine relationship with God, they are not the basis for it. It is only through the grace of God that we have the opportunity to enter into a relationship with him.

For it is by grace you have been saved, through faith – and this not from yourselves, it is the gift of God – not by works, so that no one can boast. ~ Ephesians 2:8-9

This is good news because we need God's grace. How often do we not live up to standards we set for ourselves, much less God's standards? To make it possible for us to have the relationship with God that we were meant to have – he came to earth in the person of Jesus Christ. Jesus lived a sinless life – showing us what God is like, teaching us what true life is, and then through his death on the cross he paid the penalty for our sins. There is no greater way the God of this universe could have demonstrated to us how much we are loved by him. By this act of love, mercy and grace, Christ created the way for us to have a relationship with God. Jesus' death on the cross makes it possible for us to know that we are dearly loved by God, to know freedom from our guilt, our shame, and from "...the sin that so easily entangles..." (Hebrews 12:1). Having faith in Christ's death on the cross as payment for our sins offers us the opportunity for a clean slate, freeing us to become more of who God created us to be, and securing for us life with God when we leave this earth.

There is no greater love than to lay down one's life for one's friends. ~ John 15:13 NLT

Christ Jesus: Who, being in very nature God, did not consider equality with God something to be grasped, but made himself nothing, taking the very nature of a servant, being made in human likeness. And being found in appearance as a man, he humbled himself and became obedient to death – even death on a cross! ~ Philippians 2:5b-8

But God demonstrates his own love for us in this: While we were still sinners, Christ died for us. ~ Romans 5:8

For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life. For God did not send his Son into the world to condemn the world, but to save the world through him. ~ John 3:16-17

There is no other way to God except through Jesus Christ.

For there is only one God and one Mediator who can reconcile God and humanity – the man Christ Jesus. He gave his life to purchase freedom for everyone. ~ I Timothy 2:5-6 NLT

Jesus answered, "I am the way and the truth and the life. No one comes to the Father except through me." ~ John 14:6

I am the gate; whoever enters through me will be saved. ~ John 10:9a

And this is the testimony: God has given us eternal life, and this life is in his Son. He who has the Son has life; he who does not have the Son of God does not have life. ~ I John 5:11-12

The God who created us is not only willing to accept us, he is *eager* to accept us. But, it takes two to have a relationship.

The Lord stands ready to save us from the penalty of our sins, to free us from our shame and guilt for every wrong we have committed, and from the power sin has in our lives. He wants us to know true freedom – freedom to be who he intended us to be, to live the life he envisioned for us now and for eternity. He loves us so much, and wants to become our Savior, our Lord, our Father, our friend, our anchor in difficult times, our teacher. All we need is to sincerely want this and to ask him for it.

If this is your desire, then express to God what is in your heart.

Ask and it will be given to you; seek and you will find; knock and the door will be opened to you. For everyone who asks receives; he who seeks finds; and to him who knocks, the door will be opened. ~ Matthew 7:7-8

Here is an example of a prayer, but pray in your own words if you prefer.

Thank you God for creating me, and for loving me so dearly. Up till now I have not lived the life you planned for me. I trust that you, my Creator, know what is best for me and I yield to your will for my life. Thank you for sending your son, Jesus, to this earth to teach us about you and to pay the penalty for my sins on the cross, and then you raised him from the dead. Now I can be free from the guilt and shame of my past and free to begin the life you envision for me. With all my heart, I give you control of my life from now on for the rest of my days. Come live in my heart, teach me and guide me. In Jesus' name, Amen.

FROM THIS DAY FORWARD...

If you just now, with all sincerity, invited Jesus to become your Savior and the Lord of your life, congratulations! This is the most important decision you will ever make. You have crossed over from spiritual death to everlasting life.

I tell you the truth, whoever hears my word and believes him who sent me has eternal life and will not be condemned; he has crossed over from death to life. ~ John 5:24

Yet to all who received him, to those who believed in his name, he gave the right to become children of God. ~ John 1:12

Being confident of this, that he who began a good work in you will carry it on to completion until the day of Christ Jesus. ~ Philippians 1:6

Therefore, if anyone is in Christ, he is a new creation; the old has gone, the new has come! ~ 2 Corinthians 5:17

Being “in Christ” will change you. It will change your heart, your spirit, your mind, your attitudes, your behavior, your life! This does not mean you will be perfect, but as you seek to know and love God better, sin will have less and less control over you. You will grow closer to God, and you will be more of who he created you to be. Some changes may be immediate and some will be gradual. These changes will take place as a result of the Holy Spirit of God living in you.

I will give you a new heart and put a new spirit in you; I will remove from you your heart of stone and give you a heart of flesh. ~ Ezekiel 36:26

... God's love has been poured out into our hearts through the Holy Spirit, who has been given to us. ~ Romans 5:5

Jesus replied: " 'Love the Lord your God with all your heart and with all your soul and with all your mind.' This is the first and greatest commandment. And the second is like it: 'Love your neighbor as yourself.' All the Law and the Prophets hang on these two commandments." ~ Matthew 22: 37-40

But the Counselor, the Holy Spirit, whom the Father will send in my name, will teach you all things and will remind you of everything I have said to you. ~ John 14:26

But thanks be to God that, though you used to be slaves to sin, you have come to obey from your heart the pattern of teaching that has now claimed your allegiance. You have been set free from sin and have become slaves to righteousness ~ Romans 6: 17-18

LIVING IN CHRIST

Life's instructions are simple: *Love the Lord your God with all your heart, and with all your soul, and with all your mind. And, love your neighbor as yourself.* (Matthew 22:37-40) The following expressions of faith are meant to be means to these ends -- not ends in themselves. When lived out as God intended, these acts of faith will not just be what we *do*, they will flow from who we *are*. They will help us to better love God, ourselves and others. They will not just be religious activities we include in our schedules, but rather what flows naturally and spontaneously through our life in Christ.

You will want to worship God.

One definition of the word worship is "adoring reverence or regard" (Dictionary.com). So, by this definition, adoring, reverencing and regarding God will impact all of who we are and how we live. Worship also includes the act of attending church and participating in outward expressions of what is felt inwardly – such as bowing in prayer, kneeling and singing.

Ascribe to the LORD the glory due his name; worship the LORD in the splendor of his holiness. ~ Psalm 29:2

Therefore, since we are receiving a kingdom that cannot be shaken, let us be thankful, and so worship God acceptably with reverence and awe. ~ Hebrews 12:28

Then will I go to the altar of God, to God, my joy and my delight. ~ Psalm 43:4a

Come, let us bow down in worship, let us kneel before the LORD our Maker. ~ Psalm 95:6

Worship the LORD with gladness; come before him with joyful songs. ~ Psalm 100:2

You will seek to grow in spiritual insight by studying God's Word, prayer, and in living out your faith.

And this is my prayer: that your love may abound more and more in knowledge and depth of insight. ~ Philippians 1:9

For this very reason, make every effort to add to your faith goodness; and to goodness, knowledge; and to knowledge, self-control; and to self-control, perseverance; and to perseverance, godliness. ~ 2 Peter 1:5-6

Finally, brothers, we instructed you how to live in order to please God, as in fact you are living. Now we ask you and urge you in the Lord Jesus to do this more and more. ~ 1 Thessalonians 4:1

Be diligent in these matters; give yourself wholly to them, so that everyone may see your progress. ~ 1 Timothy 4:15

The path of the righteous is like the first gleam of dawn, shining ever brighter till the full light of day. ~ Proverbs 4:18

You will look for opportunities to share with others what God has done in your life.

Whoever acknowledges me before men, I will also acknowledge him before my Father in heaven. ~ Matthew 10:32

He said to them, "Go into all the world and preach the good news to all creation." ~ Mark 16:15

It is written: "I believed; therefore I have spoken." With that same spirit of faith we also believe and therefore speak. ~ 2 Corinthians 4:13

How beautiful on the mountains are the feet of those who bring good news, who proclaim peace, who bring good tidings, who proclaim salvation, who say to Zion, "Your God reigns!" ~ Isaiah 52:7

You will be motivated to serve the Lord through serving others.

Whatever you do, work at it with all your heart, as working for the Lord, not for men, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving. ~ Colossians 3:23-24

If anyone serves, he should do it with the strength God provides, so that in all things God may be praised through Jesus Christ. To him be the glory and the power for ever and ever. Amen. ~ 1 Peter 4:11b

Serve wholeheartedly, as if you were serving the Lord, not men. ~ Ephesians 6:7

Suppose a brother or sister is without clothes and daily food. If one of you says to him, "Go, I wish you well; keep warm and well fed," but does nothing about his physical needs, what good is it? ~ James 2:15-16

The King will reply, "I tell you the truth, whatever you did for one of the least of these brothers of mine, you did for me." ~ Matthew 25:40

You will enjoy fellowship with other believers.

Churches often provide opportunities for meaningful fellowship by offering small group classes and activities in which you can participate – such as Bible studies, singles groups, mom's groups, etc.

Just as each of us has one body with many members, and these members do not all have the same function, so in Christ we who are many form one body, and each member belongs to all the others. ~ Romans 12:4-5

They devoted themselves to the apostles' teaching and to the fellowship, to the breaking of bread and to prayer. ~ Acts 2:42

For where two or three come together in my name, there am I with them. ~ Matthew 18:20

I pray that out of his glorious riches he may strengthen you with power through his Spirit in your inner being, so that Christ may dwell in your hearts through faith. And I pray that you, being rooted and established in love, may have power, together with all the saints, to grasp how wide and long and high and deep is the love of Christ, and to know this love that surpasses knowledge – that you may be filled to the measure of all the fullness of God. ~ Ephesians 3:16-19

A Life of Faith

Recommended Resources

Books

The Purpose Driven Life (Rick Warren)

"The Purpose Driven Life will help you understand why you exist and reveal God's amazing plan for you – both here and now, and for eternity. Rick Warren will guide you through a personal 40-day spiritual journey that will transform your answer to life's most important question: What on earth am I here for?"

More Than a Carpenter (Josh and Sean McDowell)

Josh McDowell, and his son Sean, examine the evidence about Jesus. Is he really the Lord he claimed to be? How can we know for sure? More than a Carpenter offers arguments for faith from a skeptic turned believer.

I Don't Have Enough Faith to Be An Atheist (Norman Geisler and Frank Turek)

"Geisler and Turek argue that Christianity requires the least faith of all worldviews because it is the most reasonable. A valuable aid to those interested in examining the reasonableness of the Christian faith."

Mere Christianity (C. S. Lewis)

A Christian classic, in *Mere Christianity*, C. S. Lewis explains in detail what realizations led him from atheism to a defender of Christianity.

Course

The Alpha Course ~ www.alphausa.org

"Alpha gives everyone the opportunity to explore the meaning of life in a relaxed, friendly setting. ... During the discussion, everyone is welcome to contribute their opinions and no question is considered hostile or too simple." Check out www.alphausa.org for information on a course near you.

TAMING TIME WASTERS

Following are some ideas for helping you and your family tame time wasters:

“SCREEN TIME” (Computers, Tablets, TV, Smart Phones, Video Games)

Screen time is considered by many to be the number one time waster. Are you and/or members of your family addicted to screen time? If so, check out the following suggestions.

- ☐ Review the TV listings weekly and decide in advance what you will watch. Otherwise, TV stays off.
- ☐ Limit TV viewing to one show per evening.
- ☐ Turn off the TV at a set time each night.
- ☐ Use the internet to catch up on the news instead of watching an entire TV news program. Most major stations have a website from which you can select only what you are interested in reading. This allows you to read the news in a fraction of the time.
- ☐ Limit your computer time
- ☐ Limit your children’s screen time – by setting a new rule, or by using software specifically designed for this.
- ☐ Need inspiration for limiting screen time? For an incredible and inspiring true story of one family who dared to limit screen time (years ago before it was even called “screen time,” watch the movie *“Gifted Hands: The Ben Carson Story.”* The full length movie is currently available on youtube and through Netflix.

