How Much Money?

Sometimes children think their parents are “rich” because a child will see that Mom seems to have a lot of money in her purse or catch a glimpse of a bank statement with amounts that seem large to a child or teenager. Give your children an idea of where the money comes from and where it goes with this game. First “withdraw” the amount of the family’s monthly income from a board game that uses play money, such as Monopoly™ or Life™. If the family earns interest on a savings account or other investment, include that amount as income. Place the money in the middle of the dining table and take turns “paying the bills” by removing money from the pile and returning it to a family member chosen as the “bank.” Younger children may need help counting money. Take out money from your gross income for taxes, medical insurance, and other payments that are not part of take-home pay.

Deposit money to your savings account and explain that some of the saved money is for emergencies and that the other funds are for long-term goals, such as education or retirement. Pay the rent or mortgage, average monthly utility bills, charitable contributions, transportation costs, average grocery bills, clothing costs, children’s allowances, and other recurring expenses. If the family is in debt for education or consumer purchases, the parents may want to talk about their plans to be free of debt as soon as possible. Set aside money for a share of expenses that come up annually or unexpectedly, such as car insurance and maintenance, tuition, property taxes, gifts, or family vacation. As the pile of money shrinks, parents and children could talk about the importance of various expenses and how the parents and family members decide how to spend discretionary funds.

This exercise gives children a more realistic picture of the family finances, family priorities concerning money, how to live with a budget, and why family resources should be managed carefully. If the money is not enough to pay all the bills, the family could discuss ways to cut back expenses or earn more money. Money is a touchy subject in many families and can lead to conflict between the parents. If the family finances are discussed openly, with parents united in their priorities, the entire family can learn how to discuss money comfortably and approach budgeting responsibly. And one last lesson: they can learn that family discussions about money are confidential, to be kept private within the family.

Holiday Havoc or Harmony?

Whether you celebrate Christmas, Chanukah, Kwanzaa, or all three, you may have noticed more stress and less enjoyment each year. Christmas seems to
Would Mom and the family be happy to skip the dessert that takes Mom an entire day to make? Would a family nature walk to a nearby park or a caroling expedition be an acceptable and healthy substitute for yet another food-centered tradition?

Does your holiday center on gifts? If opening gifts is the “climax” of the holiday, is that what you want your family to associate most with Christmas—and is it all downhill from there? Perhaps the holiday spirit could move beyond Santa Claus with traditional post-gift-opening activities, such as a jigsaw puzzle table where family members can gather and talk while they find the needed pieces or dramatic readings of holiday stories like Charles Dickens’ *A Christmas Carol* and Barbara Robinson’s *The Best Christmas Pageant Ever*.

A particularly fine handbook for examining Christmas traditions is *Unplug the Christmas Machine: How to Have the Christmas You’ve Always Wanted* by Jo Robinson and Jean Coppock Staeheli (New York: Quill, 1982). Available at public libraries and bookstores down the block or on the Internet, the book points out reasons for higher stress levels during the holidays. The book also suggests ways to have a simple Christmas without assigning the roles of “Christmas Magician” and “Christmas Stagehand” to Mom and Dad, respectively. It encourages us to “remember the people who truly need [our] gifts.” And the spirit of all faiths and traditions would indicate that the poor, the lonely, the sick, and those far from home should be included in our celebrations and devotions. We shouldn’t need a vacation (or a second mortgage) to recover from a holiday. Consider which traditions have become habits that no one cares about and lighten your holiday load!

**Family New Year’s Resolutions**

Go ahead and make your list about losing pounds or stopping smoking or writing in your journal every day—but don’t forget to gather the family and talk about family goals for 2002. Some samples:

1. Our family members will do their chores without being reminded.
2. Our family will have dinner together (with the TV off) every evening (or every Sunday or whatever day or days work best).
3. Our family will plan and save for a great family vacation to (a place we’d all like to go).
4. Our family will work together at the soup kitchen/homeless shelter/children’s shelter/other service project for 2 hours each week.
5. Our family will read out loud from classics, scriptures, or other great books for 15 minutes each day.
6. Our family will videotape or...
otherwise record the life stories of specified older relatives at this year’s family reunion.

7. Our family will arrive on time, alert, and ready to participate in worship services each week.

Your family may not be old or young enough, or sufficiently populated, to work toward these suggested achievements, but you can make a big list of your family’s own goals on poster board and put it in a prominent place.

**Ten Ways to Keep Your Marriage Strong**

1. **Tell your spouse, “I love you.”** Showing your love through your actions is meaningful and wonderful. But the words, “I love you; I need you; I think you’re beautiful (or handsome); I appreciate you; thank you” never grow old.

2. **Tell your spouse, “You are so great!”** Be specific—"you’re so kind; you know just what to say; I admire the way you notice the beauty of sunsets and roses; you help me so much; you are such a good parent; you’re one of the most intelligent people I know.”

3. **Show affection for your spouse.** Kiss your spouse before leaving and after reuniting. Hold hands at the movies or while walking. Take turns giving each other backrubs and headrubs and footrubs. Play footsie under the table. Feed your spouse apple slices or orange sections—no hands allowed! Share a recliner while you watch TV. Sit on each other’s laps. Help each other with those hard-to-reach buttons and zippers.

4. **When praying together, express gratitude for your spouse.** Ask God to help with that project or test or ache or sniffle. Seek guidance to help your marriage be strong and your love unfailing. Ask God to be a part of your marriage and to bless you with increasing love and appreciation for each other.

5. **Encourage each other rather than nag about mistakes.** Help each other with tasks and goals. Talk about what you want to do in your wildest dreams (go to Italy? return to school? learn to make lace or create a beautiful landscape?). Then talk seriously about making those dreams come true.

6. **Laugh together.** Share funny stories or jokes. Remember your just-us-two overnighters and the funny moments connected to them. Look at photos and remember good times. Do anonymous good deeds and laugh about the pleasant surprises you’ve caused.

7. **Cry together.** Talk about loved ones who’ve passed on and remember the loving things they did. Remember touching moments—the birth of a child, the turning point when an illness or injury was finally going to be all right; the spiritual moments that have made you grateful to be alive and together; your wedding.

8. **Sacrifice for each other.** Do some chore the other spouse would usually do. Arrange for him or her to have a “day off,” whether that means a day at the golf course or a day at home alone. Make or buy a special treat for your spouse, whether you like it or not. Finish some task, or talk your spouse into resting and finishing later, when he or she is tired and frazzled.

9. **Remember why you got married.** Tell each other five things that you saw in your partner that caused you to love and want to marry him or her. Tell each other five things that you see in your spouse that cause you to be happy to be married now.

10. **Accept and respect each other as children of God.**

Source: Before Forever, http://beforeforever.byu.edu

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