EDITOR'S NOTES

MICROSCOPIC BEASTIES, GRANDMAS IN THE COMPUTER, THE CREDIT TRAP, AND CHILDREN WITH GREAT DADS

Since the first Marriage & Families was published in December 1999, we have seen some changes—from 16 to 32 pages per issue and from 20 thousand to more than 40 thousand readers (and growing). Nine talented student interns have made important contributions and, for the most part, moved on to graduate school and other endeavors. Dr. Glen Griffin, the founding editor, received a call to look after the health of LDS missionaries in a huge section of Asia—and so he has moved on, as well.

The most important things have not changed, however. “The Family: A Proclamation to the World” remains the guide and standard for every article. Our generous contributors and editorial board members continue to educate and assist us with topics of interest to families and all who work with families. The editorial staff works to see that each article is research-based, interesting, and understandable. And we receive calls and e-mails daily, requesting additional copies of the magazine for use in educational, religious, and family settings. (One recent e-mail led to a four thousand-pound shipment of magazines to Australia!)

With the help of contributors to this issue, you can protect your family by checking to see if you need to clean up the air in your home. Learn more about a group of mothers who have written a code for advertisers targeting children and teens. Travel back in time and among your kinfolk to learn more about family history. Avoid or escape from debt. And share the stories of fathers who have built faith and love by caring for their children with special needs.

Enjoy journeys through the world, the home, and the heart in Marriage & Families. Best wishes,

Lisa Hawkins, editor
COMING TOGETHER THROUGH FAMILY HISTORY
Lisa B. Hawkins and Cynthia Doxey

DO YOU NEED TO CLEAR THE AIR?
INDOOR AIR QUALITY AND YOUR FAMILY'S HEALTH
Maribeth Clarke and Carolyn Garrison

BELOVED CHILDREN, FAITHFUL FATHERS:
CARING FOR CHILDREN WITH SPECIAL NEEDS
David C. Dollahite

THE CREDIT TRAP
Bernard Poduska

MOTHERS ADOPT ADVERTISING CODE

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coming together through

Family History

by Lisa B. Hawkins and Cynthia Doxey
ILLIONS OF PEOPLE, FROM TEENS TO GREAT-GRANDPARENTS, ARE ENJOYING FAMILY HISTORY AND GENEALOGY AS SOME OF THE MOST POPULAR HOBBIES IN THE UNITED STATES. THEY MAY BEGIN BY THINKING THAT THEY WILL LEARN MORE ABOUT THEIR ANCESTORS, SUCH AS WHEN AND WHERE THEY WERE BORN, MARRIED, AND DIED, OR HOW THEY WORKED AND LIVED. THESE RESEARCHERS CAN BE SURPRISED TO LEARN THAT FAMILY HISTORY DRAWS THEM CLOSER TO THEIR LIVING FAMILIES AS WELL. FAMILY HISTORY CAN BECOME A SOURCE OF LOVE AND APPRECIATION IN THE IMMEDIATE FAMILY AND IN THE EXTENDED FAMILY.

"Family history has brought my family closer together by helping each one of us become more knowledgeable of our ancestors. Through sharing old stories, my family found that our lives parallel those of our ancestors in many ways." 

People usually begin their search by asking living relatives for information and stories about their ancestors. Families can enjoy a feeling of unity as they focus their efforts on a common project. Family members can develop loving bonds between generations as they realize that we are all connected to the people whose lives shaped our past and present.

GETTING STARTED ON THE INTERNET

http://cc.byu.edu/is/famhist/secure/start.htm
free tutorial for beginning researchers from Continuing Education at Brigham Young University

www.ancestry.com
online classes, access to databases, sharing information online with other researchers, other resources—subscription fee or purchase cost required for access to some resources

www.cyndislist.com
thousands of links to family history web sites on the internet, including links by geography (worldwide), ethnicity, experience (beginners), surnames, religious groups, sources (census records, diaries and letters), libraries, and even, "Hit a Brick Wall?"

www.familysearch.org
computerized family records (35.6 million lineage-linked names, and growing) submitted to The Church of Jesus Christ of Latter-day Saints, card catalog of the Family History Library in Salt Lake City, UT, sharing information online with other researchers, finding a Family History Center near you for personal help, links to thousands of databases, and genealogy products to purchase

http://familytreemaker.genealogy.com
access to databases, instructional articles, online classes, links, other resources—subscription fee or purchase cost required for access to some resources

www.mytrees.com
this Kindred Konnections® site includes access to databases, other resources—subscription fee or purchase cost required for access to some resources

www.usgenweb.org and www.worldgenweb.org
web sites based on location (countries, states, counties, and towns) containing maps, cemetery inscriptions, county courthouse records, and information about how to contact local researchers and county officials for many localities throughout the world
Ever since I have begun to be involved in my family's history, I have seen and felt a type of family bonding happening. Grandparents, uncles, aunts, and many others are not just willing, but wanting to help in any way they can.

**Computer Resources**

Among the great revolutions in studying family history have been the personal computer and its link to the wider world, the Internet. Software is available to record and share family information on pedigree charts, family group sheets, and other written records, as well as computer disks. The technology allows us to avoid the time-consuming, error-prone hand copying or re-typing necessary a decade or two ago.

The Internet contains thousands of web sites that provide genealogy instruction, access to others' research, and a place to store and share one's own data. Technological advances have also made it possible for many databases of original records, such as the census, vital records, and immigration records, to be available for searching on the Internet or on compact disk (CD).

While technology makes life easier for the family history researcher, there is more to family history than sitting at a computer. Interviewing older family members and finding distant cousins who are researching your common ancestors can be as rewarding as discovering a related surname site on the Internet. In addition to the names and dates and places that family members know or have in their records, family stories can provide interest and clues to the identities of earlier ancestors. Life in Grandmother's time—farm and household chores, experiences at school, memories of parents and extended family, fun and fights with siblings, favorite activities, dreams, how grandparents met and courted, life as a young married couple, religious observances, family traditions—all these things and many more memories are priceless stories that, recorded on tape or video or written down, will be cherished for generations. Your cousins who are researching common family lines may have access to an old family Bible or a packet of letters that could include information that you need to solve a family mystery. Meeting and coming to know these distant relatives could lead you to information about family traits and give
your extended family the knowledge and resources to preserve a family cemetery or take a trip to the "old country"—whether that’s Florida or France.

"I realized that by learning about your ancestors, you learn about yourself. Some people may feel lost in life because they don’t feel like they are part of anything. Learning about your family helps you feel a part of something important."

Along with increased interest in family history, researchers have benefited from an abundance of newly available records in the past thirty years. Abraham Lincoln tried but was unable to trace his genealogy beyond his mother and his paternal grandfather. Now, with a few clicks of a computer mouse, we can trace Lincoln’s heritage back thirteen generations, to the 1400s on many lines.

People whose ancestry was considered impossible to trace a few years ago, such as Native Americans or African American descendants of slaves—or anyone whose ancestors lived where the courthouse burned down—are finding records and ways to deduce information that lead to a growing family tree. More important, the stories they discover and share with their families increase pride and understanding of their heritage.

**AUTHENTIC INFORMATION**

As family history research grows in popularity and records become available, authenticity becomes increasingly important. A person seeking his or her history may too readily accept information that seems to “take the family back” a couple of generations. The more you know about the time and place you are researching, the less likely that an unrelated person with a name similar to that of your ancestor will be mistaken for your ancestor.