TELEPHONE

Do you ever feel that your phones are “intruders”? Are they frequently a source of annoyance? If the phone is taking over your life, you will want to set some boundaries. Here are a few ideas:

- ☐ When you don’t have time to talk, or you do not want to be interrupted (such as during mealtimes or when you are preparing to leave the house) try these tips for phone control:
 - don’t answer the phone
 - turn off the ringer
 - screen your calls with caller ID or through your answering machine

At times, you may miss a call you would have wanted to answer but, chances are, you won’t mind trading an occasional missed call for uninterrupted and unpressured time.

- ☐ Who says you have to keep your cell phone on? If you are expecting a call, your children are away from home and you want to be available, or there is another important reason why your phone should be on, then keep it on. But, when you want to avoid possible interruptions try turning it off.

- ❑ If you do not own a portable, hands-free phone, treat yourself to one! This is a wonderful tool for multi-tasking. You can catch up on your phone calls while doing a number of activities, such as housecleaning, laundry, or cooking. The same principle applies to cell phones. Use your earphone and, for hands-free usage, use a clip or slip the phone into your pocket.
- ❑ Are you plagued by too many solicitation calls? If you have not already registered your phone number on the “Do Not Call” registry, you can do so at www.donotcall.gov. This will reduce, but not eliminate these calls. You can also screen your calls with your answering machine. Otherwise, if you pick up the phone and it is a solicitor that you do not wish to speak with, simply say, “I don’t accept phone solicitations. Goodbye.”

“BAD” HABITS

I once heard a pastor say that there are four things that can stand in the way of receiving God’s best for our lives – pride, fear, resentment and *habits*. He is obviously referring to “bad” habits because habits can be “good” or “bad.” In fact, the solution to eliminating a bad habit is to replace it with a good habit. For instance, the *bad* habit of leaving things out can be replaced with the *good* habit of remembering to put things away after using them.

- ❑ Determine any helpful habits you would like to develop. Consistent reports indicate that it takes 21 days to form a new habit. (It may take longer if the new habit you are working on is not something that is done on a daily basis.) Work on one habit at a time. Note it on an index card and post it where you will see it frequently or use whatever reminder system works for you.

PROCRASTINATION

- ❑ Identify why you procrastinate on things you need to do. Knowing the cause(s) will be the first major step to change. Below are common reasons for procrastination and some tips on how to avoid it:

You are overwhelmed because you think the task will be too difficult.

First, learn to set realistic goals and break them down into manageable parts. Also, start small and gradually work your way to your ideal.

You think the task will take too long.

It may or may not take as long as you think. You could be pleasantly surprised to find out that the task takes less time than you anticipated. And even if not, you’re likely to find personal gratification in taking that first step and working toward your goal.

You may fear failure or even fear success!

Sometimes people have fears of which they are not aware. If you have had serious consequences for a past failure, you may subconsciously be afraid to fail again. If a past success resulted in a negative response by others, such as a wedge in a friendship due to jealousy, you may have an underlying fear of success. Realize your fear for what it is and do not let it stifle you.

You have become somewhat “addicted” to the adrenaline rush that comes from doing things at the last minute. You may even say that you work best under these conditions.

There can certainly be a level of excitement in finishing something just in the nick of time! However, this work style is risky, especially when the consequences of not finishing on time are great. Common consequences could be missed opportunities, financial penalties, and unnecessary stress – for yourself and others. If this has become a pattern for you, make an effort to allow more time on deadline items.

You have a perfectionist approach.

You envision the ideal and are not motivated to begin something unless you are almost assured you will end up with perfect results. Don’t allow these perfectionistic tendencies to sabotage your efforts. While it is good to strive for excellence, it is usually better to do your best at something, even if it is under less than ideal circumstances or with less than ideal results, than to do nothing.

You think that if you ignore it, it will go away.

Have you ever put off a household chore and eventually someone else did it? In a sense, you were “rewarded” for having procrastinated. If this has happened too often, you may subconsciously think that procrastination pays off. But, in most cases, avoidance does not make things go away, it usually complicates matters.

You can think of many other things you would rather be doing.

You may have a point! There are times when it *is* worth the trade off to procrastinate on one thing to do another. Sometimes we are presented with scenarios that will not wait, such as when your child comes home from a difficult day at school and needs some special one-on-one time, so you put off that afternoon project. When faced with two compelling options, always assess your priorities and remain flexible. But, be mindful though that putting off some responsibilities too frequently may create other issues for you.

REDUCING COMMITMENTS

We all have hectic days at times, but when these times become a way of life rather than an exception, this is probably an indication of over-commitment.

Overloaded schedules are not only a common problem for adults – but children, as well. This pattern of over-scheduling can also begin at a young age. Between juggling the soccer games, piano lessons, scout meetings, choir rehearsals, and numerous social engagements, children can become just as stressed by their schedules as their parents are by their own. Reducing commitments can help the entire family step off of this merry-go-round into a more desirable lifestyle.

RESPONSIBILITIES

☐ **Delegate, solicit help and hire.**

This is where family teamwork comes into play. You may also consider hiring professionals or even responsible teenagers to help with housework, yard work, and other frequent and time consuming tasks. The financial cost may be well worth the trade off for the free time you gain.

☐ **Arrange car-pooling for children's activities and school, and swap babysitting.**

How about car-pooling for children's school and activities? Consider a babysitting co-op. If you want to have a date night with your spouse, or some time for yourself, find another couple or individual wanting to do the same and swap babysitting.

☐ **Try a dinner co-op to save time in the kitchen. (You'll probably save money, too.)**

This will require some planning, but you could save several hours a week. Here's how it works: Find a neighborhood family the size of your own. Determine what common meals both families like. One family could provide dinner Mondays and Wednesdays. The other family would cook on Tuesdays and Thursdays. Both families would be on their own Fridays, Saturdays and Sundays.

ACTIVITIES AND INVOLVEMENTS

☐ **Reduce your activities and involvements. Just say NO!**

*In her book, *How to Say No...and Live to Tell About It*, Mary M. Byers says, "No" is such a little word. Just two letters. And yet I've seen women lose sleep over the prospect of having to say it. I've heard women say no, and then watched with surprise as they immediately changed their answer to yes because they thought they should. I've watched women shrouded in fatigue and drowning in responsibilities say yes without consulting their calendars simply because they've been programmed to do so. And, I even know women who claim they can't say no – and therefore never do."*

There are so many worthwhile causes and activities competing for our time. Reducing activities is rarely an easy thing to do. It often means choosing between better and best. This is when having clearly defined priorities is *essential*.

Gigi Graham Tchividjan, daughter of Billy Graham, recounts a time in her life when she was so over-committed that she became very discouraged and depleted. She tells how God got her attention and she decided it was time to make some major schedule changes. She recalls, *"I cut back on my outside activities, saying no even at the risk of being misunderstood. And you know, not only did I meet the Lord in the place of 'gentle stillness,' but I discovered that it was where he had wanted me to be all along."*

Remember these five points when someone is asking you to make a commitment:

- Do not feel compelled to give an immediate response to their request. It is rarely a good idea to say yes on the spot. Let them know you have to pray about it or think about it.
- If you have difficulty saying "no," decide in advance what your boundaries will be, which will allow you to give a more general response, such as, *"I won't be able to. I've limited myself to one volunteer position this year, and that's the Women's Ministry. But, thank you for thinking of me. It's an honor to have been asked."* This removes the personal element from your response. It is simply a prior decision you made.
- Do not feel obligated to give a detailed explanation or, in some cases, *any* explanation for saying "no."
- It is rarely a good idea to say "yes" on the spot, especially to a major commitment. Let the one making the request know that you will get back to them later. Give yourself at least 24 hours to decide.
- Before you consider saying "yes," know what the trade-off is, make sure the timing is right, and most importantly discern if it is God's will for you.

CHILDREN'S ACTIVITIES AND INVOLVEMENTS

☐ Do your children (and yourself) a favor. Limit their activities.

In the book *Little House on the Freeway*, author Gary Smalley recommends that we give our children the "gift of rest" – rest for the body, emotions, mind and spirit.

Decide in advance how many activities you will allow your children to participate in and stick to your decision. Requiring your children to choose will also help teach them about setting priorities.

Before signing up your children for an activity, make sure to get all of the details. How much time will they have to commit to this activity? How much involvement is expected by the parents? What would be the transportation arrangements?

CAREER

☐ Consider a career change!

Some people are already in satisfying careers that suit their authentic needs and the needs of their families. But others, for various reasons, would prefer to trade off some or all of their career time for more time at home. Some career changes that can save you time include:

- A job with less commute time
- A job with fewer or no business trips

- A job with no required overtime
- Reduced workload resulting in reduced work hours
- Giving up that extra part-time job
- A home-based business
- Working part-time instead of full-time (job sharing is one possibility)
- A career with school hours
- Owning (or working for) a business that is only open seasonally
- Quitting work altogether, permanently or temporarily (such as putting a career on hold to raise children)
- Retirement or early retirement

How can dreams of more time at home become a reality? The key is to reduce your financial commitments which may require making some difficult choices and sacrifices. The greater your financial obligations, the more pressure you are under to work longer and harder to meet those obligations. But, the more financially independent you are, the more options you will have.

TIME Magazine quotes Marsha Bostick:

I found myself wondering, how wealthy do we need to be? I don't care if I have a great car, or if people are impressed with what I'm doing for a living. We have everything we need.

Consider this quote from an article by Bob Welch in *Focus on the Family* magazine:

We must realize that people, not products, bring us lasting satisfaction. The American Dream is a mirage. In the final analysis, what's more important – that our house has 2,700 sq. ft. and a big back yard, or that the people inside are close to each other? That our kitchen is straight from Architectural Digest, or that we make time in our fast-paced world to eat together? That we have a state of the art intercom, or that we actually communicate love to one another?

As for finances, if you are a family with two incomes, you will probably be surprised at how dropping or reducing one of those incomes can reduce taxes, childcare expenses, transportation costs, wardrobe expenses and lunch expenses, to name a few. **TIP** Before giving up your job, bank your entire paycheck, minus work expenses, for at least three to six months. This will give you a realistic view of what it will be like to live without your paycheck and it will add some financial cushion to your savings.

With regard to getting your finances in order to make a career change, be patient! This process usually takes time. In some cases, when you have to establish one career before you can give up the other, it may even mean briefly having to take two steps backwards before you can take three steps forward. (In this scenario, however, be careful not to neglect your priorities in the process.)

Remember to seek God's direction. There's a saying, "God's will, done in God's way, never lacks provision."

SELF CARE

How are you with self-care?

Those who are parents will, of course, frequently set aside their own needs for their children. That's just what parents do. But when parents set aside their own needs and desires too often and for too long, focusing solely on the needs and desires of their children this can lead to an unhealthy self-negligence. And when over-done, this can also result in children perceiving that everything revolves around them – which can lead to undesirable character traits.

Those who are not parents can also experience the same result when they are over-committed in their jobs or other areas of their lives.

Don't misunderstand; it is wonderful to care for the needs of your loved ones, to give of yourself by serving others and to strive to be an outstanding employee and volunteer. But, when you consistently ignore your own basic needs to tend to everyone and everything else this pattern can take a toll on your health and well-being and as a result, you will never truly be your best or be able to give your best.

Balance is the key! There is a healthy place to be, somewhere between self-negligence and self-centeredness. Here are some practical tips to help take you there:

SOLITUDE

In an interview with *Aspire* magazine, Diana Booher, a Fortune 500 communications consultant, had this to say about solitude:

Women need to cultivate a comfortableness with being alone. This seems difficult for us. But if you're always with somebody else, God doesn't have time to speak to you. He cannot get your attention. Spending time with ourselves affirms our worth. We're refreshed when we come back, do a better job in a shorter amount of time, and have a clearer mind and better attitude about solving problems.

