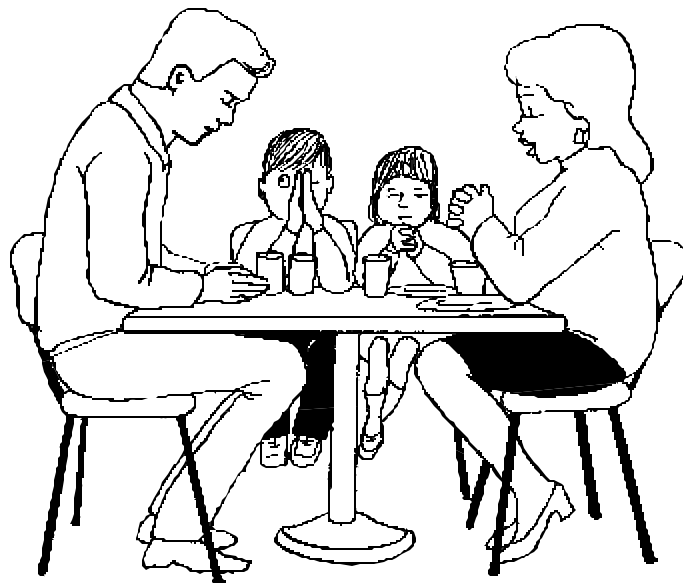


Family Values

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Table of Contents

FIVE REASONS FOR THIS COURSE.....	1
MARRIAGE THE WAY IT WAS DESIGNED TO BE.....	2
A HOME WITHOUT A BIBLE BY CD MEIGS	4
WHAT KIND OF LOVER ARE YOU	4
UNDERSTANDING YOUR ROLE IN THE HOME	7
DIFFERENCES BETWEEN MEN AND WOMEN	12
"GOD HATES DIVORCE ... AND SO DOES EVERYONE ELSE!"	13
THE MIRACLE TOOLS OF TRAINING.....	18
TRAINING TEENS	20
COMMUNICATION	24
MONEY MANAGEMENT.....	27
FINANCIAL PLANNING.....	30
WHAT ARE YOUR CHANCES OF FINANCIAL SUCCESS?.....	30
OBSTACLES TO FINANCIAL SUCCESS	30
PROCRASTINATION: (HURDLE #1) YOU CAN'T AFFORD TO WAIT!.....	32
OVERCOMING PROCRASTINATION	32
THE PRUDENT PAYMENT SEQUENCE.....	33
EFFECTS OF TAXATION (HURDLE #2)	33
INFLATION (HURDLE #3).....	34
HUMAN PROBLEMS (HURDLE #4)	35
RISK - (HURDLE #5).....	36
THE RULE OF "72"	36
BUILDING A BALANCED PLAN	38

Family Values



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Five Reasons for This Course

Why do we need a course on the family? There are five basic reasons. We will discuss them and show the importance of this course.

1. Human Philosophies

Question: should we try to enforce a fifty year old contract on a twenty year old girl or man? Answer: Before entering the marriage agreement a person needs to understand the nature of marriage and the consequences of not committing to the marriage.

Marriage is not an easy commitment, but it is a serious commitment from God's viewpoint.

2. Immorality

1 Corinthians 7:1-5. The sex drive is given here as a reason for having a spouse. Meeting your spouse's sexual needs is commanded in this passage.

Homosexuality, premarital and extramarital sex, perversion, (1 Corinthians 6:9-10).

Public Sex Education. Sex is being discussed in schools and other public forums. It is being taught, not by those who use God's pattern, but by those with the world's view.

3. The idea that "If we get a divorce, that's our business"

Marriage is the nation's business, the children's business, the extended families' business, the church's business and God's business.

Matthew 19:1-9

Matthew 5:31-32

Mark 10:2-12

4. Statistics (Stats from US Census Bureau, June 2001)

- 70+% of school age children are now living in broken homes (divorced, or remarried couples)
- Single family homes have increased 72% in 30 years!
- 76% of all marriages end in the divorce
- More than one million couples now live together unmarried.

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- Number of US family households has now decreased from 81% to 69%

5. Marital Unhappiness

- Role reversals of men & women
- Breakdown in communication
- No successful nuclear family to model
- Change in the definition of "Family"

There is good news!!!!

While there certainly is a lot of bad news, marriage and family are still the most important relationships in our lives. God designed us to have successful and happy lives and happy families. There are millions of successful and happy families and marriage is still one of God's greatest gifts to mankind.