An open mind about names may prevent you from assuming there could never be more than one Micajah Pennington, for example, and then beginning to research two or three people as though they were one. If you know that an epidemic or migration or war occurred at the time and place being researched, that may explain why some family members are missing from the census where they had been living before or why the children were sent to live with relatives. Just comparing dates for common sense—is it likely that a young man fathered his first child at age 15 with a woman who was 25?—will help eliminate mistakes, or at least bring up questions that should be answered.

If the family stories won’t fit with the original records you find, start looking for an explanation. An example of this is Alton Hail, who insisted that his great-grandfather was David Hail of Ozark, Arkansas. But the David Hail on the records in Ozark was too young to be the father of all the children that family tradition had assigned to him. A researcher found the answer in the Franklin County courthouse in Ozark. She found the papers that gave guardianship of children (whom the family thought belonged..."
to David Hail) to their grandparents. Their actual parents, Jacob and Elvira Kuykendall Hail, died of food poisoning in 1844. The food poisoning tragedy was also a family story, but was also wrongly attached to David Hail. Jacob and Elvira's four children were brought up by their grandparents, aunts, and uncles, including their Uncle David Hail, with whom Jacob's son, Elias (Alton's grandfather and Dr. Hawkins' 2nd great-grandfather), lived for a time. Thus the story that David was a direct ancestor was probably born, because Elias was only 5 years old when his parents died. The guardianship papers allowed the extended family to put all the pieces in place and to stop wondering about the questions raised by the family stories.

Not all records are created equal. When deciding on the authenticity of information, you should find out if it is from original records, which are records created at or near the time of an event, or from compiled records, which are based on someone else's research and opinion.

Compiled records are the first place to look after you've learned what you can from your family—after all, you might as well take advantage of another person's research—but you need to remember that the compiler could have made mistakes. If the research is not well documented, turn to original records to verify any information that seems confusing or too good to be true. For example, even though it would be wonderful to be related to royalty and have your genealogy handed to you on a silver platter, you may want to make sure that the compiler did not depend on legends or make leaps in logic to connect you to that royal ancestor.

A record of an event—a

**EXAMPLES OF SEARCHABLE DATABASES OF ORIGINAL RECORDS**

- **1881 Census of the United Kingdom (CD)** contains the entire 1881 census of England, Scotland, Wales, and Northern Ireland, searchable by name, locality, and household; available for purchase through www.familysearch.org.

- **1880 United States Census (CD)** contains the entire 1880 U.S. census, including an index; available for purchase on CD at www.familysearch.org.

- **Freedman's Bank Records (CD)** contains records of 480,000 African-Americans who participated in Freedman's Bank during the years 1864-1871; includes information on their birth, marriage, and family relationships; available for purchase on www.familysearch.org.

- **Ellis Island Records (Internet site)** contains records of approximately 22 million immigrants to the United States who passed through Ellis Island from 1892 to 1924, including the ships' passenger lists and photographs of the ships; www.ellisislandrecords.org.

Many of the Internet sites listed in Box 1 also contain searchable databases of original records.
birth or christening record containing the baby's parents' names, for example—is more likely to be accurate if the record was made as a required part of the event by someone whose job it was to keep records for a government or church. Family records, especially family Bibles, are often rich with information recorded at the time births, marriages, and deaths occurred. Other records, such as probate records (wills, guardianships), military records, and property records can have important family history information, although you may need to learn to read early handwriting or understand legal terms. Similarly, census takers spelled names the way they thought was correct and sometimes used initials instead of first names. (Starling Wells of Virginia, without the Southern accent, might have more accurately been recorded as Sterling.) Ellis Island clerks spelled names as they heard them, or may have translated the names into English. For example, German

Schwartz became Black, Zimmerman sometimes became Carpenter, and if your name was impossible for the clerk to understand, he might have declared your American family name to be Roberts, regardless of what it was in Hungary.

When a genealogist or other writer compiles records (as in county histories and family histories), the writer should include the primary sources used and their location. Refereed journals, such as the New England Historical and Genealogical Register, hold their contributors to strict standards so that sources are reliable. Researchers who are fellows of the American Society of Genealogists (FASG), who are Certified Genealogists (CG) by the Board for Certification of Genealogists, or who are Accredited Genealogists (AG) through the Utah Genealogical Association have demonstrated their research ability and knowledge of ethical practices. Some genealogists have not earned accreditation or other formal recognition, but still do an excellent job of helping people with their family histories. While you may want to find a professional genealogist to help your research along when it gets difficult, there is much that even beginners can do that provides the satisfaction of finding new information for yourself.

"Studying and researching my family history has deepened my respect for my ancestors and has increased my love for them. I feel much closer to my parents and grandparents because I now understand them so much better than before. Family history truly does bind generations together."
COMPLETING YOUR STORY

Most people are delighted to learn more about their family histories. Some families make a presentation on the family—complete with copies of records for everyone—the centerpiece of a family reunion. Beginning genealogists may become involved in the Old Settlers Reunion in their ancestral hometown because they discover a part of their history began there. Others make a family trip to Accra or Athens or Aberdeen and feel a sense of belonging that was missing in Abilene or Arcata. The joy of bringing the family together in this world, as well as the next, is more exciting than any book ever written—because it is your story.

“Family history gives me an intense understanding of self. It makes me feel, not just know, my heritage. I gain so much respect for myself through it because I am the summation of everyone before me. I also gain a gratitude for those people who left me with that heritage.”

Lisa B. Hawkins, J.D., is editor of Marriage & Families and teaches an Honors writing class at Brigham Young University. Cynthia Doxey, Ph.D., teaches family history classes at Brigham Young University.

REFERENCES

1. All quotations in italics are anonymous written responses from students in Dr. Doxey’s Family History class, Winter 2001, Brigham Young University. They were asked, “How has studying family history influenced you?”
3. Online: www.genealogy.com
acting on indoor air quality problems is all about feeling better. Coughing and sneezing may be familiar reactions to the plants and dust outdoors, but we can experience these same allergic reactions because of air pollutants in our homes. Indoor air pollution may be just as bad as outdoor air pollution—or worse. Indoor air pollutants can cause problems ranging from mild annoyances to severe illnesses and even death. By checking your home for sources of indoor air pollution, you can partially or wholly eliminate health problems that may be causing distress for family members.

In the early 1970s, researchers measuring industrial air pollution found in some cases that indoor home air pollution levels were higher than those outdoors.1 Ironically, the techniques invented to increase a home’s energy efficiency have sometimes been major contributors to hazardous indoor pollution. Some cheaper, more effective textiles and building products have been found to emit potentially irritating gases. Almost airtight homes limit the exchange between outdoor and indoor air, trapping indoor pollutants. In addition, we’ve adopted a service and information economy, in which most of us spend more than 90 percent of our time indoors. These factors have made indoor air quality a matter of importance and concern.

Many types of indoor air pollution may exist in our homes. Improved air filters, efforts by household product manufacturers to decrease product emissions into the air, and improvements made in the building industry will make a difference for families living in houses built in the future. However, we need to focus on existing problems for families living in houses built during this past century—particularly families occupying older structures.

Symptoms of indoor air pollution, physiological as well as psychological, may include allergic reactions, bacterial and viral infections, or (in extreme cases) damaged organs and tissues.