- ❑ Do you make time for solitude? Make an effort to spend some time alone. If you are a stay-at-home mom, arrange for childcare a few hours each week. If that expense does not fit into your budget, perhaps you can swap babysitting with a friend who is also wanting a little time for herself. If you work outside the home, plan to take your lunch break alone several times a week: bring a sack lunch and find a quiet place for lunch, or make arrangements to spend a few hours alone one evening a week or on the weekend.

FUN

- ❑ What things do you enjoy doing? When is the last time you did them? Take a few moments to reflect on these questions and, if it has been too long since you have spent time just having fun, make some new plans!
- ❑ Explore new ways to have fun. Develop a hobby. Learn something new. Maybe even enroll in a class. Take a break from your routine.

EXERCISE

- ❑ Exercise is a major factor in being healthy and feeling good. According to the Mayo Clinic, regular exercise can actually help prevent certain types of cancer, reduce your risk of high blood pressure and cardiovascular diseases, stroke, metabolic syndrome, type 2 diabetes, depression, arthritis and falls? The general recommendation is a minimum of 150 minutes of structured exercise per week, which could be accomplished by 30 minutes a day five days a week. If you are more motivated to exercise when you are in a group setting, join a health club or an exercise group. Perhaps you would be more inclined to exercise consistently in a small group of two or three. Consider organizing evening neighborhood walks. Or you might prefer exercising alone and in the comfort of your own home. If so, there are a myriad of exercise videos as well as equipment, from which to choose. The key is to pinpoint the type of atmosphere and exercise you most enjoy and get started!

DIET

- ❑ Eat healthy. Are you getting the proper nutrition? Do you have any special dietary needs? Remember that sometimes a simple diet change can make a major difference both in how you feel and in your health. Many dieticians recommend getting our nutrition through food as opposed to vitamins and supplements – although calcium with vitamin D seems to be an exception. Discuss this and other dietary needs with your doctor.
- ❑ Drink more water. Six to eight glasses per day is ideal, but do not consider this an all or nothing recommendation. If you are drinking very little water now, you could see benefits with three to four glasses. Reports indicate that drinking enough water each day can increase one's mental and physical performance, remove toxins from the body, keep skin healthy, help curb appetites, reduce headaches and joint pains, aid in proper digestion, help fight fatigue, and increase alertness and memory. Drink up!

SLEEP

An article on the Mayo Clinic website has this to say about sleep:

Sleep ranks at the top of the list of human necessities – right along with air, water and food. It's more than a timeout from daily life or a passive retreat. A good night's sleep leaves you feeling refreshed, alert and ready to tackle the day's tasks.

When you don't get enough sleep, you may feel less alert and less vigorous and, perhaps, more confused, irritable and fatigued. Lack of sleep affects not only your energy level but also your mental and social functioning. You may find it more difficult to concentrate. You may find that you lose patience quickly, that you become less interactive in your relationships and that you become less productive at work.

- ❑ The quality of your sleep is also a factor to consider. Here are some tips for a good night's sleep:
 - Avoid caffeine within six hours of your bedtime.
 - Invest in a comfortable mattress, pillow and bed linens.
 - If your spouse's snoring interrupts your sleep, check out the many remedies available today.
 - Wear loose fitting pajamas.
 - If you have more than occasional insomnia, frequent fatigue, or suspect you might have sleep apnea, discuss this with your physician.

- ❑ Are you getting an adequate amount of sleep? What is considered the right amount of sleep varies from person to person and with age. Experts say that for adults, an average of 7 to 8 hours is normally what is needed for a restful night of sleep.
- ❑ Also important is the timeframe in which you sleep. Avoid too much fluctuation in your sleep schedule. Try, as often as possible, to go to sleep at, or around, the same time each night and wake up about the same time each day.

GENERAL HEALTH

- ❑ Have regular medical check-ups and recommended medical tests. If you do not know what tests you need, check with your physician and include them on your calendar. Make the call today! (And, ladies, don't forget to calendar a reminder for your monthly breast self-check. Early detection is key in surviving breast cancer.)
- ❑ Do you often feel physically, mentally or emotionally drained? Although we will all experience fatigue at times, experiencing frequent fatigue should be addressed with your physician.
- ❑ Get regular dental check-ups. (An ounce of prevention is worth a pound of cure and costs a lot less, too!)
- ❑ Brush teeth two to three times a day and floss daily.
- ❑ Tobacco. Do what it takes to stop.
- ❑ Alcohol. It goes without saying that drinking too much alcohol (or moderate alcohol too frequently) is not in our best interest. But, did you know that according to the American Cancer Society, alcohol, even that one glass of wine with dinner each night or a few drinks a week, increases the risk of developing cancer up to 12%? M. D Anderson Cancer Center quotes The American Institute for Cancer Research: "To prevent or reduce your risk of cancer they also recommend that the general population not drink alcohol." And cancer is just one of the ways alcohol can impact our health. It can cause anemia, gout, stroke, high blood pressure and numerous other health issues. And, if you have heard that some studies indicate there could be a slight benefit to moderate alcohol use for heart disease, even the American Heart Association's website states, the "American Heart Association does not recommend drinking wine or any other form of alcohol to gain these potential benefits." The site points to other healthy ways to gain the same benefits. And we cannot ignore that there are detriments beyond health that alcohol can cause – from accidents, to a range of issues caused by altering people's behavior. It's plain to see that alcohol can take a toll on individuals, relationships and society. So, even that occasional drink may be worth reconsidering for our own sake, and for our children and others who may follow in our footsteps and not have our same self-control.

DE-STRESSING

- ❑ Multi-tasking in moderation can be very helpful for occasional crunch times. However, if multi-tasking becomes a way of life, it can be mentally and physically wearing, and can damage your health. Use multi-tasking with caution.
- ❑ Are you over-committed? Try doing less, better! (See "Reducing Commitments," page 100.)
- ❑ Try a daytime nap that is no more than 20 minutes. Longer naps can affect your night's sleep. (Napping is not a good idea if you experience insomnia.)

- ❑ A little quiet, please! Do yourself and your family a favor and cut the noise level in your home. Constant noise is not healthy for anyone. Learn to enjoy peace and quiet.
- ❑ Develop a healthy thought-life!
The Bible tells us that, *“For as he thinks in his heart, so is he”* (Proverbs 23:7a). Philippians 4:8 says, *“Finally, brothers, whatever is true, whatever is noble, whatever is right, whatever is pure, whatever is lovely, whatever is admirable – if anything is excellent or praiseworthy – think about such things.”* And Romans 12:2b instructs, *“Be transformed by the renewing of your mind. Then you will be able to test and approve what God’s will is – his good, pleasing and perfect will.”* Make your thought-life an area of prayer. Ask God to reveal to you any “blind spots” you may have that are standing in the way of his best for your life. Ask Him to help you think differently.
- ❑ Lighten up! Give your worries to the Lord. When you are tempted to worry, pray instead. Sheryl Lee, whose husband, Kenny, was on the front lines as a Chaplain in Iraq during the Fallujah invasion, shared what she experienced during the battle. She said that several nights early on in the invasion she would wake up in the middle of the night and worry. Then, one night, God impressed upon her that every minute she spent worrying was a minute she could have spent in prayer. After that, when she realized that her mind was venturing into the worry mode, she changed gears and began to pray.
- ❑ Remember the Serenity Prayer: *“God grant me the Serenity to accept the things I cannot change; Courage to change what I can; and the Wisdom to know the difference.”*

SELF-CARE FOR THE REALLY TOUGH TIMES

No family or individual is exempt from tough times. Scripture tells us that we will have trials and tribulations in our lifetime, but also offers us the best hope and direction as we walk through the difficulties we may face. How we respond to our tough times makes all the difference. Below are some recommended resources that can help you weather the storms of your life.

- ❑ In her book, *This Wasn’t Supposed To Happen To Me*, Bev Smallwood, Ph. D., offers “ten make-or-break choices when life steals your dreams and rocks your world.” If you struggle with any of these choices, this is an excellent book to consider reading.

* Denial or Reality	* Guilt or Self-Forgiveness
* Victimhood or Responsibility	* Isolation or Connection
* Why or How	* Depression or Grief
* Doubt or Faith	* Avoidance or Courage
* Bitterness or Forgiveness	* Powerlessness or Purpose
- ❑ Consider a support group. The following faith-based groups meet all throughout the United States. Check them out to see if there is one in your area.
Loss of a Loved One: Griefshare (www.griefshare.org)
Divorce: Divorcecare (www.divorcecare.org)
Hurts, Habits and Hang-ups: Celebrate Recovery
- ❑ Seek counsel from a professional counselor. If you are a Christian and prefer someone who can best understand and identify with your worldview, there are now many faith-based professional counselors and counseling centers.

FAMILY TIME

Two neighbors visited while their young daughters played. One of the mothers commented that the girls were “parallel playing.” She then explained that they were playing independently side by side, but not with each other. How many families fall into a similar trap? They get into habit of “parallel living.” They live together in the same house, but function independently and have little quality interaction with each other. *Quality family time* means more than just being in the same house at the same time. It is about tuning in to each other’s worlds, taking an interest in each other, interacting with each other, and enjoying each other’s presence.

How do children feel about family time? Here’s a look...

A *Focus on the Family* bulletin reported::

When 1,500 schoolchildren were asked by social scientists John DeFrain and Nick Stinnett, “What do you think makes a happy family?” the children didn’t list money, fine homes, big-screen TVs, or dozens of Christmas presents. The answer most frequently offered was “doing things together.”

The Boston Globe reported that, when surveyed, the majority of kids (ages 10-16) said they would rather spend more time with their families than watch TV.

Another group of children were asked by Oprah Winfrey if they would prefer that their parents spend more time with them or give them more presents. Five of the six children answered, “More time.” When one child was asked to explain her answer, she responded, “Because you feel more loved with people around you.”

And, it is not only children who benefit from quality family time. Spending time together is important for the family as a whole. It has immeasurable rewards for parents as well.

ANYTIME CAN BE SPECIAL!

When people think of the term “family time,” it often brings to mind some kind of structured activity. While planned activities are definitely a part of quality family time (and we will cover that next), some of our most memorable times with family can be hidden in simple everyday experiences.

One pastor recounted a conversation he had with his now-grown son. He asked him what his favorite childhood memory was. (He just knew his son would say, “Our trip to Canada” or some other similar adventure.) After a thoughtful pause, his son responded, “Dad, it was when you would get on the floor and wrestle with me.” It didn’t cost a dime, it didn’t require a detailed plan, but it sure made a memory!

In an article in *Today’s Christian Woman*, Ruth Senter offers the following:

How does one go about transforming ordinary moments into meaningful celebrations of life? The place to begin is to accept the fact that most of life is ordinary. For a day is not ordinary or extra-ordinary in itself. It is ordinary or extra-ordinary depending on how I view it and what I choose to do with it.

Be aware of the opportunities you have each day to celebrate the ordinary moments. Remain in those moments for as long as they last and savor them. For such moments are what makes quality living and wonderful memories.

PLANNED FAMILY TIME

While some of our best memory-makers happen spontaneously, others require some forethought. By *intentionally* planning family time, you are affirming (and conveying to your children) the value you place on your family and on your time together.