Now we need to learn how the Designer intended family and marriage to work successfully. Psalm 127:1

Marriage The Way It Was Designed To Be

Definition: *"Total Commitment of the Total Person for a Total Life"*

Marriage is not a 50/50 arrangement. It is a 100%/100% arrangement.

I. Marriage is Monogamous

- Genesis 2:18-23 God made one woman for one man.
- Malachi 2:15-16 He could have made more, but He didn't.
- Genesis 2:24 God authorized man to have but one
- Jesus endorsed the original and universal law of marriage (Matthew 19:4-6)
- Apostles endorsed monogamy

Each man (singular) to have his own wife (singular)
(1 Corinthians 7:2)

Plural marriages called adulterous (Romans 7:2-3)

II. Unity of Husband and Wife

Wife made of Adam's flesh (Genesis 2:21-23)

To become one flesh (Genesis 2:24; Matthew 19:4-6)

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Illustrated by our union with Christ (1 Corinthians 6:17)
Unity is the basis for love (Ephesians 5:28-33)

III. Marriage is for Life

- A. What Jesus taught
 - Union is formed by God (Matthew 19:6)
 - Man has no authority to break that union
 - One exception - sexual immorality (Matthew 19:9)
- B. What Paul Taught
 - Bound for life (Romans 7:2; 1 Corinthians 7:39)
 - May separate, but not marry another (1 Corinthians 7:10-11)
 - The believer is to suffer loss of a spouse, rather than give up Christ (1 Corinthians 7:15)

IV. Types Of Marriages

- A. Tolerable Marriage**
 - Emotionally already divorced. Hostile and Painful (Galatians 5:15)
- B. Agreeable Marriage**
 - Constant Struggle, difficulty loving one another
- C. Good Marriage**
 - No hostility, but not intensely great. It's an "OK" marriage
- D. Happy Marriage**
 - Mature love. Characterized by effort, not struggle. Allows for separate identities and freedom of the individuals to be themselves and still have a deep respect for each other
 - This is the goal every Christian marriage should strive for

V. Ingredients Of A Happy Marriage

- A. Total, unconditional, commitment for life
 - Without commitment, problems will discourage the effort to try. Commitment is not easy.
- B. Common Spirituality
 - (Psalm 127:1) Must have God at the center.
- C. Adequate Sex Information and Relationship
- D. Outside Reinforcement
 - Need friends, family, or church to provide the encouragement to "work it out"
 - Too many marriages are broken because of negative outside encouragement to leave.

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E. Financial Stability

Money mismanagement causes more arguments than probably any other subject

F. Good Communication (James 3:2-12)

G. Biblically Organized (Ephesians 5:22-25)

A Home Without a Bible by CD Meigs

(Contrast Proverbs 12:7; and 14:11)

What is a home without a Bible?

'Tis a home where day is night

Starless night, for over life's pathway

Heaven can shed no kindly light

What is a home without a Bible?

'Tis a home where daily bread

For the body is provided

But the soul is never fed

What is a home without a Bible?

'Tis a family out at sea

Compass lost and rudder broken

Drifting, drifting, thoughtlessly

What Kind Of Lover Are You

Love has been called the most *desired* and the most *elusive* emotion.

So desired, that people will do almost anything to find it, and have it

So elusive, that some people spend an entire lifetime looking for it while leaving a wake of broken relationships in their path.

So desired that more than 95% of individuals have intimate relationships looking for love.

So elusive, that more than 50% of marriages end in divorce.

I. What Is The Truth About Love?

Your beliefs about love, whether true or false, are doing three things

Affecting your relationship (s) now

Shaping your behavior

Determining your future happiness and emotional well-being

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Observations:

Intellectual and scientific community in psychological books do not define the word *love* in their indices
Encyclopedia has no article on the subject of love
The Bible is **the only** authoritative and completely accurate source book on love
Love is used over 600 times (1 John 4:7-9)
Entire Bible centers around real love (Matthew 22:36 ff.)

II. Love: 5 Different Kinds

Epithumia. Never translated "love," but means "a strong desire of any kind, to set the heart on, long for, lust after, as of jealousy" (see Exodus 20:5).

Eros. Romantic love. Not found in the New Testament. This is the word translated "erotic". This is the sentimental love that poets write about, an all-absorbing emotion. Eros is changeable and cannot last a lifetime by itself. It is the catalyst that brings men and women together and adds color and passion to a relationship.