Irreversible damage to liver, lungs, central nervous system, and...
digestive tract, and immune system are linked to some indoor environmental contaminants. Increasing numbers of children have asthma, which may be caused or aggravated by exposure to indoor air contaminants. Asthma, a chronic inflammation in the airways of the lungs, causes wheezing and shortness of breath. It is now the most common chronic illness among children and the leading cause of school absences.

Many factors have been linked to the onset of asthma. Although genetic factors can increase a child’s risk for asthma, environment and lifestyle seem to be major contributors. The current tendency for families to spend more time indoors increases exposure to household pollutants. Smoking or exposure to tobacco smoke, lack of exercise, and obesity are also associated with asthma.

The potentially serious health problems that indoor air pollution can cause suggest that we check our homes for the several categories of pollutants that may be in an “unhealthy house.”

**LIVING POLLUTANTS**

Some triggers of asthma, allergies, and other indoor pollution-related problems are biological contaminants in the home, including dust mites, molds and mildews, animal dander (hair, feathers, skin cells), and cockroaches. Allergies caused by these pollutants may lead to asthma over time. Older homes and poorly kept homes are prime residences for some of these allergens.

Mold and mildew are particularly common in humid areas. Leaking roofs, windows, walls, foundations, and other water damage near a home’s plumbing fixtures are hosts for allergic, toxic, and opportunistic molds. Also, nearly 40 percent of asthmatic children are allergic to cockroach dropping and body parts. Dust mites, visible only through a microscope, are found in dust and thrive on dead human skin cells. They live in textiles, such as older carpets, upholstered furniture, beds, pillows, linens, and stuffed animals. When these textiles are disturbed—during sitting, sleeping, walking, or cleaning—dust particles become airborne and problems occur, especially in homes with dirty or no air conditioning, dehumidifiers, or ventilation systems.

Controlling or eliminating the sources of indoor air pollution can diminish many symptoms. Housecleaning is most effective. Dusting, vacuuming, washing bedding each week in hot water, getting rid of plants and stuffed animals, and finding new homes for pets are effective ways to control indoor pollution. Improved air-filtration systems for use in furnaces, air conditioners, vacuum cleaners, and air filters can help control biological exposures. HEPA (high-efficiency particulate-arresting) air filters on air purifiers and vacuum cleaners effectively remove 95-99.97 percent of all pollen, mold spores, animal hair and dander, dust mites, bacteria, smoke particles, and dust from the air they process. Vacuum cleaners with multi-stage filtration systems and double-wall disposable inner bags are helpful,
especially if the bag is changed when half full. If possible, a central vacuum system, which removes collected material but doesn’t require that someone be exposed to the collected allergens in a vacuum bag, should be installed in the home. Carpets should be vacuumed twice a week, upholstery and mattresses twice a month, and carpets and upholstery should be cleaned by certified professionals twice a year. If pets must remain in the home, their areas should be cleaned and vacuumed daily to weekly. Hard surfaces should be cleaned and disinfected daily to weekly, depending on location and use.

Electrostatic filters (which attract dust and particles) on furnaces are also effective. The use of impermeable fabric mattress and pillow casings (which do not allow dust, particles, or dust mites through) and electrostatic filters over vents will reduce exposure to biological pollutants.

Formaldehyde, a preservative and adhesive, is used widely in the building and home-furnishing industries. Particleboard products are the major contributors of formaldehyde emissions in the home environment. Formaldehyde is also found in carpet, plywood, laminated furniture, cabinets, and some permanent-press fabrics. Although formaldehyde is commonly used, there are many volatile organic compounds (VOC) with similar irritating effects on some people. They are used in paints, varnishes, carpets, low-priced furniture, and many other products and emit gases that can form ozone and other inflammatory or toxic gases.

High humidity and temperatures increase these emissions. Good ventilation in the home is important when new sources of formaldehyde or other VOC are brought into homes are at high risk for ingesting lead-contaminated dust or paint chips. Lead was used in house paint until 1978 as a pigment and drying agent. Before 1950, paint contained as much as 50 percent lead. Today, an estimated 74 percent of homes in the United States have some lead-based paint. Lead was also used for years in plumbing and fixture melding. Many homes with older plumbing have lead traces in the water that are consumed through cooking and drinking.

Small amounts of lead dust can accumulate in the body over time; its effects are irreversible. In young children (ages 0-6), lead build-up in the body attacks the central nervous system and can cause delayed development, specifically manifested in reading and learning problems, lower IQ, hyperactivity, and discipline problems. Large doses of lead can cause high blood pressure, anemia, and kidney and reproductive disorders in both children and adults. Untreated lead toxicity can cause convulsions, coma, and death.

Lead paint in good condition, left alone, should not pose a hazard. The danger is in peeling and cracked paint, which should be tested for lead with kits available at home centers or through professional detection services. Good housekeeping and sanitation practices, such as damp mopping and frequent washing of children’s hands and toys, are helpful. Lead paint is best removed from a home by a professional.
the house. Formaldehyde emissions generally decrease as products age.8

The indoor air environment in churches, schools, and other public buildings may be uncomfortable for those who are sensitive to formaldehyde and VOC product emissions. These buildings are often closed for many days, allowing build-up of product emissions, particularly from carpets and textile wallboards used to enhance acoustics. When people enter buildings that have been closed up, the humidity levels in the building increase, and so do formaldehyde and VOC emissions. Then emissions from dry-cleaned or permanent-press clothing, along with perfume (in which formaldehyde is used as a preservative) can make a toxic indoor air environment for some. Common complaints from those sensitive to formaldehyde and VOC are headaches, watery eyes, or burning eyes, nose, or throat. The solution to the presence of product emissions in seldom-used buildings is to air them out before they are used.

Products low in formaldehyde and other volatile organic compounds are often labeled as such. The Carpet & Rug Institute attaches a CRI “green tag” to floor coverings with low amounts of volatile organic compounds.

### RADON GAS

Radon is an odorless radioactive gas created from the natural breakdown of uranium in the soil and rock beneath a house. Some areas have high amounts of radon; others have little or none. Radon is a health concern because it continues to decay into solid radioactive elements, which the Environmental Protection Agency estimates may be a factor in thousands of cancer cases and related deaths each year. Radioactive products of radon attach to dust in the air and are inhaled by home residents. Radon can also contaminate groundwater and be inhaled with steam from bathroom showers.

Today, radon-resistant features are being included in the construction of new homes. Houses are being built with vents that allow radon gas beneath the foundation to be released into the atmosphere. Energy-efficient homes built during the 1950s-1990s were not built with radon-venting features. As a result, radon gas can seep through cracks in the foundation and build up inside the house. An estimated one out of every fifteen homes in the United States has radon levels above the Environmental Protection Agency’s recommended action level. Houses built before the 1950s generally are not at risk because they tend to be poorly insulated.