Ideas for Family Time at Home

- ❑ Try board games and puzzles, backyard activities, hobbies and crafts or anything else of common interest that brings the family together.
- ❑ Cook together. In addition to the fact that your children and/or spouse can learn great skills, cooking together can make for great family time. And who couldn't use a little help in the kitchen?
- ❑ Plan to eat dinner together around the family table as often as possible, even if all you can manage are a few nights a week. Make this a priority. It is a great way to help your family stay connected. Here are some pointers for a positive family dinner experience:
 - Avoid distractions. Turn off the computer, TV and phones.
 - Keep the conversation pleasant. Select one conversation starter question each night at dinner. You may want to purchase a book of conversation starters or create your own list. (Put your questions on index cards and pull one card each night.)
 - Require reasonable, but not *rigid*, manners. The ideal is for everyone to be respectful of each other while also creating an atmosphere that is relaxed and enjoyable.
- ❑ Work together on housework, yard work and home projects. Stay positive about the work you are doing. Attitude is important. Put as much "fun" into it as you can. Dr. Leila Denmark says, "*Anything you have to do is work. Anything you love to do is play.*"
- ❑ Hold regular "family meetings." Family meetings can help your family grow closer, learn effective problem solving techniques, and improve communication skills. Here are some agenda ideas:

Pray: Begin with prayer. You might want to maintain a family prayer list and maybe even give a short Bible devotional.

Discuss: Family matters for discussion might include the family calendar, family vacation plans, family goals, household rules, chores and other assignments, financial matters that involve the children, and individual goals (so you can encourage each other and celebrate each other's accomplishments).

Have fun! – Close the meeting with something fun such as a game or special dessert. You might call it the "Fun Finale" and each week let a different family member plan what to do.
- ❑ Make time at home more enjoyable and less stressful by implementing some key habits:
 - Create a homework routine. Perhaps following dinner clean-up, have everyone gather at the kitchen table to do their work.

- Set out at night everything you will need in the morning, such as clothes, school bags, lunch money and notes for teachers.
- Wake up early enough to start the day off right. Do what you can to make the morning a pleasant, non-chaotic time for your children and yourself.
- Make re-unite time special. Set aside anything that would distract you so that you can warmly greet your children when you first re-unite after work and/or school.
- Have a routine bedtime.

Family Traditions

There are several different types of traditions. The most common are holiday traditions, but some families may also have traditions for special events, such as birthdays, graduations, good report cards, or other achievements. There are also informal traditions, sometimes called “rituals,” such as Sunday dinners and bedtime stories. Bradd Shore, Ph. D., describes the importance of rituals this way:

Rituals satisfy the innate human requirements for structure and predictability. They help you create order so in times of upheaval or transition, you can return to them and feel comfortable, energized and safe.

Shore goes on to say that rituals help us in our relationships with family, in forming memories and in reinforcing our bonds.

Where do our traditions come from? Sometimes we inherit them when they are passed down from one generation to the next. Other times, the tradition originates with us. Sometimes we intentionally set out to begin a tradition. Other times something unexpected happens and we find reason to continue doing it.

- ☐ Maybe you already have wonderful family traditions. If not, it is never too late to start your own!

Ideas for Family Time Away from Home

- ☐ Go on outings in, or near, your town. Be creative. Take tours, visit the zoo, the planetarium or local factories. Attend sporting events, fairs and festivals.
- ☐ Vacations need not be costly to be enjoyable. Explore areas within weekend driving distance from your home.
- ☐ Make errands a family outing. Ken Hall, in a *Focus on the Family* magazine article entitled “Bringing Home the Bacon,” recommends that one way dads can spend time with the children and give their wives some free time is to do the grocery shopping and bring the kids along. Having a detailed grocery list is necessary for this but, with “Dinner is Served” (*Orderly Living*TM System Four) that’s a piece of cake!
- ☐ Serve together. Perhaps your family could work together in the same ministry or area of service. Check out the opportunities offered by your church and community.
- ☐ Pray together. It has been said that, “Families that pray together, stay together.” How about setting aside a regular time of prayer for your family? You might also include a short Bible reading or devotional.

PRESERVING PRECIOUS MEMORIES

The years fly by! Loved ones who are with us today may not be here tomorrow. Our children grow up so fast! While we certainly do not want to live in the past, fond memories are gifts we can treasure. Preserving these memories can provide a sweet time of refreshment as our thoughts venture back to special people and experiences that have touched our hearts and lives.

Memories can be captured by photo, audio or video. And, sometimes we save items that represent special times, such as vacation souvenirs, special baby clothes or awards.

Here are some ways to preserve your precious memories:

PHOTO AND VIDEO IDEAS

- ❑ Organize your favorite photos into an album (electronic or actual). If using an actual album, check out the wonderful scrapbooking supplies you can purchase to make a beautiful, lasting keepsake. You will find many colorful, creative background pages, picture borders, accent stickers and picture captions, and more. And always use acid-free products to help prevent deterioration of photos over time. With digital albums, you can also “dress up” your scrapbooking pages. And you will have the advantage of being able to share them with others.
- ❑ Computers and photos are a wonderful combination! Transfer digital photos onto your computer. Scan non-digital photos. You might also want to set up a slideshow of special groups of pictures. Share your slideshows with others. Back up to a cloud storage or flash drive. If your backup is on a flash drive, and you have a safe deposit box, store the back up there. If not, give it to a relative or friend to store. It is preferable to keep your two sets at different locations because of the remote possibility of a situation that could destroy both, such as a house fire or natural disaster.
- ❑ Backup all important videos to a cloud storage or a flash drive making at least two copies of each. Keep one at home and store one away from home. Share any extras with your family.
- ❑ Keep a wallet-sized photo of your child for each year from kindergarten through eleventh grade and a larger graduation picture. Have them matted and framed together with the graduation picture in the center and the other pictures forming a circle around the larger graduation picture. (Be on the lookout. Frames with paper mats designed for this purpose are available at some stores.)
- ❑ Take a snapshot picture of your family each year through Christmastime. Create a “Christmas through the Years” collection. Mount the pictures individually on felt and hang as ornaments or mount together on a large piece of felt or fabric to create a wall-hanging. Sew a hem at the top and bottom, insert a decorative café rod in each hem and hang. Or, create an electronic slideshow of these photos using an electronic photo frame.
- ❑ Record a video of an annual family gathering in which each family member discusses such things as “The best thing that happened to me this year,” “The most important lesson I learned this year,” “The funniest thing that happened to me this year.”

- ❑ Interview senior family members and ask them about historical events they recall, favorite family stories, and background information regarding themselves and the family, and favorite family stories. See “Video Interviews,” following this section. TIP Maybe someone at your church would want to begin a “Legacy Ministry,” interviewing each senior member and asking standard interview questions, with special emphasis on questions regarding their faith. This will allow their faith to be shared with future generations.
- ❑ Perhaps you are thinking of someone who has already passed away and you regret that you will not have an opportunity to interview them. There are several ways to preserve their memory:
 - Videotape yourself, or a group of family members and friends, discussing the life of your loved one. Organize the discussion questions in advance. Refer to the interview questions beginning on page 114 for some ideas. Give each person the opportunity to talk about their favorite personal experiences with this person. They can also share what he/she meant in their lives.
 - Create a photo slideshow of your loved one’s pictures and videos that include them. Combine the photo slideshow with the audio discussion.
- ❑ Interviews do not have to be just for seniors. Do a continuing “Through the Years” video for each family member from about five years old and older. Begin now and continue the video at set intervals (i.e., every year, 2 years, 5 or 10 years). Select the interview questions in advance.
- ❑ Play “Candid Camera.” Film your young children without them knowing it.

AUDIO RECORDINGS

- ❑ Record yourself reading children’s books, with a signal, such as a bell ringing, when it is time to turn the page. You might want to record some of these and save them for a special treat when you leave your children with a babysitter. In a sense, you will still be the one reading their bedtime story and it will give them something to look forward to when you leave. It is also nice for grandparents to send these to out-of-town grandchildren.
- ❑ Record household conversations with young ones. Tape conversations with your children as they play, when they help you bake a cake, or when involved in other everyday activities. (One friend told me she made a tape of her six-month old son fussing, cooing and entertaining himself.) These will be fun to listen to in the years to come.

WRITTEN KEEPSAKES

- ❑ Kids say the darndest things! We think we will never forget, but we might. Write them down, or create a Notebook in your electronic Notepad (titled perhaps, “Children’s Quotes”), and enter there.
- ❑ Trace your family tree and record it in a family tree journal (actual or electronic). There are websites designed to help you do this research.
- ❑ Keep a diary (actual or electronic).
- ❑ Do you have family meetings? Keep minute (actual or electronic). They are a great keepsake.
- ❑ Formatted journals are a fun way to preserve memories. Try baby books, “school days” journals, or one of many other types of topical journals.

- ❑ Use blank books to record poems you have written, your thoughts and important events.
- ❑ Is business travel a part of your work? In addition to calling home, send postcards to your children? Handwritten notes are almost a thing of the past, but very special to receive!
- ❑ Take the time to write a love letter to your spouse, a letter to your child who is getting married or graduating from college, or “just because,” or a letter of appreciation to your parents, sibling or close friend. Special stationery will add a nice touch.

BOX OF MEMORIES

- ❑ Keep a “Box of Memories” for each family member, using anything from a decorative cardboard storage box or large plastic bin with a lid, to a wicker, brass or wooden trunk. And, if you would prefer an electronic “Box of Memories,” many of the suggested items below can be scanned electronically. The items that cannot be scanned can be photographed and then transferred to the electronic file.

Some items you may want to save include:

- photos / photo albums
- special greeting cards, letters and other written work (e.g., poems, essays)
- special documents such as copies of certificates, diplomas and awards
- videotaping / audio tapings
- menus of favorite restaurants
- movie ticket stubs, theater playbills or sporting event ticket stubs
- military medals
- special baby clothes
- favorite toys and books
- vacation and outing mementos

NOTE: Some of the items suggested above would fit nicely into a scrapbook album as well.

VIDEO INTERVIEWS

(If you have not already read “Photo and Video Ideas” on page 110, refer to this for suggestions on video interviews.)

Planning Your Interview - In advance, make a custom list of questions for the interview. Some ideas are listed below. Use this list for starters, omitting and adding questions to personalize the interview. You may want to let the person being interviewed review the questions ahead of time. And, during the interview when a “yes/no” answer is given, follow up with additional questions to expound on the answer.

INTERVIEWS WITH ADULTS

- ☐ What is your whole name?
- ☐ Were you named after anyone?
- ☐ When were you born?
- ☐ Where were you born?
- ☐ Who are/were your parents?
- ☐ What do you know about your ancestry?
- ☐ What type of work does/did your father do?
- ☐ Did your mother work outside of the home?
- ☐ If so, what type of work did she do?
- ☐ What are some of your favorite memories of your parents from when you were young?
- ☐ What memories do you have of your grandparents from when you were young?
- ☐ How many brothers and sisters do/did you have?
- ☐ What are/were their names and ages (in relation to your age)?
- ☐ Who were some of your friends (in the neighborhood, at school, at church)?
- ☐ What kind of games did you play as a child?
- ☐ What were your favorite toys?
- ☐ What kind of house did you grow up in?
- ☐ Did you have your own room?
- ☐ What type of chores did you have to do as a child?
- ☐ What type of appliances / electronics did your family have that are different from what we use today?
- ☐ What was Christmas like when you were growing up?
- ☐ What did you do for Thanksgiving? Easter? Birthdays?
- ☐ Did you have any family traditions?
- ☐ Where did you attend church as a child and what are some of your earliest memories of church?
- ☐ Where did you go to school?
- ☐ How did you get to school?
- ☐ What do you remember about some of your teachers?
- ☐ Did you go to college?
- ☐ If so, what are your favorite memories of your college years?
- ☐ Were you involved in any sports, clubs or activities when you were growing up?
- ☐ What type of clothes and shoes did you wear when growing up?
- ☐ Did you play any musical instrument when you were growing up?