Storge. Comfortable old teddy bear love. Natural affection plus a sense of belonging and comradeship. This is the type of love that brings people together for a common cause during times of crisis (i.e., floods, disaster).

Phileo. Friendship love. Philadelphia: city of brotherly love. This is the friendship of dear friends who enjoy closeness and companionship. Titus 2:4, older women are to teach the younger how to "phileo" their husbands and children. This love can be learned, and obviously must be taught. It should also be concluded that this type of love may not come naturally.

Agape. The highest form of love, This is a love of *action, not emotion*. This love focuses on what you **do** rather than how you **feel**. Agape operates when other types of love are no longer operative. It is a love that acts in the other person's best interest, regardless of emotion or cost. (1 Corinthians 13:1-8; 1 John 4:7-12; 19-21; Matthew 5:43-48; compare phileo to agape in John 21:15-17).

III. Formula For Great Lovers In Marriage (Ephesians 5:28-31)

A. **Leave** All lesser ties must be emotionally prioritized to a lower position.

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B. Cleave

"To cling fast, to stick like glue or be welded together so that the two cannot be separated without damage to both"

C. Become one flesh

This is not a binding done with pretty silken bows. This is a binding done with forged steel bands welded in the heat of daily life and in the pressure of crisis.

Becoming one flesh is a process, not an event.

IV. Prescription for Successful Lovers

Do the right thing, whether you understand them or not (James 1:21-25; Ephesians 5:22-33)

Learn to communicate (1 Peter 3:1-12; Matthew 12:34-37; James 3:2-17)

Learn the word "commitment"

Love demonstrates itself in endurance (Hebrews 12:1b-2a)

1 Corinthians 13: 4-8; replace love with your own name... what kind of lover are you...really?

Check off the following if you possess that quality. Then have your spouse check your list. Compare and discuss the different views.

- „ Patient
- „ Kind
- „ Do not envy
- „ Does not boast
- „ Not proud
- „ Not rude
- „ Not self seeking
- „ Not easily angered
- „ Remembers no wrongs
- „ Does not delight in evil
- „ Rejoices with truth
- „ Always protects
- „ Always trusts
- „ Always hopes
- „ Always perseveres
- „ Never fails

What action plan will you implement to develop the characteristics of love that you are weakest in?

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Understanding Your Role in The Home

Role reversal is one of the major causes for trouble in the family today. People must understand the divine arrangement for harmony to exist. Understanding the God - ordained role for each person in the home is of major importance.

Every member of a family has certain duties that belong to him or her alone. Before these responsibilities can be fulfilled, there obviously must be an understanding of them. In this lesson, we will concentrate specifically on the husband and wife responsibilities.

I. The Role and Responsibility of the Husband

Research has concluded that "the personality and background of the husband, not the wife, were the important factors in the success of a marriage (Faulkner, Eddie Lewis, and many others).

Studies of delinquency repeatedly indicate that fathers are more influential than mothers in the development of delinquent behavior in children.

Two sociologists from the University of Southern California studied 2004 blue collar families in LA for four years and concluded that: "If the father attends church regularly, the children will be more likely to attend regularly, regardless of the mother's attendance record."

God has designed the family to be an organized relationship and has placed the husband as the head of the family (Ephesians 5:22-25, 1 Corinthians 11:3).

Headship defined

Many people have a misconception of headship. Headship does **not** mean the following:

Headship does not mean that the male is superior and that the female is inferior.

It does not mean that the husband is to be the "boss" or dictator, or Lord.

It does not mean that the wife should be a doormat or house slave, or that she is to be treated as a subordinate.

It does not necessarily mean that the husband "makes all the decisions". There is more to headship than simply making all the decisions.

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What does headship mean?

The head gives direction

Your head gives your physical body a sense of direction without which life would be impossible

Christ, as the head of His spiritual body, provides the church with direction for action.

The husband as the head of his family is to provide direction for all under his guidance (Joshua 24:15; Genesis 6:9 - 7:1;

Direction is given to the family through example and instruction.

Headship renders service

Jesus showed that the role of the master (teacher, leader, head) involves service to his people.