The local or state public health department can tell you whether radon levels are a concern in your area and, if they

### ATTIC
1. Dirty air conditioner
2. Unventilated attic
3. Water damage (mold and mildew)
4. Insulation (formaldehyde)

### BEDROOM
5. Dirty humidifiers or dehumidifiers
6. Bedding (fire retardant finishes or dust mites)
7. Closet on outside wall (mold and mildew)
8. Pressed board furniture (formaldehyde)
9. Moth repellents
10. Dry-cleaned clothing
11. New paint
12. People viruses and bacteria

### BATHROOM
13. No vents or windows
14. Air fresheners
15. Vaporized water chemicals
16. Scouring cleaners

### LIVING ROOM / FAMILY ROOM
17. Dirty heating / air conditioning system
18. Dogs, cats, or birds (animal dander)
19. Dust mites
20. Tobacco smoke
21. Carpets
22. Pressed wood sub-flooring
23. Draperies (formaldehyde)
24. Fireplace (combustion gases)
25. Flowers or plants (pollen, mold)

### KITCHEN
26. No vents or windows
27. Dirty refrigerator drip pans
28. Household chemicals
29. Asbestos floor tiles
30. Pressed wood cabinets
31. Unvented gas stove
32. Cockroach parts
33. Continuous cleaning oven fumes

### UTILITY / LAUNDRY / FURNACE ROOM
34. Unvented clothes dryer
35. Asbestos pipe wrap
36. Detergents, spot cleaners

### GARAGE / STORAGE
37. Stored fuels
38. Car exhaust
39. Paint supplies
40. Pesticides
41. Car brakes (asbestos fibers)
42. Lawn mower exhaust

### BASEMENT
43. Paneling
44. Wood stove
45. Radon
are, whom the department would recommend to test your home. Radon levels in a house can be monitored, either with a do-it-yourself home detection kit that is sent to a laboratory for analysis, or by hiring a radon monitoring service. Radon levels vary over time; therefore, long-term testing is important. Efforts to lower radon gas levels include sealing cracks in foundation floors and walls and the removal of any ground water that might enter a basement.

**Environmental Tobacco Smoke**

Environmental tobacco smoke (ETS) can contaminate air throughout the house, regardless of where the smoking occurs. ETS is a complex mixture of more than 4,700 compounds, including both gases and particles, forty-three of which are known to cause cancer. ETS is responsible for approximately three thousand lung cancer deaths in non-smokers each year. Tobacco smoke is a serious health risk for infants and children, whose respiratory systems are still developing. ETS makes asthma worse and is responsible for high rates of lower respiratory irritation, infections, and reduced lung function. Maternal smoking during pregnancy increases the risk of asthma for the unborn child. ETS has also been associated with Sudden Infant Death Syndrome (SIDS). Children should not be exposed to environmental tobacco smoke. HEPA-filtered air is a must in smoke-filled environments.

**Asbestos**

Asbestos, a naturally occurring mineral fiber, has been used for hundreds of years in many ways. From the Industrial Revolution until the 1970s, when the dangers of asbestos began to be recognized, asbestos was used extensively in thousands of household products. Asbestos was added to flooring, ceiling spackle, roofing, siding, pipes, ducts, walls, gaskets, soundproofing, and appliances for strength, acoustical insulation, fireproofing, or thermal properties.

Several potentially fatal diseases are caused by exposure to asbestos. Symptoms from asbestos exposure are sometimes not noticed until 20 to 30 years after the initial exposure. Further, the combination of asbestos with environmental tobacco smoke can increase the risk of some cancers one hundred-fold. The greatest potential for asbestos exposure is in homes built before the 1980s or in homes that have older household products.

Asbestos products in good condition are usually best left alone. Covering, painting, or repairing some deteriorating asbestos products is possible. Asbestos removal is dangerous and should be completed by a trained professional. Federal regulations concerning asbestos removal do not always apply to private homes; therefore, you should guard against risking the health of family members during remodeling and asbestos-removal projects. Families in older, substandard housing can be at high risk when exposed to deteriorating asbestos products in their environment.

**Household Products**

In order to make the home a healthy and functional place, families need to be wise in their choice and use of household products. Pesticides, cleaners, solvents, preservatives, repellants, fresheners, and fuels are all products that can cause undesirable health problems if used improperly. Families should read and heed the warnings on product labels. Household products should be used only for their intended purpose, in well-ventilated areas, and according to manufacturers’ directions.

**Conclusions**

Sources of indoor air pollution may exist in any home.
Understanding the risks associated with indoor air quality problems and correctly acting upon them can mitigate or control them. Families should identify possible sources of indoor air pollutants and seek health care when poor indoor air quality may be causing problems. Because health-care professionals are not usually experts on indoor air quality, families should become aware of indoor air quality problems and how to treat the “unhealthy house.” Source elimination, proper ventilation, air filtration, and cleanliness are crucial steps in resolving many indoor air concerns. Misinformation and lack of information are the greatest threats to a family facing the hazards of poor indoor air quality.

Numerous government, nonprofit, and commercial agencies produce valuable information on indoor air quality. Much of it is available on the Internet (see the accompanying box). The Cooperative Extension Service, in particular, has developed a strong educational program on indoor air quality. The challenge is to make effective air filters and other items more affordable and accessible to those who need them the most, as well as convincing families that their use will improve their health and living environment. A thorough understanding of the issues surrounding indoor air quality, coupled with a family’s management of household cleaning and products, can make a significant difference for families and children who may be at risk.

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References
8. Consumer Information Center (note 5, above).
12. Consumer Product Safety Commission (note 2, above); American Lung Association (note 12, above); Consumer Information Center (note 5, above).

Internet sites—indoor air quality, cleaning the unhealthy house
• Allergy and Asthma Network/Mothers of Asthmatics, Inc. <www.podi.com/health/aanma>
• American Lung Association <www.lungusa.org/air/air_indoor_red2.html>
• Environmental Protection Agency <www.epa.gov/iaq>
• Federal Consumer Information Center <www.pueblo.gsa.gov/cic_text/housing/indoorair-hazards>
• Montana State University Extension Service <www.montan.edu/wwwcxair>
• National Allergy Supply Co. <www.nationalallergy.com>
• National Asthma Education and Prevention Program of the National Heart, Lung, and Blood Institute <www.nhlbi.nih.gov/nhlbi/nhlbi.htm>
• Soap and Detergent Association <www.sdahq.org>
“I look into her eyes. Autistic people in general never look at you; they will always look down. Early on, Jennifer didn’t make eye contact, but later on in life she started to make eye contact. For me, looking into her eyes is like looking into her soul. I see a lot, I read a lot, I sense a lot. This might be the primary method of communication between me and this little girl, by looking through her eyes. Sometimes I will just sit down with her in a chair, she will sit on my lap, and I will just look into her eyes. I feel I am gazing into eternity; it is enormously joyful for me to do that.” — Carl, father of Jennifer, age 2.

Most fathers face challenges as they care for their children. Among the many fathers who face obstacles, some, like Carl, are the fathers of children with special needs. These children usually require more parental care and more community and institutional support. Until recently, scholars and practitioners often treated fathers as relatively unimportant to development of children with special needs. We know little about what fathers actually do in their involvement with their disabled children, but we know there is great diversity of experience because of variation in disabilities and fathering styles.

By exploring the ways fathers contribute to these children’s well being, we can help define responsible, involved fathering. We can also gain important benefits from reading the stories of fathers in challenging circumstances. When fathers share how they try to meet the needs of their children, they often describe aspects of fathering that may have been overlooked.

In my research, I have gathered stories from fathers of children with special needs. The stories presented are from highly religious fathers of children with a variety of serious disabilities and chronic illnesses. Because fathers work together with mothers in significant ways to meet their children’s needs, the study of married fathers is...
important. Researchers have found that highly religious fathers tend to be intensely involved with their children and are less likely than non-religious fathers to exhibit behaviors that harm children. Therefore, a study of highly religious fathers can provide examples of responsible fathering. Religious communities seem to help fathers better provide the social or family capital that benefits children.