- ☐ How old did you have to be before you could date?
- ☐ Who was your first boyfriend/girlfriend?
- ☐ Did you have school dances?
- ☐ With whom was your first dance and what dance did you do?
- ☐ What were your favorite songs?
- ☐ How did you meet your husband/wife?
- ☐ What is/was his/her full name?
- ☐ How old were you? How old was he/she?
- ☐ Where did you go on your first date?
- ☐ Did you like him/her from the start?
- ☐ Did your parents like him/her?
- ☐ Did he/she ever serve in the military?
- ☐ What were the circumstances around you becoming engaged?
- ☐ When did you get married? Where?
- ☐ What was your wedding like?
- ☐ Who was in your wedding?
- ☐ How many people were at your wedding?
- ☐ Where did you go on your honeymoon?
- ☐ What was your first home like?
- ☐ How did you learn to cook?
- ☐ What were your favorite meals when you were young?
- ☐ What were your favorite candies and desserts? What are your favorites now?
- ☐ What type of work do/did you do? What type of work does/did your husband/wife do?
- ☐ Who was your favorite actress when you were young? Who is your favorite actress now?
- ☐ Who was your favorite actor when you were young? Who is your favorite actor now?
- ☐ What were your favorite movies when you were young? What are your favorite recent movies?
- ☐ What were your favorite TV shows when you were young? What are your favorites now?
- ☐ Who were your favorite singers when you were young? Who are your favorites now?
- ☐ What bands did you like when you were young? What bands do you like now?
- ☐ What memories do you have about wartime?
- ☐ What other important historical events do you recall?
- ☐ When and how did you become a Christian?
- ☐ What are some of your favorite Bible verses?
- ☐ What are some of your favorite hymns/Christian songs?
- ☐ What are some of your most memorable experiences as a Christian?
- ☐ What does the Lord mean to you today?
- ☐ Where were your children born and who are they named after?
- ☐ Briefly describe what each child was like when they were growing up.
- ☐ What was your favorite family vacation?
- ☐ What was Christmas like when your children were young?
- ☐ What are some of your favorite funny stories or special moments with your children?
- ☐ If you could change one thing in the world, what would it be?
- ☐ What are some important lessons you learned in life?
- ☐ What important messages and advice would you like to pass on to future generations?

INTERVIEWS WITH CHILDREN (through high school age)

- ☐ What is your name?
- ☐ How old are you? When is your birthday?
- ☐ What is your Mom's name?
- ☐ What is your Dad's name?
- ☐ Do you have any brothers or sisters?
- ☐ Are they older or younger than you?
- ☐ Where do you live?
- ☐ Who are your friends in the neighborhood? (At school? At church?)
- ☐ What do you and your friends like to do?
- ☐ What household chores do you do?
- ☐ What is your favorite chore? What is your least favorite chore?
- ☐ Do you have any part-time jobs?
- ☐ What is your favorite color?
- ☐ What church do you attend?
- ☐ What is your favorite Bible story?
- ☐ What is your favorite Bible verse?
- ☐ What does Jesus mean to you?
- ☐ Have you ever asked Jesus to come into your heart? (If so, "Tell me about this.")
- ☐ What school do you attend?
- ☐ What grade are you in?
- ☐ Who is your teacher?
- ☐ What is your favorite subject?
- ☐ What is your least favorite subject?
- ☐ Have you won any awards?
- ☐ What do you hope to do after you graduate from high school?
- ☐ What kind of work would you like to do when you grow up?
- ☐ Who are your best friends in school?
- ☐ Who are your closest friends outside of school?
- ☐ Do you play sports?
- ☐ Are you in any clubs or activities?
- ☐ Do you play a musical instrument?
- ☐ Do you have any pets?
- ☐ What is your favorite color?
- ☐ What is your favorite dinner?
- ☐ What is your favorite dessert?
- ☐ What kind of music do you like?
- ☐ What is your favorite song?
- ☐ Who is your favorite singer?
- ☐ What is your favorite band?
- ☐ What is your favorite TV show?
- ☐ What is your favorite movie?

Example:

B U D G E T

FINANCIAL GOALS

THIS YEAR	<i>Pay off credit card debt / Begin an emergency savings</i>
NEXT FIVE YEARS	<i>Buy a new car</i>
LONG TERM	<i>Pay off mortgage within the next 10 years</i>

INCOME

SOURCE	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Salary – Jason (1)	617	617	617	617	617	617	617	617	617	617	617	617
Salary – Jason (2)	617	617	617	617	617	617	617	617	617	617	617	617
Salary – Jason (3)	617	617	617	617	617	617	617	617	617	617	617	617
Salary – Jason (4)	617	617	617	617	617	617	617	617	617	617	617	617
Salary – Jason (5)	617			617			617			617		
Salary – Amy (1)	1080	1080	1080	1080	1080	1080	1080	1080	1080	1080	1080	1080
Salary – Amy (2)	1080	1080	1080	1080	1080	1080	1080	1080	1080	1080	1080	1080
Salary – Amy (3)			1080						1080			
Jason's Bonus												2000
Income Tax Refund			400									
Savings Interest	100			100			100			100		
TOTALS	5345	4628	6108	5345	4628	4628	5345	4628	5708	5345	4628	6628

GIVING

DESCRIPTION	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Church (Regular Giving)	550	550	550	550	550	550	550	550	550	550	550	550
Food Bank	50	50	50	50	50	50	50	50	50	50	50	50
Church (Missions)				300								500
TOTALS	600	600	600	900	600	600	600	600	600	600	600	1100

SAVINGS

DESCRIPTION	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Emergencies (Trust Bank)	250	250	250	250	250	250	250	250	250	250	250	250
Christmas (Trust Bank)	100	100	100	100	100	100	100	100	100	100	100	100
Vacation (Trust Bank)	150	150	150	150	150	150	150	150	150	150	150	150
Car Down Pmt (Trust Bank)	200	200	200	200	200	200	200	200	200	200	200	200
Retirement (NB Investments)	150	150	150	150	150	150	150	150	150	150	150	150
College Fund (NB Investments)	100	100	100	100	100	100	100	100	100	100	100	100
TOTALS	950	950	950	950	950	950	950	950	950	950	950	950

BILLS

DUE	PAYEE	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
1	USA Home Mortgage Co.	1340	1340	1340	1340	1340	1340	1340	1340	1340	1340	1340	1340
1	Fidelity Life Insurance			96			96			96			96
1	Power Electric Co.	180	180	180	180	180	180	180	180	180	180	180	180
1	AAA Auto Insurance	347	347	347	347	347	347	347	347	347	347	347	347
5	Atlas Gas Com.	60	60	60	60	60	60	60	60	60	60	60	60
7	Protective Security Co.	49	49	49	49	49	49	49	49	49	49	49	49
10	Joel Martin (piano lessons)	90	90	90	90	90	90	90	90	90	90	90	90
10	Master Card	150	150	150	150	150	150	150	150	150	150	150	150
10	Belle Communications	189	189	189	189	189	189	189	189	189	189	189	189
10	Value Cable (\$64.78)	65	65	65	65	65	65	65	65	65	65	65	65
12	County Water Company	75		75		75		75		75		75	
15	Taylor's Pest Control	40	40	40	40	40	40	40	40	40	40	40	40
20	Auto Club Membership												139
25	SAM's Club Membership										55		
TOTALS		2585	2510	2681	2510	2585	2606	2585	2510	2681	2565	2585	2745

LIVING EXPENSES

[illegible]

MAJOR WAYS TO REDUCE EXPENSES

Focus first on the tips that will save you the most.

Consider these suggestions even if your financial situation does not require you to “tighten your purse-strings.” It is satisfying to know that you are making the most of your money and that you are a good steward of your God-given resources.

DEBTS

Financial experts say that if you use more than 20% of your take home pay to pay debts (excluding your home mortgage) you are over indebted. Going into debt for everyday expenses may also be a sign of out of control debt.

The rich rules over the poor, And the borrower is servant to the lender.” ~ Proverbs 22:7

We pay a fortune in insurance to buy financial peace of mind, yet relinquish our peace of mind when we over-spend and incur too much debt. ~ Vicki Lynn Gordy

There is nothing you can buy that feels as good as being in debt feels bad. ~ Mary Hunt

Next to “I love you,” the three sweetest words in the English language are “No balance due.” – Kerry Hannon

- ❑ Begin now to live *below* your income level. It has been said that living above your income brings bankruptcy, living on your income brings bondage, but living below your income brings blessings.
- ❑ Build an emergency fund. People often plan a budget and then, when an emergency or unexpected expense arises and there is no emergency fund to draw from, they go into further debt. Plan for unexpected expenses.
- ❑ Switch to lower interest rates. This can make a major difference. For example: If a person borrowed \$2,000 at 16% interest, making monthly payments of \$60, they will incur \$685.34 in interest charges. Borrowing the same \$2,000 at 8% interest, with \$60 payments would result in only \$277.38 interest. There are websites that calculate how long it will take you to pay off a debt and how much interest you will be paying. To locate some of these sites, do a web search for the words: credit card & calculators.

Here are a few key considerations before making a transfer:

1) Seek a low interest offer that is effective until your balance is paid in full. Many offers are only good for a limited period of time and then they increase to a very high rate.

If the offer will expire before you are able to pay off your debt, if you do not have another balance transfer offer available to you, it may not be worth doing. You'll have to do the math, comparing your current interest rate if you keep things as is, versus the balance transfer – factoring in the rate of the offer (and the one-time fee for making the transfer), as well as the new rate after the transfer expires.

2) Based on the timing of your transfer, you may have the opportunity to skip a payment, but make it anyway to pay off the debt sooner.

- ❑ 3) Most special interest offers will be automatically cancelled (and your interest rate increased) if you are late making a payment. To insure this will not happen set up automatic payments with the credit card company. Pay more than the minimum amount and continue the initial payment amount until the debt is paid off, even though the required payment amount may drop. For example, if you were in debt \$2,000 at 19.8% interest, with a minimum payment of 4% of your outstanding balance, your payment would be about \$80 per month. Because the payment amount continues to decrease, if you only pay the minimal amount it would take you 116 months (almost 10 years) to finish paying off this bill, with \$1,215.44 in interest. However, if you continued to pay \$80 per month regardless of what you were required to pay, your bill would be paid off in 32 months!
- ❑ If you begin now to pay 4% of your current credit card balances and do not reduce your payments, even though the minimum monthly payment will drop, your credit cards will be paid off in approximately 26-35 months, depending on the interest rates. If you cannot make 4% payments on all of your credit cards, begin with the card that has the highest interest rate.
- ❑ Try a low-interest consolidation loan. (After consolidating, be sure not to fall into the common trap of replacing current debts with more.)
- ❑ Pay on time. Some companies increase your interest rate if you are late for even one payment.
- ❑ You are entitled to a *free* annual credit report. Request your report each year to confirm that the information is correct. Contact Equifax/800-685-1111, Experian (formerly TRW)/888-397-3742, or Trans Union/800-916-8800.

HOUSING

- ❑ Location is probably the single biggest factor determining what you will pay to rent or buy. If you are flexible about location you can save a substantial amount of money.
- ❑ If buying, take the time to shop for the best mortgage rate. A fixed mortgage is usually preferable to an adjustable rate mortgage (ARM), unless your ARM is locked in for the first few years and you plan to sell within that time.
- ❑ Find a mortgage with no pre-payment penalty and pay additional amounts on your principal. This will not immediately reduce your expenses but *will* result in your mortgage being paid off sooner, thereby saving you money later.
- ❑ Refinancing your mortgage might be something to consider. To see if it would benefit you to refinance, there are calculators available online. Do an internet search for mortgage refinance calculator and see if this move will save you money.
- ❑ Housing is almost always the single biggest expense we have. Although moving may be last on our list of considerations for reducing expenses, in some cases the right move could give us the financial “breathing room” we are looking for.
- ❑ Protecting your home against destruction from situations such as weather conditions, fire, robberies or termites is well worth the investment for financial and other reasons.
- ❑ Under the right circumstances, a roommate or boarder might be considered.