John 13:15

Matthew 20:20-28

Leadership Styles

1. "King of the Castle" leadership

Exercises "authority" as power

Seeks greatness

Seeks to be ministered to

2. Servant Leadership

Humility

Servant

Seeks to minister to others

Principles of Good Leadership in the Home

1. Assumes leadership as a sacred calling
2. Instructs family in good principles for living
3. Provides a sense of direction
4. Displays confidence
5. Seeks knowledge before making plans & decisions
6. Consults family for their viewpoint and feelings
7. Decisive, but open minded
8. Allows for mistakes (his and others)
9. Wins support of the family
10. Sometimes must keep reasons confidential
11. Attempts to be consistent

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12. Listens to family ideas and suggestions
13. Listens to problems and offers sympathy and solutions as needed (sometimes no solutions are wanted, but just a listening ear)
14. Listens to objections, complaints, and dissenting voices... objectively where possible.
15. Holds convictions with humility and prayer
 - „ Don't be pushed around by family; lead
 - „ Don't be pressured against better judgment
 - „ Have courage in your convictions
 - „ Don't compromise on definite matters

Other responsibilities of the husband

Husbands should love (agape) their wives (Ephesians 5:25 - 30; Proverbs 30:21-23)

Husbands should treat their wives with respect and consideration (1 Peter 3:7; Ephesians 5:28-29)

Husbands should be worthy of respect (1 Thessalonians 4:11-12; Ephesians 5:33)

Husbands should be one with their wives (Genesis 2:24; Ephesians 5:21-31; Proverbs 5:15-19; 1 Corinthians 7:3-5)

II. The Role and Responsibility of the Wife

God has ordained that the wife be in submission to the husband.
Equal rights? Yes! Equal roles? No!

Ephesians 5:22-24

Titus 2:5

1 Peter 3:5-6

Colossians 3:18

Submission Defined

Submission does NOT mean the following:

It does not mean that there should be a rivalry between sexes, or that either sex intends to walk on the rights of others.

It does not mean that the wife is a zero or a nothing and that the husband is all in all.

It does not mean that a woman is a spineless, senseless slave or that she is selling out

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Submission Examined

hupotasso hupo: "under", tasso: "to arrange" to arrange under.

Active Voice, "To place under authority"

Passive Voice, "I am being subjected to another"

Middle Voice, "I submit myself to another"

Without exception, *every biblical passage bearing on human relationships uses the middle voice*, therefore voluntary submission to a rank or station.

Only those who exercise "AUTHORITY" (exousia) can make another person submit without their approval (see Matthew 20:20-28).

The proper concept is "to arrange my affairs and attitudes under those of another so that the relationship will operate smoothly." The command is not given to subjugate one another. The command is given to the "submittee".

- 1 Corinthians 14:34 Women to submit themselves
- Luke 2:51 Jesus continued in subjection to Mary and Joseph
- Romans 8:7 Mind of flesh does not submit itself
- Romans 13:1,5 Be in submission to authority (NOTE, here the reason for submitting to the governing authorities is that they DO have the authority (EXOUSIA) to bring you into submission without your approval.
- 1 Corinthians 14:32; Prophets submit to prophets
- 1 Corinthians 16:16 Submit to spiritual leaders
- Ephesians 5:21, 24 Submit to one another, wives submit to husbands
- Colossians 3:18 Wives submit to husbands
- Titus 2:5 Older women teach subjection
- Titus 2:9 Slaves voluntarily submit to masters
- Titus 3:1 Submit to ruling authorities
- 1 Peter 2:18; 13 Slaves submit to good and bad masters
- 1 Peter 3:1,5 5:5 Wives submit like Sarah did to Abraham
- James 4:7; 1 Peter 2:13; Submit to God and every institution

Another word for submission (hupeikete) means, "to give in, give way to" (second person imperative tense). Hebrews 13:17.

The middle voice "To place oneself under" requires mature, intelligent, voluntary, personal, and internal discipline. Voluntary

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submission is a mature, adult function difficult to be obeyed by those who are immature.

Husbands need to lay themselves down for their wives, not just lay down! Wives need to support their husbands in their roles and not compete for leadership of the family. You don't have to prove your worth by grabbing hubby's job! Members of the church need to support willingly and submit to leaders.

Biblical submission is a command we must obey voluntarily from our hearts. Lack of submission is a spiritual problem (pride, arrogance, rebellion). A society or home, or church that ignores Biblical submission will eventually disintegrate and die.