This article shares and briefly analyzes the stories of fathers of children with special needs. Because each narrative is individual and the fathers in the sample are highly religious, these findings cannot be easily generalized to the population of fathers of children with special needs. However, the rich descriptions in the fathers’ stories allow us to become more aware of their range of experience and provide insights into fathering in challenging circumstances. And while not all fathers of children with special needs are as devoutly religious as the fathers we interviewed, research indicates that most fathers of children with significant challenges wrestle with questions of meaning: many try to find strength and support in some type of spiritual or religious belief, practice, or community. Their stories communicate the myriad considerable efforts that fathers often make when caring for a child with special needs.

**WRESTLING WITH MEANING: SIGNIFICANT INSIGHTS**

Significant insights that are highly valued by fathers are often part of the experience of fathering a child with challenges. Wrestling with meaning is an inherent part of raising a child with special needs. The following stories highlight this struggle.

A father of an autistic child said: “You don’t know what you are going to run into. You don’t know what great insights and blessings are going to come to you because you are devoting your life and your resources in a different direction than the one you anticipated. Your child may not go to college. She may never get married. But I am convinced that there is a plan for Marisa and we are a part of that plan. I don’t want to thwart the purposes of God by denying her ability to achieve all that she can achieve.”

Charles: “We did our best to make sure that we got through it well. We weren’t going to say, ‘Why me?’ and that is something I spent very little time on. I still wondered from time to time why she had to go through this, but I didn’t spend any time being mad at God that we were chosen to go through this. I decided early on that we were going to tackle this with faith and determination, and we were going to make it. We were going to come out being in love with God and not hating him.”

Ethan: “Bryce collapses in church and is back in the hospital. Back in the hospital again. I said, ‘Why, hasn’t he suffered enough?’ I was so tired of watching Bryce suffer and there was not a thing I could do about it. I remember walking around the hospital with my wife and sitting down and starting to sob. That’s when she taught me a great lesson, that ‘Heavenly Father loves him more than you do and he’s not going to do anything that Bryce can’t handle, so what’s your problem?’ She’s really candid about those things. That was a great moment. There have been lots of moments like that.”
Children with special needs have a profound influence on their fathers’ lives. Many fathers described increased empathy, patience, tenderness, humility, and subservience, and felt they had put their lives in better perspective.

Greg: “I think I’m a lot more conscientious about how I look at lots of people, look at other people in general. Because I recognize right now that William is not going to follow the path that I took intellectually. My family is well-educated, intelligent; scholastics are very important. William isn’t going to be a scholar. I have become much more sensitive to his worth as a person outside of his scholastic ability. And that has influenced the way I look at people in general, how I judge people. There’s worth there outside of their grade-point average and education.

He’s got some great talents, some great gifts. It’s just made me aware that, that I need to look at that and be aware of that in other people.”

Meeting Demands Through Generative Ingenuity

Good fathering of children with special needs requires flexibility, innovation, and creativity—what Sean Brotherson and I called *generative ingenuity.* The stories told in this section highlight some of the ways fathers use their minds and energies to meet their children's needs.

Lewis: “I don’t think [my child having spina bifida] changes anything for me personally. Obviously it’s going to come into play later—I don’t think that he’s going to be a real hiker. But we’ll find ways to deal with that. I don’t think it’s going to have a big effect. He can still learn [to fish]. You don’t know me very well; I’d park in the stream if I have to. I’ve taken my dad out, and he can’t walk. I just say, ‘All right, you sit here in the truck.’ I drove up and parked in the stream, so he could fish. That was fun!”

Curtis: “When Matt was a year old he was talking like any normal kid. He was starting to say words and then all of a sudden there was nothing. We tried and tried to get his ears cleared up with antibiotics, etc., and it didn’t work. It was really kind of hard when you see other kids his age talking and communicating, and Matt would just sit there and do nothing. Physically he was fine. He could run and jump and throw. I thought, ‘Poor kid, he’s got to go through school and he’ll be behind.’ But then I decided he could catch up if we work with him, and so we’ve got to do it now and hold up our end of the deal. At first, it was kind of hard, but it doesn’t bother me now. I’ve seen him do [it] and how he can learn. He doesn’t have a learning disability, he’s just had a hard time hearing and now he’s got to catch up. Now, I’ve seen that it will work out.”

Steven: “When I first got this diagnosis of autism, the hope, the high expectations, the assumed success that your child is going to have in life, just sort of all drained out of me. I probably turned white as a ghost or something when the realization hit me that here’s this diagnosis—AUTISM. And it just sort of hits you like someone just swung a bat at you and knocked the wind right out of you. And so the first thing I would say [to a father in a similar situation] is this is not
a death sentence. There is hope here. And it is not just false hope and stay positive for your child. Our child has made enormous gains by getting some specific treatment for her and by taking an approach as a family, as a couple, as her parents, in dealing with her in certain ways, and helping her cope, and expanding her capabilities in other ways. So there is always hope. Quite frankly, as her father, I do whatever I can all the way around, making the best of the situation.”

**DIVIDING LABOR, MULTIPLYING JOY**

Fathers often reported working with their child’s mother to meet the needs of the child, drawing from each other’s strengths and preferences. The fathers also reported that there were some aspects of caring to which they brought essential individual strengths. Parents of children with special needs divide their tasks and roles according to their strengths, as opposed to gender norms. Those few cases in which fathers related experiences when only they were able to meet their child’s needs usually involved situations where the father’s physical strength was necessary.

Matt: “When Jennifer was young, she used to tantrum a lot, expressing her frustration and anger very physically. I used to pick her up and hold her close in an attempt to settle her down. Eventually I could wrap my arms around her and sit in a chair or something, partly to restrain her and partly to communicate to her the enormous love and caring I had for her. I am not sure if holding her is what calmed her, but it did. Laura couldn't do the same thing that I could do, maybe because of my size, but I always felt from a very young age, that we had a bit of a bond.”

Jake: “Whenever I come home, if my son’s been having a bad day, I just pick him up and take care of him. He doesn’t always calm down, but I am the one that deals with it whenever I am home. We kind of joke about it, but he’s my kid. I stay up all night rocking him when he can’t sleep; when he’s screaming, having his night terrors, I just know him, I can just take care of him. I come home and he'll be screaming and I can pick him up and make him a sandwich and help him eat it and he'll calm down and go about his business, when he wouldn't eat before that. Everybody knows he's my kid and I take care of him. [Knowing that he needs me like that] is a tremendous pressure and great at the same time.”

Charles: “I have just about spent my life caring for and nurturing Rachel, when I wasn’t at work. Maybe the hospital is the part we’d like to forget but can’t. When her pain got to the point that she couldn’t go to the bathroom, I was the one that got her bedpans for her. She would only let me do it; I was the one that did that. It wasn’t a thing for Mom, and she didn’t want anybody else in the room. She kicked everybody out of the room—nurses, Mom (Mom had to be outside the door)—and I would get the bedpan as best as I could under her bottom without hurting her. Moving the sheets hurt her. It was not a good thing. But she let me do that for her, and I was able to take care of her needs, and it helped me that I was the only one.
she’d let do it. You wouldn’t expect bedpan shuffling to be a wonderful memory, but it was. She trusted me to do my best job not to hurt her, and that was special to me that she let me do that.”

