

Budget: It's Not a Bad Word

With so many products available in the marketplace today, spending money can be an adventure. Just consider the many types of cereals on grocery store shelves or the wide variety of automobiles on dealers' lots.

If you surveyed a thousand people, the majority of them would probably agree that spending money is fun. But if you surveyed people about budgeting, a majority would probably say it's anything but fun. In our society, the word "budget" has become a bad word.

In truth, a budget is a spending plan – a title that comes with a lot less baggage. I'd like to offer some reasons why creating a spending plan can be a good thing for you.

First of all, it can free your mind of financial worries. You should be free from worrying about whether your annual insurance is paid on time, whether you put money aside for the taxes, whether you have enough money to send your children to college, and so on.

If those areas aren't problems for you, then you're among the fortunate few in America. But even when you live within a large income, you can still be spending too much money.

Another positive aspect of a spending plan is that it can help you and your spouse develop better communication. It's one of those issues you can sit down together to discuss, and then come to a reasonable compromise. A spending plan is really simple. You have a given amount of money to spend, and you decide how you're going to spend it.

By the way, if you're living on a variable income, you need a spending plan even more than someone with a fixed salary. Many people on variable incomes get trapped into debt because they borrow during lean months and spend what they make during high income months rather than repay what they borrowed.

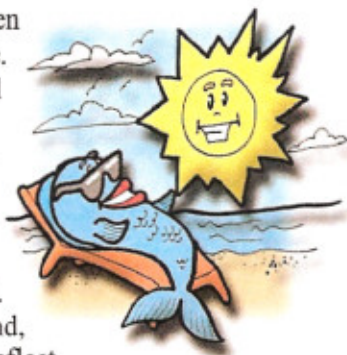
To properly budget a variable income, determine what your average annual income is. Divide that by 12, and then develop your spending plan around that amount. Put all your income into a savings account and draw your average monthly salary from that, thus averaging out the months of high and low income.

Larry Burkett (1939-2003), a well-known author, teacher, and radio personality, was co-founder of Crown Financial Ministries, whose daily radio broadcasts are heard on more than 1,000 stations in the U.S. Larry's best-selling books include The Coming Economic Earthquake, What Ever Happened to the American Dream? and Victory Over Debt.



Spring Break Sun Safety Tips

- Avoid mid-day sun when the rays are more intense.
- Be careful at lower and higher altitudes.
- Cover your skin by wearing a wide-brimmed hat, long-sleeve coverup or shirt, and pants.
- Be aware of reflected light. Many surfaces like sand, snow, and water can reflect harmful radiation. Also use caution on cloudy days.
- Don't mix the sun with certain medications. Check with your doctor beforehand.
- Always use sunscreen and reapply often. Choose sunscreens that have higher sun protection factor numbers.
- Stay hydrated. Drink plenty of water on the beach or slopes. Know that alcohol dehydrates the body.



Setting a Good Example

Most parents don't want their kids to smoke, for obvious reasons. Smoking causes a wide range of serious health problems – including cancer, heart disease, and strokes – and frequently causes premature disability or death.

According to the Campaign for Tobacco-Free Kids, kids can start becoming addicted to smoking very quickly, just weeks or even days after first "experimenting" with cigarettes. Today, about one in five high school students smoke and experimentation can start as early as fourth grade. Fortunately, parents can do something about it. **Here are several actions you can take to keep your kids tobacco-free:**

- If you don't smoke, don't start. If you do smoke, quit. Research shows that kids who have a parent who smokes are more likely to smoke and to be heavier smokers at younger ages.
- If you smoke or did smoke, share your struggles to quit with your kids. Telling them how hard it is to quit can help eliminate the misconception that they can quit anytime.
- Maintain a smoke-free home.

A smoke-free home makes children less likely to smoke. By not allowing anyone to smoke in the house, you not only make smoking less convenient for kids but you also make a powerful statement that you believe smoking is undesirable. • Tell your kids you don't want them to smoke. Keep communication open with them.