Other Responsibilities of the wife

1. Wives should love (phileo) husband and children

Titus 2:4

Proverbs 21:9, 12, 19, 25:24

2. Wives should be one with their husband

1 Corinthians 7:3-5

Ephesians 5:30-32

3. Wives should respect and obey the husband

Ephesians 5:33

1 Peter 3:5-6

4. Wives should be virtuous

Proverbs 31:10-31

Titus 2:3-5

Proverbs 14:1

1 Peter 3:1-6

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Differences between Men and Women

UNDERSTANDING DIFFERENCES What Motivates Mate Selection? Look!

This chart simply highlights the differences between men and women. By looking closely at the motivation for mate selection, one can easily spot some natural tensions in a relationship by noting the different priorities.

Husbands are to dwell with their wives in an understanding way, but we think differently! (1 Peter 3:7)

Males	Females
1. Companionship	1. Love, Affection, Sentiment
2. Sex	2. Security
3. Love, Affection, Sentiment	3. Companionship
4. Home & Family	4. Home & Family
5. Security	5. Sex

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"God Hates Divorce ... and So Does Everyone Else!"

Divorce is a fatal reality of our time as it has been since Moses' time. Moses permitted people to divorce because "of the hardness of their hearts" (Matthew 19:8-11). God has always hated divorce, not only because it destroys the most sacred design He has in marriage, but because it also destroys lives, friendships, children and society. Satan is the author of divorce, not God.

But what do we do when a divorce occurs? Do we ignore it, act as though it hasn't happened? If a divorce has occurred to you, do you hide, run away, abandon your faith in God? No. You do the right things and you learn to live again in the will of God.

And the church needs to minister to people hurt in divorce.

I. The Divorce Sequence

No marriage just disintegrates, though from the outside it may seem that way.

Divorce occurs as a relationship slowly breaks down and trust, commitment, love, and need are gone. A divorce is usually a "Last Straw" solution in the minds of those undergoing a divorce. Divorce is extremely painful and destructive. People usually only divorce when the pain of staying in the relationship exceeds the pain of severing the relationship. Other relationships end when one party becomes emotionally attached to another and abandonment of the marriage happens. This is extremely painful for the spouse who is abandoned.

On a time line, a stressful relationship prompts the decision to divorce. The divorce finalizes after a period of time, and then the grieving and restructuring period begins (which can take 1 - 2 years or sometimes longer).

II. The Complexities of Divorce

When a relationship ends in divorce, a "domino" effect happens usually damaging other relationships involved.

- ❑ The children
- ❑ The parents
- ❑ Friends
- ❑ Ex In-laws

There are other complexities as well:

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- ❑ Legal concerns (Custody, alimony, child support)
- ❑ Economic Concerns

Fear and Loneliness

God knew that it was not good for man to be alone. That is one of the reasons for marriage. When a divorce occurs, fear and loneliness are realities.

- ❑ Fear of displeasing God
- ❑ Loneliness at home
- ❑ Loneliness in bed
- ❑ Loneliness at meal times.
- ❑ Fear of having to do it all by yourself

Solutions?

Learn to cope "one day at a time". Write action plans for each day and set short term goals, not long term goals at this time.

Ten "Don'ts"

1. Don't totally withdraw from life
2. Don't deny the way you feel
3. Don't back away from relationships
4. Don't put yourself down for feeling vulnerable
5. Don't be surprised at sudden physical problems
6. Don't dwell on the unfairness of it all.
7. Don't base new relationships entirely on trying to please the other person
8. Don't rush into remarriage
9. Don't make the visits with your children a series of "spectaculars"
10. Don't feel guilty about sometimes being away from your children

III. Beginning Again and Living It Out

Four pieces or foundation stones must occur if you are to recover from a divorce

1. Relationship with God
2. Relationship with self

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3. Relationship with others
4. Goals for the future

Living It Out

- Aim at goals that are yours, not others'
- Realize that the healing process takes time. You won't always feel the way you do now... good or bad
- Make decisions one at a time
- Find a support group who can understand and accept and love you. The church should be that group.
- Take time for yourself, travel, read a book, go out for dinner
- Set a well structured routine, three meals a day, job, church, and some reflection time.
- Own your own strengths
- Review your experience for its positive aspects.
- Say no to people or events which contradicts your feelings, priorities, and values. Keep God first in your life.
- Learn to accept help if you need it
- Remember that God can use the crisis of divorce and see you through it
- Express your desires, your limits and your requests. You're responsible for your own growth
- Appreciate friends who can listen and be affirming. Try not to share all the grief with one person; spend some time talking about other things
- Remember that growth is a lifelong process.