**Faith of Fathers & Children**

Research demonstrates that religion can provide great support for families with children with special needs. The fathers in our study also drew on their religious beliefs and faith communities to help them. Fathers also mentioned a connection between their religious involvement and a sense of responsibility to their children. The following narratives reflect the thoughts of many of the fathers who expressed that their religious commitments facilitated a greater sense of paternal responsibility and helped them to meet the challenging needs of their children.

**Monty:** “They [the church members] have been there. They were helpful to me when my son was in the hospital. I could call on them and depend on them to pick me up if I needed a ride home [because my car was broken down]. They [also] helped us with meals. It was great. It meant a lot to me. Here I had no transportation, my wife was at the hospital, and [we] could just call and rely on them.”

**Chris:** “[The doctors] kept working on [my daughter] trying to get her to breathe, and she was just lying there. They couldn’t get her to breathe, and this went on and on. That’s when I get hit with this mantle of fatherhood. [I] realize that she is new to this world, and her mom is lying on the table, has undergone major surgery, and you’re the only person in the world she has. There’s all the doctors, there’s everyone around, but when she’s in trouble, you’re the one she’s going to look to. You’re the one that has to be there for her. I just had to start praying for her. When she was in the most need it just hit me that it was up to me to pray for her. There was no one else on earth that could do that for her at that time. That was probably the most sacred experience I’ve had.”

Michael, whose son was 9, told of his son’s religious perspective on his challenges: “[Thinking about my son with special needs,] I thought, life is not a beauty contest. Christ never said, ‘Blessed are the physically most beautiful, for they shall inherit the kingdom of God.’ You know, if you read the Beatitudes, they’re pretty non-physical; instead they have everything to do with the quality of our heart and our spirit. And Alan is an extraordinary individual. Alan has this natural ability to elicit love from people. We’ve flown all over the country, talking to physicians, and everywhere he goes, people like him, they act in godly, kindly, unselfish, genuine ways around him. Alan has an innate gift about that, and a real sensitivity about spiritual things. One time he and I were alone in the kitchen and he looked up at me and said, ‘You know dad, if I were born again, I would like to have hands like Kathleen and like Benjamin.’ And I didn’t say anything for a moment, and then he said, ‘But this is just the challenge that Heavenly Father has given me for this life.’ And he paused again, and then said, ‘So it’s okay.’ But it wasn’t a mournful okay, it was
kind of a ‘this is all right’—almost like a little bit of spunk and possibly even enthusiasm in the tone, ‘This is all right; this is just my challenge.’

CONCLUSION

The stories told by fathers of children with special needs show responsiveness to their children's increased need for fathering that is intensely involved in their particular challenges. Their experiences are examples of the creativity and strength needed to build bonds of love with children who need greater involvement and care. For fathers, the stories can inspire increased attention to the ways each child requires a father who will respond to his or her needs.

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REFERENCES

1. The children in this study suffered from developmental delays, autism, Tourette’s syndrome, Down syndrome, hearing, speech, and vision difficulties, heart disease, birth defects, scoliosis, seizures, respiratory problems, and other difficulties. Names of the fathers and children have been changed.


4. All the fathers were active members of The Church of Jesus Christ of Latter-day Saints.


8. S. E. Brotherson & D. C. Dollahite (note 1, above, 1997).

DURING THE WEEK before her eighteenth birthday, Alice received three credit card offers in the mail. One of them stated that Alice needed to establish a good credit rating in anticipation of future debts for education, a home, a car, etc. Although Alice had no job—her only income was her allowance—she applied anyway and was delighted when the credit card, with a $500 limit, arrived in the mail. She used it a few times to buy snacks, a dress on sale, and a gift for a friend. When the bill arrived, she paid it from her allowance.

Alice enjoyed “not worrying about money” and bought more items the next month, including a small television set for her bedroom. When the credit card bill came, Alice was surprised to see that she’d spent far more than her allowance would cover. She paid what she could, but the interest that would be due the next month made her payment seem small compared to what she still owed. It meant less time for friends and her schoolwork, but Alice got a job at a video store so she would be able to pay off the card. She also bought several videos with her store discount and then a VCR for her room. Soon her wages were less than her credit card debt each month. The credit card company had raised her limit to $1,000, and she had quickly spent it. Alice believed she’d never pay off her debt. She began to pay the minimum amount required by the credit card issuer and didn’t look too closely at the interest charges and additional purchases recorded on the bill each month.
The need for a job became constant, even though she was living at home and her family was meeting her basic needs. When she was not accepted to her first-choice college, she briefly remembered the evenings and weekends at her job and the times she had been too tired to study or pay attention to an assignment. By the time she graduated, Alice realized that she would be unable to participate in a summer music festival unless she quit her job, and if she did, she would not be able to pay her credit card bill.

Alice had been trapped by credit card debt almost before she knew it—in a few short months. Many individuals and families have the bad habit of living with debt. They talk about getting out of debt, but they don't. Sometimes they lose opportunities, as Alice did when she missed the music festival unless she quit her job, and if she did, she would not be able to pay her credit card bill.

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The following pointers will help you avoid debt, or tell you if you're trapped (you probably know) and how to break free. Of course, it would be better not to get into debt in the first place. Here are some ways to avoid debt:

1. **Pay cash for as many things as possible.** Use the envelope method—label envelopes for specific expenditures, such as entertainment, food, gasoline, and clothing. Then put money in each envelope (enough money to meet the expense for one week) and take money from the envelope for each expense as it arises. When there is no more cash in a certain envelope, there's no more money for that type of expense. You can't move money from one envelope to another. If you can't pay cash for something, you either don't buy it or you delay the purchase until the relevant envelope has more money in it next week.

2. **Reduce your living expenses.** In general, most families could reduce their living expenses each month by 10 percent without anyone noticing the difference. For instance, you could make nine trips to the supermarket during a month instead of ten, do eighteen loads of laundry instead of twenty, and drive nine hundred miles instead of one thousand. Similar savings can be achieved by turning off the lights or TV when you leave a room or by preparing a few more casseroles and meals that use items on sale and in season, rather than habitually preparing expensive cuts of meat. Use unit pricing to find the best prices on groceries. Foods that are prepared, "convenience," and "instant" almost always cost more than food you prepare yourself. Make a large batch of oatmeal and heat a bowl each morning rather than buying instant oatmeal in envelopes. Buy a turkey ham and cut slices for sandwiches all week rather than buy lunch at work or school. Drink water instead of soda, coffee, tea, beer, or liquor. If you smoke, you can save a lot of money (and your health) by quitting. Cable TV, cell phones, custom telephone features, eating out, excessive snacks, long-distance calls, unnecessary subscriptions, take-out or delivery dinners, Internet hookups, and so on are examples of conveniences that you may be able to cut back or do without. Instead of purchasing books or renting videos, see what's available at the public library (where computers are available for Internet research). Instead of going to evening movies, go to daytime matinees. When you can, buy clothes that can be washed, rather than dry-cleaned. You can also cut expenses by increasing the amount of the deductible on your insurance policies.

In cutting your expenses, however, do not leave yourself open to financial and personal disaster. Premiums for health insurance, liability insurance for your car, homeowner's or
renter's insurance, and preventive medical care (dentist, eye doctor, physicals) are an investment in your security and peace of mind. Further, neglecting to pay for these things is irresponsible to yourself, your family, and those who may be affected by your actions.