BUYING A CAR

- ❑ You'll pay much more for a car if you're buying it as a status symbol. Buying a car because it is safe, reliable, and comfortable can save you thousands.
- ❑ Generally, cars that are two to three years old with an average of 10,000-15,000 miles per year are the best buys. Car prices drop greatly after the first two to three years, almost 40-50% with many vehicles. However, within the same timeframe, they generally depreciate very little in value. Example: If the cost of a new car is \$30,000, buying that same car two years later, factoring in 40% depreciation, would cost you \$18,000 a savings of \$12,000. (*Plus*, you would save on taxes, insurance, and interest.
- ❑ If buying a used car, check the NADA Official Used Car Guide or the Kelly Blue Book to determine whether or not the selling price is fair. (This information is also available online at www.nada.com and www.kbb.com.) Have the car inspected by a knowledgeable mechanic or inspection service and get a written verification from the seller that the odometer reading is accurate.
- ❑ Consider the car's estimated gas mileage as a factor when deciding on a purchase.
- ❑ Determine in advance what it will cost you to insure the car.
- ❑ If you must finance your car, shop for the best interest rates.

OWNING A CAR

- ❑ Proper auto maintenance can save money in gas and costly repairs. Scheduled oil changes are especially important, but not the only important maintenance procedure. Check the owner's manual to determine a maintenance schedule for your car and be sure to add this information to your calendar.
- ❑ Repair your car rather than replace it. Even if a repair is major, it may be more cost-effective to get the car repaired rather than buy another one if the body and interior of the car are in good shape.
- ❑ Under certain circumstances, carpooling can save you a substantial amount of money both in gas and, in some cases, parking fees.

TAXES

- ❑ If your company offers a flexible spending account for medical expenses or dependent care expenses, enroll. The amount of money you designate will be set aside to cover out-of-pocket expenses you incur for these purposes. This amount is a *pre-tax* deduction. Bottom line: more money in your pocket. However, make sure your estimate of the amount to be set aside is realistic because you are locked into this amount. Also, this money is governed by a "use it or lose it" policy you could lose any money in your account that has not been spent by the specified time-frame (usually six months or a year).
- ❑ If you are saving for retirement, save in a tax-deferred account, such as an employer-sponsored 401K or an Individual Retirement Account (IRA).
- ❑ If you complete your own tax returns make sure you are getting all of the tax breaks for which you qualify. It can sometimes be worth the fee to pay someone to prepare your tax return or to pay for an online tax preparation service.

INSURANCE

- ☐ Buy policies for basic and adequate coverage but eliminate the “frills” and over-insuring.
- ☐ Shop around. It is surprising how much policy rates can vary. When checking rates, make sure you are comparing “apples to apples.” Also, investigate the company’s rating (ambest.com or insure.com). Ratings include: Superior (A++ and A+), Excellent (A and A-), Very Good (B++ and B+), Fair (B and B-), Marginal (C++ and C+) and Weak (C and C-), Poor (D), Under Regulatory Supervision (E), In Liquidation (F), and Rating Suspended (S).
- ☐ Determine whether or not you qualify for any discounts that might be offered on your policy.
- ☐ Are you married with no children? Are you a single parent with one or two children? In some cases it may cost less to utilize your company’s plan for yourself and purchase an individual policy for your other family members than to sign up for your company’s family insurance plan. Compare rates.
- ☐ Consider raising your deductibles and co-insurance amounts.
- ☐ If you do not have health insurance through your place of employment, you may save money by joining an organization that offers insurance as an option to its members. (Some professional and other organizations offer group health insurance at a discounted rate.)
- ☐ Health maintenance organizations (HMOs) are usually the most cost-effective type of health coverage. However, they are also the most restrictive with regard to your options. Preferred Provider Organizations (PPOs) give you more choices than HMOs but usually cost slightly more. The least restrictive coverage that offers the most options is traditional health insurance, and it is normally the most expensive type of coverage.
- ☐ Whenever possible, get pre-approval from your health insurer for procedures or tests your doctor recommends. This can prevent misunderstandings about what medical expenses are, and are not, covered by your insurer.
- ☐ Medicare recipients may want to consider enrolling in a Medicare HMO.
- ☐ Term life insurance will almost always give you the most coverage for the least amount of money, but the rates will drastically increase after a number of years. It is great protection for young and middle-aged families.
- ☐ Installing fire alarms and a security system will not only make your family safer but may also lower your homeowner’s (or renter’s) insurance.
- ☐ Be prepared to make the most of a possible homeowner’s claim. If you do not already have a household inventory (on video), create one. Videotape the contents of your home. Open and go through each closet and drawer, verbally describing the items contained therein. Also, develop the habit of saving receipts, especially for high-cost items. Also, while replacement-cost policies may cost slightly more, they could save you a great deal of money in the long run if you incur a loss.

FOOD

- ☐ Cut back on eating out, ordering in, and take-out meals.
- ☐ Shop at lower-priced stores. (Usually the bigger the store chain, the lower the prices.) I compared 51 identical name brand items at two popular stores in my area. There was a 19% difference in total cost!

- ❑ Buy store brands. The savings can be incredible ... approximately 30-40%!
- ❑ Shop with a list. Even if you add a few items to your cart that are not on your list, there will be a clear distinction between your *needed* purchases and your *extra* purchases.
- ❑ Shop monthly for non-perishables. Buying in bulk will save you money on most items and can greatly lighten, as well as shorten, your other grocery trips during the month. And, reducing your shopping trips creates fewer opportunities for impulse buying.
- ❑ Stop wasting food. Don't over-buy or over-cook. Use your perishable ingredients before they spoil. Eat leftovers – store them in a specific place in your refrigerator so they won't be overlooked.
- ❑ Pack lunches – for school and work. (And, as for school lunches, if you think your child might qualify for the free/reduced school lunch program, check it out.)
- ❑ Include lower cost menus (and drinks).
- ❑ Avoid highly processed foods. Usually the more processed food is, the more expensive it is (and often, the less healthy it is also).
- ❑ Use coupons, but use them wisely. If coupons entice you to buy items you would not have otherwise purchased, you haven't saved money. There are websites and apps dedicated to helping you find coupons.

ELECTRICITY AND GAS

It should be noted that an estimated 42% of household energy is used for heating the home, 17% for heating water, 6% for cooling the home, and 35% for appliances, electronics and lighting. So, focus first on the areas in which you can save the most. Reducing heating costs is a good place to begin.

- ❑ When buying appliances, look for the yellow tag that details the estimated yearly energy cost to make sure you are getting the most energy-efficient model.
- ❑ Slightly lower the thermostat during the winter and raise it in the summer. Also, consider adjusting your thermostat while you sleep. A few degrees can result in considerable savings.
- ❑ Use ceiling fans. One electric company claimed that 78° will feel like 70° while you're sitting under a fan.
- ❑ Consider installing an attic vent and/or attic fan.
- ❑ Change or clean air conditioner filter(s) monthly. To help you remember to do this, note a reminder on your calendar or develop the habit of changing/cleaning the filter each month when you receive your electric bill.
- ❑ When no one is home, unless it is just for a brief period, turn off or change the thermostat setting of your heating/cooling system. Also, turn off the television, computer and lights when not in use.
- ❑ Close off unused rooms and close vents in those rooms.
- ❑ Properly insulate and weatherproof your home. Also insulate your hot water heater and the ductwork that runs through the attic and basement.

- ☐ Lower the temperature of your hot water heater to between 110° and 120°F.
- ☐ If you have an electric hot water heater, use an automatic timer to turn it off when not in use. (This can save you a considerable amount.)
- ☐ Clean the filter on your clothes dryer with each load.
- ☐ Wait for full loads before doing laundry or washing dishes.
- ☐ Cook more in your microwave, which uses about one-third of the energy of conventional ovens.
- ☐ Use bill averaging. This is offered by most electric and gas companies. Your bill will be reduced in the months when rates are normally higher and increased in the months when rates are usually lower. This averaging process does not mean that these expenses will be reduced overall, rather that they will be reduced during the months when you typically would pay more, thereby making budgeting easier and more consistent month-to-month.
- ☐ Maintain appliances. Check the owner's manuals and add the recommended maintenance suggestions to your calendar.

WATER

- ☐ Fix leaks. Even a slow leak can use about 6,000 gallons of water per year.
- ☐ Run full loads of laundry and dishes. About 40 or more gallons of water per laundry load and 12 gallons per dishwasher load are used on average.
- ☐ Install a shower head designed for "low-flow." It can cut shower water usage by about 40% or more.

PHONE

- ☐ Shop around for the best cell phone rates. Service providers are very competitive. And, don't be afraid to negotiate. Representatives often have a little "wobble-room" with what they can offer.
- ☐ For land-line phones, shop for the long distance plan that best suits your needs. Determine ahead of time your long distance calling patterns by reviewing your last several bills. You will need to know the days of the week and times of the day that you make most of your calls, how much you spend monthly on long distance charges and what you are currently paying.
- ☐ Do you need a cell phone and a land-line phone? Maybe just a cell phone would do.

CLOTHING

- ☐ Before buying new clothing, assess your wardrobe. Take a clothing inventory. What categories of clothing do you wear? What are the dress requirements of your job? How many different dresses, outfits, suits or uniforms do you need for work? How many do you currently have? Some other common clothing types are: casual, dressy-casual, dressy-daytime, dressy-evening, formal, and sports/exercise wear. Determine your actual needs before making that trip to the mall.
- ☐ Round off and accessorize your current wardrobe before buying new outfits. Perhaps you need a blouse to match a skirt you have, or you have a pair of pants with no matching top. Maybe you would be more interested in wearing that solid navy dress if you had the right accessories for it.
- ☐ Remember the added costs of clothes that must be dry-cleaned. (Is it possible that some of your "dry-clean only" clothes can be hand washed or washed in the gentle cycle with a special detergent for delicates? Or, perhaps you might try the kits that allow you to clean "dry clean only" garments in your dryer.

- ❑ Give teens a clothing allowance. Determine what you can afford to spend for your teen's clothing per month. Give that amount to your teen to spend *only* on their wardrobe. You will find this is much easier on your budget and much less stressful (otherwise, clothing "needs" in the life of a teenager can be endless!) It also teaches them valuable life lessons. They learn about priorities, money management and self-discipline.
- ❑ Discover thrift stores, rummage sales, consignment shops, factory outlets and children's clothing exchanges.

MEDICATIONS

- ❑ Buy generic medications whenever approved by your doctor. If a medication you take is not currently offered in generic, ask your pharmacist about it at a later date because new generic medications are approved on a regular basis.
- ❑ If your income is very limited, ask your physician or pharmacist about programs sponsored by pharmaceutical companies that may be able to reduce your prescription costs.
- ❑ Ask your pharmacist about generic or store brand over the counter medications and vitamins. They can save you a bundle.

OTHER

- ❑ Prevent health problems. Pay attention to the basics: diet, exercise, get proper sleep and rest, drink a sufficient amount of water, and avoid alcohol and tobacco. Also, have recommended medical tests and regular check-ups. Obviously, the main reason for taking care of your health is to preserve your physical well-being. Reduced health-related expenses are also a by-product of being healthy. And, since your ability to produce income is probably your biggest financial asset, good health will enhance your ability to work consistently and capably.
- ❑ Save money on travel with a credit card that gives points toward airfares. And to get the biggest benefit, most bills can be paid with credit cards. Of course, if you use your card for bills, you will need to pay off the credit card monthly otherwise interest paid will likely be more than you earn in airfare savings.
- ❑ Try shopping garage sales, consignment shops, auctions and newspaper ads.
- ❑ Babysitting expenses can really add up. Swap babysitting with a friend, or start a babysitting co-op.
- ❑ Instead of renting DVDs, borrow them from the library. Some full length movies are also available on youtube.
- ❑ Low-cost ways to entertain can include inviting company for dessert and coffee instead of a complete meal or having a potluck party. If there is something special on TV, invite friends to come over to watch it and serve snacks. (Nothing good on TV? How about board games?) When guests ask if they can bring something give them a simple item to contribute.
- ❑ Would your child qualify for a college scholarship? Investing the time to research this and gathering information for the application process could be worth thousands of dollars. Is your child in K-12 at a private school? Perhaps they offer scholarships. Check it out.
- ❑ Under the right circumstances, home schooling can provide a worthwhile alternative to private schools.
- ❑ Get what you pay for. Return items when necessary. Make use of warranties.