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Parenting Principles

Children are a blessing from the Lord (Psalm 127:3-5). Training and raising children in the Lord is a challenging and rewarding task for parents. In this section of our Family Values class we will discuss the issue of parenting and child raising.

1. Developing Respect for the Parents is Critical

A child's relationship with his parents provides the basis for his attitudes toward all other people. The parent-child relationship is the first and most important social interaction an infant will have. The flaws and difficulties in this interaction can often be seen in later relationships:

Example: A three year old child wants some candy but mom refuses, so he falls down on the floor and screams, and bangs his head on the carpet. Mother yells, threatens, and finally becomes upset at the outburst and yields to little Johnny. "Here, now quit crying!"

Learned Behavior: Johnny has just learned that it is profitable to react emotionally, and scream until he gets what he wants.

Later Result: Johnny will probably become a temperamental teenager, emotionally threatening the parent and rebelling against authority. (Proverbs 15:10; 19:18; 29:15,17)

2. The Best Opportunity to Communicate Often Occurs AFTER Punishment

James Dobson says, "Nothing brings a parent and child closer together than for the mother or father to win decisively after being defiantly challenged. The parent's demonstration of his authority builds respect like no other process and the child will often reveal his affection when the emotion has passed. For this reason, the parent should not dread or shrink back from these confrontations with the child." Proverbs 13:24; 20:30; 22:15; 23:13-14

When discipline is necessary, it should be of sufficient magnitude to cause the child genuinely to cry. NOTE: Using principles for discipline without anger are vital! Spankings should never be abusive demonstrations of anger or loss of self control.

Family Values



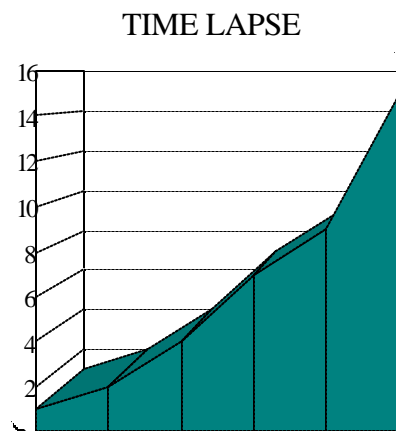
"Unless the Lord builds the house, its builders labor in vain" (Psalms 127:1)

3. Controlling Without Nagging Is Possible!!

Yelling and nagging at children can become a habit, and an ineffective one at that. "This is the last time I'm going to tell you ... this IS the LAST time..." How many times do I have to tell you, that's it!!!"

Parents often use anger to get action instead of using action to get action.

Consider the emotion level vs. time elapsed chart. Would child abuse be more likely when emotions are low or high?



When punitive control is postponed for longer elapsed time, emotional levels rise. This is when inappropriate discipline can tend to occur.

Consistency of action is necessary for the child to "learn" obedience in a timely fashion. You can't let a child disobey you for 30 minutes one night and then expect immediate obedience on another night.

4. Don't Saturate the Child with Excessive Materialism

A reward for good behavior is OK at times, but if you use material items to "bribe" obedience, the child will learn to rely on material reward for gratification.

A child is actually cheated of pleasure when you give him too much. A sense of "Earning" is commendable.

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5. Avoid Extremes in Control and Love

A too harsh approach will cause a child to lose self respect and esteem. The child will suffer humiliation and domination (:Don't exasperate and don't be too overbearing, Ephesians 6:1-4, Titus 1:6-7)

A too permissive approach will cause a child to be socially rejected. The parents will be too embarrassed to take the child out in public because no respect or obedience is present.

Correct love correctly controls lovingly (Proverbs 13:24).

The Miracle Tools of Training

1. Rewards vs. Punishment

You catch more flies with honey than with vinegar. Praise, genuine compliments, and reinforcement go a long way in motivating obedience and conduct in children as well as in adults. Rewards need to be immediate especially in small children.

My Star List!
1. I brushed my teeth without being told!
2. I made my bed myself!
3. I said "Thank You"
4. I said my prayers at bedtime!
5. I picked up my clothes without being told!

A "Star List" can be made for small children. Daily review their tasks and let them put the stars on the items that they completed. Place this list on the fridge and let them show it to people who come over.