3. **Stop going into debt.**

The first step toward getting out of debt is to stop walking further into the credit trap. If you're already in debt, don't make it worse. Too many see something they want and buy it. To get out of debt, you must stop spending money that you don't have and buying things you can't afford.

4. **Getting out of debt.**

Once you have stopped increasing your debts and you have some extra money from reduced spending, you are ready to start paying off your debts. Eliminating debts is not the same as managing them. Debt management is used to reduce the amount of your monthly payments by refinancing old loans, consolidating a lot of little loans, or arranging to defer current loan payments. These actions may give you a little more time but they do not get you out of debt. Debt elimination is the action you take to get out of debt.

One of the more effective ways to eliminate debt is to increase the amount of your monthly payments—start an accelerated repayment plan. When you increase the size of your payment, all of the additional money goes toward paying off the loan's principle. The amount of the unpaid principle determines how much interest is owed each month, so the lower the principle, the lower the amount of interest you pay.

An accelerated repayment plan can be especially effective for your credit card debts, car loans, and other contractual debts if you “fold down” your debts. First, you pay off one of your debts (use money from your income tax refund, garage sale, bonus, or reduced living expenses). Then apply the money that was used to make payments on the paid-off debt toward making larger payments on another one of your debts. For example, you may have been making a $40 per month payment on a washing machine, $80 per month on a credit card debt, and $240 per month on the loan on your second car. Using the fold-down plan, you pay off the loan on the washing machine, which frees up $40 per month. You then add the $40 to the $80 per month payments on your credit card debt. Once you have paid off your credit card, you then combine the $40 from the old washing machine debt and the $80 that had been used to pay off the credit card debt and begin applying an extra $120 to your monthly car payments.

The total amount of your monthly payments will remain the same throughout this process, but you will save interest by paying off your debts earlier than if you'd continued making only minimum payments. Once you have paid all of your debts, you may want to continue to make the same monthly payment to your savings account, where the money can earn interest rather than cost you interest.

After that, if you use a credit card, pay it off entirely each month, before you've been charged interest—but don't use your savings to pay it. Adopt a saying that, “In our family, we don't pay interest; we earn it.”

If getting out of debt seems impossible, you may be so deep in the credit trap that the steps described above, while helpful, don't set you free. Here are some signs that you have so much debt that you are in serious trouble, and what you can do to get help.

1. **Spending to or beyond your credit limits.** If you pay only
the minimum amount due on your credit card each month, you are exactly the type of customer the credit companies want—you're paying them the most money by paying the highest interest. If you spend to your credit limit, the bank will probably increase it to allow and encourage you to borrow more money, which will have to be paid back, with interest. You might consider interest as money you've thrown in a fire, for all the good it does. The delusion that you can maintain your desired standard of living by paying for part of it with debt is really a nightmare—and it’s time to wake up and begin living at a level you can support with your income. See “Reduce your living expenses,” above, as a first step.

2. No money for emergencies. Do you have enough money in a savings account to cover all of your (and your family’s) expenses for three months? That would be the ideal emergency fund. Your circumstances may not allow you to put that much money in savings right away. You can begin by saving three months’ rent (or mortgage payments), three months’ worth of utility payments, and so on, going down your list of priorities. No one should be one bad day away from being homeless. You should know where your next meal is coming from. You also need a fund for unexpected emergencies or opportunities, like repairing the car or traveling to a beloved relative’s funeral. Remember, it is better to save even a small amount from each paycheck than to save nothing.

3. Not knowing exactly how much you owe. At some point, you may be in so much debt that you don’t want to know how much you owe. Your guesses will be low and, if you were to add up the total amount of indebtedness, you’d be shocked. Only by studying the bills and reading the contracts for bank loans, car loans, and credit card bills can you show yourself the true picture. After you get an accurate total, figure out how long it would take you to pay off your debt at the current payment rate—and at an accelerated payment rate.

4. Making late payments or missing payments. Banks and other creditors regularly raise the penalty they charge for late payments. In some cases, the late charges are greater than the interest charges. Like interest, the late fees are like throwing money in the fire, because you receive nothing in return. If you have more bills than income, you are in financial trouble. Don't make things worse by ignoring your situation or borrowing money to pay your current debts. Contact your creditors as soon as you see that you are going to have trouble making payments or meeting the due dates. In some cases, payments can be deferred to the end of the contract, the original contract can be re-negotiated, or interest-only payments can be made until your financial situation improves. Immediately take steps to reduce monthly
expenses, concentrate on meeting basic needs first and postpone the satisfaction of wants, and think of ways of bringing in some extra money: have a garage sale or sell a car, boat, collection, etc. Never use your “hopeless” situation as an excuse to blow big money on something you want—the satisfaction will quickly pass and your circumstances will be even worse.

5. Applying for additional credit cards. Many people apply for credit cards because they’ve “maxed out” the ones they have. Unless you’re going to transfer the entire balance of your old card to your new card to take advantage of a low-interest offer—while you pay off the new card at an accelerated rate (and cut up the old one and close the account) —you’re borrowing trouble. The interest rates and fees on the new card will inevitably go up after a few months of low interest. If you continue borrowing money, you will continue being in debt. Additional credit cards may be counted against you in a credit report or loan application because they are potential sources of debt. If you have more than one credit card, choose the one that costs you least, cut the rest of them up, and tell the issuers to close your account. Even if you still owe money on a card, you can cut it up and refuse to use it for additional charges.

6. Consolidating loans. There is a saying with respect to having financial difficulties: “Financial problems are usually behavior problems rather than money problems.” This means that if the behaviors that got you into trouble before you refinanced your loans or consolidated your debts remain unchanged, it won’t be long before your credit cards are once again at their limits and this new debt will be on top of the newly refinanced loans. Refinancing a loan usually means borrowing enough money to pay off the old loan and then spreading the new payments out over a longer time, at a higher rate of interest. By refinancing a loan, you will reduce the size of your monthly payments but you will pay more in interest. Keep in mind that interest payments are worth nothing to you—they could have been used to buy groceries but are not available because they’re being used to buy money at a higher price than the money is worth.

If you decide to take out a consolidation loan, you must cut up your credit cards. Because money means more to people than its actual value, you may want to discuss your spending behavior with a counselor at the government-funded Consumer Credit Counseling Service (in the Yellow Pages under “Credit & Debt Counseling”). Avoid for-profit credit counseling agencies—some may leave you without help and with another debt to pay. One non-profit organization that is available on the Internet is www.myvesta.org “the nation’s only financial emergency room,” where options
are presented and counselors are available at no cost to you.

7. More than 20 percent of your take-home pay is used to pay debts. If your gross pay is $3,000 a month and your taxes and deductions come to approximately $1,000, then your take-home (net) pay is about $2,000. Twenty percent of $2,000 comes to $400, so if you're considering buying a car with a payment of $390 per month, that payment will use up most of the $400 that you can allocate to debt payments. You wouldn't want to add that to the stereo payments and credit card payments that you already have.

More important, the 20 percent limit is not what you want to reach; it's something to avoid. None of us will ever be able to satisfy all our wants. Half the consumer goods being sold today did not exist ten years ago, and somehow we managed to get along without them. If you are foregoing necessities (food, a warmer coat, a visit to the doctor) because you've spent your money on things that aren't necessary (more fashionable clothes, CDs, snacks), then you should talk to a teacher, parent, or counselor about managing your money. Many parents repeat their parents' rule: "Use it up, wear it out, make it do, or do without." For a part of your life, that may have to become your rule, too.