A PENNY SAVED

A penny saved is a penny earned. Here's how you can save even more:

HOUSING (HOMEOWNERS)

- ☐ Is credit life insurance included in your premium? Check to see if you would pay less if you independently purchased a term policy for the same amount.
- ☐ Do your own home repairs and improvements. Need help? Search for online "how to" instructions. Some large store chains that sell home improvement supplies offer free classes. For appliances, check troubleshooting ideas in the owner's manual. This could prevent an expensive house call.

HOUSING (RENTING)

- ☐ If your rent includes lawn maintenance, perhaps the owner would be willing to lower the rent in exchange for your lawn services.
- ☐ Are you good at home repairs or home improvement? Maybe you can strike a bargain.

FOOD

- ☐ Avoid serving-size packaging.
- ☐ Don't shop with those who will entice you to over-spend.
- ☐ Don't shop on an empty stomach. Your hunger can entice you to buy more.
- ☐ Take advantage of "loss leaders." These are items that stores advertise as drastically reduced to entice us into their stores in hopes that we will buy other non-sale items once there.
- ☐ Remember that "end-cap" (end of the aisle) items are not always on sale. Do not assume they are just because they are prominently displayed.
- ☐ Good buys are not usually placed at eye-level on grocery shelves. Look around for bargains.
- ☐ Stock up on super-sale non-perishable items.
- ☐ Check dates on perishable products.
- ☐ Buy produce in season. See "Seasonal Produce" guide, appendix page 138.
- ☐ Buy "family value" packs.
- ☐ Try reduced and "late day" specials.
- ☐ If your grocer offers "frequent shopper" benefits, sign up.
- ☐ When buying from the deli, buy *only* what you need. Do not round up to a pound if your recipe only calls for $\frac{3}{4}$ pound. If the deli worker gives you more than you asked for, ask them to remove the excess.
- ☐ Make sure items ring up properly at the checkout. Sometimes sale prices may not be entered into the computer system and products ring up at non-sale prices.

- ☐ Slice your own meat, poultry, fish, cheese and fruit. Usually, the more processed food is, the more expensive it is.
- ☐ Too tired to cook? While frozen dinners may cost more than homemade, they still cost less than eating out and ordering out – and you don't have to leave home for them.
- ☐ When eating out at a fast-food restaurant, pick from the value menu and/or use coupons when possible.
- ☐ Like the atmosphere of nice restaurants? Try ordering from the appetizer menu, which offer large portions in many restaurants. Or, save with the "Early Bird" dinner specials that some restaurants offer if you arrive before 6pm.
- ☐ If you have young children eat out where kids eat free or at reduced prices.
- ☐ Do you want lunch and dinner for the price of lunch? If the restaurant has an all-you-can-eat soup and salad buffet with your lunch, feast on the soup and salad bar for lunch and box the meal to take home for dinner.
- ☐ Too tired to cook? While frozen dinners may cost more than homemade, they still cost less than eating out and ordering out – and you don't have to leave home for them.
- ☐ If you eat out often, check into online coupons that usually allow two to dine for the price of one.

ELECTRICITY AND GAS

- ☐ If it is a nice day, turn off your heating / cooling system and open your windows.
- ☐ On cold days, open your blinds and drapes on the sunny side of your house. On hot days, keep them shut.
- ☐ Wash laundry in cold or warm water. Use hot water and rinse with cold only if laundry is heavily soiled. Hot water costs about five times as much as cold water (and fades colors faster).
- ☐ Do not over-dry clothes.
- ☐ Cook double and freeze.
- ☐ Use smaller appliances when possible, such as a small toaster instead of an oven broiler.
- ☐ Do not keep your refrigerator or freezer colder than needed.
- ☐ Vacuum refrigerator coils when needed.
- ☐ Use florescent bulbs where the usage exceeds one hour a day.

WATER

- ☐ Use a pistol-grip nozzle on your garden hose.
- ☐ Do not use the toilet as a trash can to flush small items because usage is about seven gallons of water per flush.

PHONE

- ☐ Check to see if businesses have a toll-free number before calling long distance. One number for toll free directory assistance is 1-800-555-1212.
- ☐ When you are planning to travel and anticipate making long distance calls, compare rates of the calling card issued by your long distance company versus pre-paid phone cards.

CLOTHING

- ☐ Limit your major clothing purchases to classic styles.
- ☐ Buy young children's clothing slightly larger than needed. They will get more wear out of them.
- ☐ Rent formal wear.
- ☐ If you know how to sew and have the time, do it.
- ☐ Alter rather than replace.
- ☐ Treat stains as soon as possible.
- ☐ Clean clothing according to instructions.
- ☐ Use moth protection when storing woolens.

HEALTH

- ☐ When your doctor prescribes a medication, ask if he/she can provide you with samples.
- ☐ Does your doctor's office or hospital offer a free call-in line that allows you to speak with a registered nurse? Perhaps you just need some basic information and do not need to schedule an office appointment.
- ☐ Check to see if you could save money by ordering long-term prescriptions and contact lenses through the mail.
- ☐ Buying glasses through a doctor's office often costs more. Shop around. Use coupons when possible.
- ☐ After a hospital stay, obtain an itemized bill and review it carefully.

OTHER

- ☐ Save on gifts by buying sale items ahead of time for standard gift giving.
- ☐ Read online reports and consumer comments before making major purchases.
- ☐ Barter with businesses and friends.
- ☐ Need hair salon services? Check out local cosmetology schools.
- ☐ Some banks are now charging fees for services that were previously free. Shop for the best services offered at no charge or at the lowest possible charge.
- ☐ Bouncing checks can be costly. Balance your checkbook regularly.
- ☐ Because major legal expenses can be as costly as major medical expenses, legal expense plans are now being offered. For a set monthly fee, certain commonly-used legal services are available at no additional charge and some are even offered at a substantial discount.
- ☐ For a low cost vacation, try a weekend getaway within a few hours driving distance from your home.

- ❑ How much do you spend on magazines and/or magazine subscriptions each year? Do you read a few articles and never pick it up again? If there is a library close to your home with a comfortable reading area, stop in once or twice a month for a leisurely time of reading and save money.
- ❑ Make the best of a bad situation. If your wallet is stolen, follow these steps:
 - 1) *Immediately* cancel your credit cards. It helps to have your credit card numbers and toll free phone numbers handy. Keep a list.
 - 2) File a police report.
 - 3) Call the three national credit-reporting agencies. Advise them that you want to place a fraud alert. Equifax (800 685-1111); Experian, formerly TRW (888 397-3742); Trans Union (800 916-8800).
 - 4) Call the Social Security Administration's fraud line (800-269-0271).

HOW TO INCREASE YOUR INCOME

The tips below can add dollars to your paycheck:

INCREASE YOUR TAKE HOME PAY

- ☐ If your company offers overtime, sign up.
- ☐ How about asking for a raise? You'll never know unless you ask.
- ☐ Make sure you are claiming enough income tax exemptions. Do you receive a large refund each year from the IRS? If so, determine if you should be claiming more exemptions throughout the year. Although this adjustment will result in less of a tax refund, it will increase your take home pay.
- ☐ Did you qualify for earned income credit on last year's tax return and do you expect to qualify this year? If you do, contact the IRS. You might be eligible to receive a portion of your earned income credit in advance (in your paycheck) throughout the year.
- ☐ Are you saving a large amount each month in a company sponsored retirement plan? While it is usually wise to save as much as possible toward retirement, if there is a genuine and temporary need for additional income, you might consider a slight reduction in the amount you are saving. However, if your company matches a percentage of your retirement savings, think twice before reducing beyond the percentage amount that is matched.

SHARING THE FINANCIAL RESPONSIBILITY

- ☐ With your spouse: In some families one of the parents stays home to care for the children (usually the mom, but sometimes the dad) while the other parent works outside of the home. When there is a need for additional income, the stay-at-home parent may want to consider a home-based business. Or, if the children are now in school, perhaps a part-time job or a job in conjunction with their school schedule could work. And, in the case of single-parent families, the domiciliary parent may need to request an increase in the child support payment.
- ☐ With your adult children living at home: If your adult children are working and living at home and you are still covering some of their expenses, it is probably time to "push them out of the nest" financially. You may even charge your adult children a minimal rent to help with utilities, food and other expenses. (Some parents secretly stash a portion of this rent money into a savings account to give back to their child when he/she marries and/or moves out.)
- ☐ With your teen: Younger teens can earn their spending money with jobs such as lawn care and babysitting. Older teens can secure part-time employment to help with their spending money, car insurance, and personal expenses. This is not only financially beneficial but also provides opportunities for your child to learn valuable life lessons, such as good work habits and discipline, as well as a sense of accomplishment.

WORKING AN ADDITIONAL JOB

- ☐ A temporary or seasonal job can be helpful when the need for additional income is also temporary. Examples include tutoring during the school year, pet-sitting or house-sitting in the summer months or tax preparation during tax season.
- ☐ If schedule flexibility is needed, a home-based part-time job may be best.

CHANGING JOBS

- ☐ Do you have the qualifications for a higher paying position within your department or company? If so, advise the appropriate person of your desire to change positions.
- ☐ Do your company's competitors pay more? Can you make a higher salary doing the same type of work in another job setting? Consider changing companies to increase your income.
- ☐ Are you at a dead-end in your current profession? It may be time to change to another career.

SAVINGS AND INVESTMENT RECORD

This Savings and Investment Record form serves as a complete record of *all* of your savings and/or investment accounts (those listed in the savings section of your budget and those that are automatically deducted from your paycheck).

- ☐ Record your current savings and/or investment account information as follows:

Purpose – Examples: Emergency • Retirement • Reserve • Christmas • College • Down Payment for a Car or Home • Car Purchase • Vacation (List each purpose separately even if they are saved in the same account so you can track how much is designated for each purpose.)

Bank/Institution – Name of bank, financial institution or investment company

Account # – Savings or investment account number

Beginning Balance – If applicable, record the beginning balance in parenthesis.

EXAMPLE:

PURPOSE BANK / INSTITUTION ACCOUNT # (BEGIN. BALANCE) / AMT TO SAVE	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
RETIREMENT NBE Investment Corp. #3782-4823-107-275 \$20,927.												
EMERGENCY Trust Bank #1872457938 \$9,000.												
CHRISTMAS Trust Bank #1872457938												

Transactions to your savings and investment accounts are to be entered in the top box (i.e., deposits, withdrawals, fees charged and interest added). The account balance at the end of each month will be recorded in the bottom box. (If you use one account for more than one purpose, when interest is added, or account fees are charged, you will need to determine where you will apply the interest or deduct the fees.) You may not know the actual amounts of fees or interest until you receive your statement, which may be quarterly. Simply record these amounts each quarter when you receive your statements. See the example of a Savings & Investment Record on page 135 followed on the next page by a detailed explanation of each entry.

EXAMPLE (timeframe – the end of December)
(See corresponding explanations on the following page.)