8. Deceiving spouse about the amount spent or owed. The love and security found in a successful marriage are priceless. Undermining that relationship by lying about debt and expenditures puts money ahead of the marriage—and nothing (no-thing) is worth the loss of that good relationship. For example, Alice, whose debt history (above) started with one credit card, attended four years of college at a state school. Her parents paid for tuition, room, and board, and Alice worked part-time during the year and full-time during summers. Still, she was $12,000 in debt. When she met Matt and they decided to marry, she was afraid to tell him how much she owed. Alice was so unhappy during the first part of her engagement that she finally told Matt, "I wish I could tell you that I had $12,000 in a savings account, but instead, I have to tell you that I'm $12,000 in debt." Matt was surprised (as Alice had been when she totaled her debt), but he didn't break off the engagement as Alice feared. Matt and Alice talked with their parents and asked for their advice. They were leaving for graduate school in another state after the wedding, and their parents suggested they live in graduate student housing at the new university, where they could walk or take the bus to classes and other places they needed to go. Alice sold her car and was able to pay off a large chunk of her debt. More money was freed to pay the debt because she no longer paid for gasoline, maintenance, or car insurance. Although Alice had dreamed of a large, elaborate wedding, she agreed with her parents that neither they nor she could afford it. Alice was relieved and happy that her debt would be wiped out in two months, according to plan. The truth had been frightening for the young couple, but deceit could have caused a loss of trust and unbearable anxiety.

9. Debts are being turned over to collection agencies. If you begin to receive phone calls and letters from collection agencies, you are likely to be deep in financial trouble and you must act. Representatives of collection agencies may treat you as though you were dishonest and untrustworthy, but you should be as polite and responsive as you can. Usually the person who contacts you has no authority to negotiate, but you can ask
to speak with someone who does—if such a person exists and you have a reasonable plan for making payment. At this point, however, it may be too late to negotiate. When the collection agency tells you that you have a certain amount of time to pay before they turn the matter over to an attorney, they mean it. Once the matter is in the attorney’s hands, the costs to you automatically skyrocket. If all else fails, you may be faced with filing for bankruptcy. Any money or property that you turn over to others during the 90 days before you file for bankruptcy will be treated as though it still belongs to you.

Bankruptcy allows you to keep a minimum of possessions. The court decides what you are capable of repaying. All attempts to collect are put on hold and your creditors agree to accept a lesser amount (like 30 or 40 cents on the dollar) as full payment of the debt. In return, you agree to pay this amount by making monthly payments over the next few years. However, personal bankruptcy is considered the debt-management tool of last resort, because of its far-reaching, long-term results. The bankruptcy stays on your credit record for ten years—some job and credit applications ask if you have ever filed for bankruptcy. You would find it difficult to obtain credit, buy life insurance, purchase a home, and sometimes get a job. Many creditors would require a cosigner or charge higher interest because of your poor credit history.

Bankruptcy is not an ideal solution to financial problems, but it is better than giving in to complete despair. If your decision to file bankruptcy is accompanied by a firm, sincere resolution never to allow debt to become unmanageable again, then it can offer you and your family a fresh start and hope for a better future.

The desire to have and do more things than we can afford is fertile ground for temptation by those who want to make money from our desire. If a family’s finances are irresponsibly managed by placing wants ahead of needs, with careless use of credit and debt, and without long-term goals, in time the members of the family may wonder why they do not have money for a home, for educational expenses, for medical care, or for retirement.

If someone walked up to you with handcuffs and said, “put these on, and I’ll tell you what you can and cannot do until you find a way to get the key and take them off,” you wouldn’t do it. But every day, people eagerly bind themselves by contract to begin or continue earning money until they can pay, not only what their purchase is worth, but also interest and other charges for which the creditor gives nothing in return. Those people put themselves in bondage to a certain level of paid employment and may lose opportunities that they could have if they were free from the credit trap.

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The Consumer Federation of America (www.consumerfed.org) presents this thought-provoking information:

- Total credit extended (consumer debt and unused lines of credit) in the United States reached $3 trillion for the first time in 2000.
- Mail solicitations account for three-fourths of all credit cards sold.
- Creditors’ organizations succeeded in convincing Congress to change the bankruptcy laws in March, 2001, limiting eligibility for bankruptcy and raising the amounts that must be paid by the debtor (and decreasing the amount the creditors lose).
- Credit card issuers have especially targeted college students, many of whom know little about money management. Some students have to reduce their class loads and work part-time or drop out of school completely to work and pay their debts. A few students have felt so hopeless about their debts, they have committed suicide.
he Institute for American Values has announced that more than 120 mothers and their supporters, including leaders across the country and across the political spectrum, have released a report on advertising’s effects on children, calling upon advertisers to adopt a “Mothers’ Code” to protect children. The broad-based, nonpartisan group has declared itself, “in rebellion against a popular culture that is waging war on our children.”

The report, titled Watch Out For Children: A Mothers’ Statement to Advertisers, addresses one of the issues of greatest concern to mothers and fathers today: the increasingly powerful influence of advertising and marketing in shaping children’s values. The statement speaks directly to advertisers, charging that those who market products and services and sponsor media programs are increasingly causing harm to children, and calls upon advertisers to work with mothers and fathers to restore the boundaries that until recently protected childhood.

Calling them the “chief storytellers of our age,” Watch Out for Children admonishes advertisers for their “growing willingness to sacrifice the best interests of children for the sake of money,” and reminds them of the time-honored and commonsense principle that “all adults—from parents to business leaders—must watch what they do and say in front of children.”

The mothers’ statement calls upon advertisers to voluntarily endorse, as minimum standards, the following “Mothers’ Code”:

1) No advertising, marketing, or market research in schools, including high schools.
2) No targeting of advertising and marketing at children under the age of 8.
3) No product placement in movies and media programs targeted at children and adolescents.
4) No behavioral science research to develop advertising and marketing aimed at children and adolescents.
5) No advertising and marketing directed at children and adolescents that promote an ethic of selfishness and a focus on instant gratification.
6) Good faith efforts to reduce sponsorship of gratuitously sexual and/or violent programming likely to be watched by children.

Pointing to the growing body of evidence showing that advertisers are using the potent tools of the behavioral sciences to target and manipulate children at younger and younger ages in nearly every place that children can be found, the signatories observe that “for advertisers, our children are customers, and childhood is a market segment to be exploited.” The signatories warn that the values conveyed by advertising and marketing today—“that life is about selfishness, instant gratification, and materialism”—are values at odds with the values that mothers try to teach children, “values essential for civilized life.”

The signatories recognize a fundamental conflict between values of the money world and values of the “motherworld,” or “the values of commerce and the values required to raise healthy children.” They pledge to work to reassert their values in the lives of their children, to make their homes and schools commerce-free zones, to support companies that support them and to refuse to support companies that do not support them, to use their power as consumers and stockholders to safeguard children, and to work for public policies that adequately protect children.

The full text of Watch Out for Children can be read at www.rebelmothers.org. The site also contains all of the original signers of the statement as well as the opportunity for others to add their names to this statement.
The woods
were made for the
hunters of dreams,
The brooks for the
fishers of song ....

— Sam Walter Foss