PURPOSE BANK / INSTITUTION ACCOUNT # (BEGIN. BALANCE) / AMT TO SAVE	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
<i>RETIREMENT NBE Investment Corp. #3782-4823-107-275 \$20,927.</i>	+150 +366 21442			+150 +418 22011			+150 +412 22573			+150 +381 23104		
<i>EMERGENCY Trust Bank #1872457938 \$9,000.</i>	9000	9000	9000	9000	9000	9000	9000	9000	9000	9000	9000	9000
<i>CHRISTMAS Trust Bank #1872457938</i>	+60 60	+60 120	+60 180	+60 240	+60 300	+60 360	+60 420	+60 480	+60 540	+60 600	+60 660	+60 -720 0
<i>HOUSEHOLD Trust Bank #1872457938</i>	+100 100	+100 200	+100 300	+100 400	+100 500	+100 600	+100 700	+100 800	+100 900	+100 1000	-1000 0	
<i>VACATION Trust Bank #1872457938</i>	+107 107			+118 225			+129 354			+137 491		+900 1391
<i>CAR Trust Bank #1872457938 \$700.</i>	+100 800	+100 900	+100 1000	+100 1100	+100 1200	+100 1300	+100 1400	+100 1500	+100 1600	+100 1700	+200 1900	+200 2100
<i>RESERVE Trust Bank #1872457938</i>	+90 90	+90 180	+90 270	+90 360	+90 450	+90 -540 0	+90 90	+90 180	+90 270	+90 360	+90 450	+90 -540 0

RETIREMENT

- Previous Balance: The beginning balance in this account was \$20,927.
- Amount to Save: \$50 per month is automatically deducted from Mr. Jones's paycheck for a retirement fund. This amount is not factored into the amount budgeted each month for savings because the income amounts we are working with are after deductions and taxes.
- Transactions: Amounts as recorded quarterly when statement is received. \$150 is saved quarterly (\$50 per month). Also listed is the amount of interest earned per quarter.

EMERGENCY

- Previous Balance: The Jones family had previously saved \$9,000 toward emergencies. Having three months expenses covered in their emergency fund was their goal; \$9,000 will cover three months of expenses.
- Amount To Save: It is not necessary that they continue to save for this purpose since their goal has been met.
- Transactions: No emergencies occurred this year that necessitated withdrawing from this account.

CHRISTMAS

- Previous Balance: None
- Amount to Save: \$60 per month
- Transactions: \$60 is added each month. All \$720 is deducted in December.

HOUSEHOLD

- Previous Balance: None
- Amount to Save: \$100 per month January through October toward the purchase of a new refrigerator that costs approximately \$1,000.
- Transactions: \$100 is added each month. The \$1,000 is deducted in November to buy the refrigerator.

VACATION

- Previous Balance: None
- Amount to Save: Interest on the Trust Bank account and \$900 end of the year bonus.
- Transactions: Interest is added quarterly. The \$900 bonus is added in December.

CAR

- Previous Balance: \$700
- Amount to Save: \$100 per month; \$200 in Nov. and Dec. after purchase of refrigerator.
- Transactions: \$100 is added each month January– October; \$200 in November and December

RESERVE

- Previous Balance: None
- Amount to Save: \$90 per month toward auto insurance that is due semi-annually.
- Transactions: \$90 is added each month; \$540 is deducted semi-annually to pay auto insurance

FILING SUGGESTIONS

(by File Folder Category)

ACTION / FINANCIAL	
<u>Sub-categories:</u> Budget / Banking / Bills / Financial Correspondence / Receipts	
<u>File Contents:</u>	
<ul style="list-style-type: none"> • Check register • Checks • Bank account reconciliation forms • Bills to be paid • Correspondence and paperwork regarding financial matters (that need to be processed) 	<ul style="list-style-type: none"> • Banking and charge receipts (that haven't yet appeared on bank or charge statement) • <i>Orderly Living</i>™ forms: "Budget," "Savings and Investment Record"
ACTION / GENERAL	
<u>Sub-categories:</u> This Week / This Month / Future	
<u>File Contents:</u>	
Paperwork requiring one of the following actions:	<ul style="list-style-type: none"> • Errand/Other Action • Written response • Call • To be filed
<ul style="list-style-type: none"> • Read/Review • Research • Enter on computer 	
ACTION / PENDING	
<u>Sub-categories:</u> Jan – Feb / Mar – Apr / May – Jun / Jul – Aug / Sep – Oct / Nov – Dec	
<u>File Contents:</u>	
Papers not yet ready for action, but that will soon require an action – such as invitations and announcements for upcoming events; future appointments; paperwork awaiting a reply or pending due to the need of further information.	
AUTO / OTHER VEHICLES	
<u>Sub-categories:</u> Create a folder for each auto/other vehicle.	
<u>File Contents:</u>	
<ul style="list-style-type: none"> • Purchase papers • Title 	<ul style="list-style-type: none"> • Copy of registration papers • Repair and maintenance receipts
COUPONS	
<u>Sub-categories:</u> Grocery / Other	
<u>File Contents:</u>	
Coupons for groceries, department stores, restaurants, goods and services	
FINANCIAL	
<u>Sub-categories:</u> Annuities / Appraisals / Bonds / Checking / Credit Cards / Income / Investments – Real Estate / Investments – Other / Loans & Notes Payable / Mortgage(s) / Mutual Funds / Notes Receivable / Paid Out Debts / Pension & Pension Rights / Profit Sharing / Receipts / Retirement / Safe Deposit Box / Savings Account / Securities / Stocks & Stock Option Contracts / Taxes – Federal / Taxes – State / Taxes – Property & Other	
<u>File Contents:</u>	
Documents, paperwork and correspondence.	

FUN / ENTERTAINMENT
<p><u>Sub-categories:</u> Games & Entertainment / Outings / Create a folder for each hobby and special interest of family member(s)</p> <p><u>File Contents:</u> Brochures, booklets, articles.</p>
HOME
<p><u>Sub-categories:</u> Decorating / Emergencies / Entertaining / Improvements & Repairs / Inventory / Pest Control / Security & Safety</p> <p><u>File Contents:</u></p> <ul style="list-style-type: none"> • Decorating fabric swatches • Paint color information • Information on emergency prevention and preparedness • Articles and information on entertaining, home improvements and repairs • Pest control contract and information • Safety and security information and contracts
INSURANCE
<p><u>Sub-categories:</u> Auto / Burial / Dental / Disability / Flood / Health / Home / Life / Renters</p> <p><u>File Contents:</u> Documents, paperwork and correspondence.</p>
LEGAL & IMPORTANT DOCUMENTS
<p><u>Sub-categories:</u> Adoption Documents / Baptismal Certificates / Birth Certificates / Child Custody / Citizenship / Contracts / Death Certificates / Deeds / Diplomas / Divorce Documents / Executor-Executrix Information / Living Wills / Marriage Certificate(s) / Military Service / Passports / Power of Attorney / Social Security Cards / Titles / Trusts / Wills</p> <p><u>File Contents:</u> Documents, paperwork and correspondence.</p>
MEDICAL / HEALTH
<p><u>Sub-categories:</u> Dental / First Aid / Health / Fitness / Medical (for each family member)</p> <p><u>File Contents:</u> Medical records, medical expense receipts not covered by insurance, health and fitness related articles and information</p>
MEMBERSHIPS / SUBSCRIPTIONS
<p><u>Sub-categories:</u> Automotive Club / Church / Civic & Political / Clubs & Organizations / Magazines / Newsletters / Newspaper / Professional</p> <p><u>File Contents:</u> Documents, paperwork and correspondence.</p>
MISCELLANEOUS
<p><u>Sub-categories:</u> Varies according to your needs. Create a miscellaneous sub-category for any topic that does not fit into one of the other file folder categories.</p>

PERSONAL
<p><u>Sub-categories:</u> Information (create a folder for each family member) / Scrapbook (create a folder for each family member)</p> <p><u>File Contents:</u> Memorabilia, Certificates, <i>Orderly Living</i>™ forms: General Information, Educational Information, Employment History, Awards and Achievements</p>
PETS
<p><u>Sub-categories:</u> Create a folder for each pet.</p> <p><u>File Contents:</u></p> <ul style="list-style-type: none"> • Papers related to the purchase or adoption of pet • Immunization records • Instructions on caring for pet • Records from veterinary visits
REFERENCE
<p><u>Sub-categories:</u> Consumer Information / Lists / Recipes / Services</p> <p><u>File Contents:</u></p> <ul style="list-style-type: none"> • Information regarding consumer products • Recipe copies that you share • Various lists (Keep old packing lists, babysitter lists, etc. for future reference.) • Information regarding services you may wish to use in the future
SPECIAL OCCASIONS / HOLIDAYS
<p><u>Sub-categories:</u> Greeting Cards / Holidays / Special Occasions (create a folder for each special occasion you are planning)</p> <p><u>File Contents:</u></p> <ul style="list-style-type: none"> • Variety of greeting cards (birthday, congratulations, get well, sympathy, thank you) • Holiday/special occasion planning lists, guest lists, gift lists, etc.
TRAVEL
<p><u>Sub-categories:</u> Domestic / International</p> <p><u>File Contents:</u></p> <ul style="list-style-type: none"> • Brochures • Hotel and rental car confirmations • Tickets (airline, train) • Travel articles
UTILITIES
<p><u>Sub-categories:</u> Cable TV / Cell Phone / Electricity / Gas / Internet Services / Telephone / Water</p> <p><u>File Contents:</u></p> <ul style="list-style-type: none"> • Documents received when account was opened and any important correspondence • Statements
WARRANTIES / INSTRUCTIONS
<p><u>Sub-categories:</u> Major Appliances / Electronics / Miscellaneous</p> <p><u>File Contents:</u> Instructions and warranty information.</p>

SEASONAL PRODUCE GUIDE

SUMMER (June / July / August)			FALL (September / October / November)		
apricots	eggplant	peppers	apples	chestnuts	peppers
asparagus	grapes	plums	bananas	corn	plums
beans	lemons	radishes	beans	cranberries	pumpkin
beets	limes	summer squash	beets	grapes	sweet potatoes
berries	melons	tomatoes	broccoli	parsnips	tangerines
cherries	nectarines	zucchini	Brussels sprouts	peaches	turnips
corn	peaches		cauliflower	pears	winter squash
cucumbers	peas				
WINTER (December / January / February)			SPRING (March / April / May)		
apples	grapefruit	tangerines	artichokes	grapefruit	rhubarb
broccoli	oranges	turnips	asparagus	lemons	squash
Brussels sprouts	sweet potatoes	winter squash	broccoli	pineapple	turnips

Apples – fall/winter
 Apricots – summer
 Artichokes - spring
 Asparagus – summer/spring
 Bananas – fall
 Beans – summer/fall
 Beets – summer/fall
 Berries – summer
 Broccoli – fall/winter/spring
 Brussels sprouts – fall/winter
 Cauliflower – fall
 Cherries – summer
 Chestnuts – fall
 Corn – summer/fall
 Cranberries – fall
 Cucumbers – summer
 Eggplant – summer
 Grapefruit – winter/spring
 Grapes – summer/fall
 Lemons – summer/spring
 Limes – summer

Melons – summer
 Nectarines – summer
 Oranges – winter
 Parsnips – fall
 Peaches – summer/fall
 Pears – fall
 Peas – summer
 Peppers – summer/fall
 Pineapple – spring
 Plums – summer/fall
 Pumpkin – fall
 Radishes – summer
 Rhubarb – spring
 Squash – spring
 Summer squash – summer
 Sweet potatoes – fall/winter
 Tangerines – fall/winter
 Tomatoes – summer
 Turnips – fall/winter/spring
 Winter squash – fall/winter
 Zucchini – summer



Vicki Lynn Gordy with daughter Amy and son-in-law Eric
(2018)

Vicki's organizational skills first became evident when she was in her early twenties and working a clerical job. Soon afterward, she began to translate some of her organizing principles into her personal and home life. After much feedback and encouragement from employers, family and friends, at the age of 24, she began helping others simplify their lives.

The first complete program Vicki developed was *Home Management Plus*, which was presented to churches, organizations, conventions, the United States Coast Guard, and at New Orleans Baptist Theological Seminary as an accredited course in their certificate program.

Through the years Vicki began to see the need for organizational systems that could be customized for different personality types and individual needs. Thus, she developed *Orderly Living*[™] and produced the *Orderly Living*[™] Kit in 2007. And, the Kit was revised in 2014. Vicki is thrilled to be able to share this unique organizing plan. It is her prayer that *Orderly Living*[™] will be a blessing in many lives and homes.