Items on the list should change as behavior is learned and additional items added or changed as the individual child dictates and as age changes.

You cannot use the same tools on a teenager that you use on a six year old!

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2. Behavior which is learned through reinforcement can be eliminated if the reward is withheld long enough.

A pike loves minnows. However, place a piece of glass in a fish tank between the pike and the minnows and the pike will beat himself constantly running into the glass. Once his behavior of running into the glass subsides, the glass can be removed and the pike will starve while the minnows swim in front of his mouth.

The reward of the minnows was withheld long enough so that the behavior was modified.

Why does a child whine instead of talking in a normal voice? The parent has reinforced the action by listening to the child only when he or she whines. Ignore the whining and give the child dramatic attention only when speaking normally and the behavior will change if you are consistent.

Caution: a child can, and often does, train a parent through the same reinforcement. "You don't love me" produces some reward from the parent. The child has conditioned the parent's response!

3. Goal Setting

Characteristic of good goals are: 1) clear and concise, 2) specific time limits, 3) measurable, 4) realistic, 5) big enough to create excitement and challenge.

In this section we will go through the exercise of setting goals for your family and your children and show practical ways of implementation.

1. What do you want your child to BE when he or she is 25 years old? (Express the goal in measurable results and actions).

Goal statement: When Johnny is 25, he will be a healthy, socially responsible, financially independent, Christian gentleman capable of making his own decisions and actively involved in the life of a local church.

Notice that the statement involves several items:

- Health
- Social Training
- Financial Training

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- ❑ Christian Training and Education
- ❑ Self Esteem and Confidence
- ❑ Decision Making Skills
- ❑ Career Guidance
- ❑ Pattern of Christian Involvement
- ❑ Mate Selection

Each item can be further broken down into its individual segments:

Social Training

- ❑ Encourage and teach table manners
- ❑ Train in communication skills
- ❑ Teach respect and love for people
- ❑ etc...

Christian Training and Education

- ❑ Train child to pray and rely on God
- ❑ Teach child to read Bible
- ❑ Have family devotionals
- ❑ Faithful attendance in Bible classes, and assemblies.
- ❑ Strong fellowship with other members.
- ❑ etc...

Set a whole Saturday aside and set goals for your children. In order to achieve your goals, you may have to assign yourself to reading books on parenting, communication, discipline, etc. Make your goals measurable along the way. (i.e. Billy will have the Books of the Bible memorized by age 6).

Training Teens

Social Development of a Child Chart

A child goes through several social "orbits" as they develop. From the chart, we see four different stages.

A: Child 1-6 emotionally orbits the parents.

B: Child 7-12 Emotionally orbits the parents, but is now being pulled by the influence of friends

Family Values

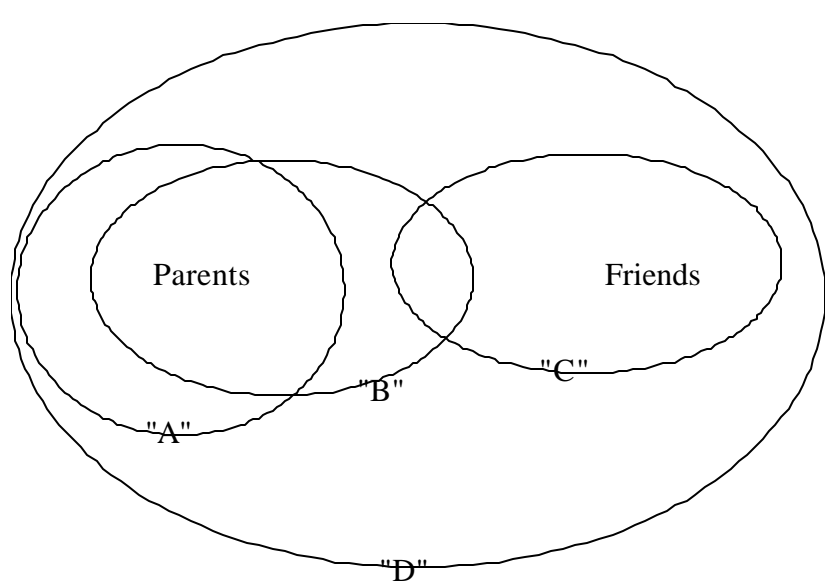


"Unless the Lord builds the house, its builders labor in vain" (Psalms 127:1)

C: Child 13-19 Emotionally orbits friends, and now being pulled by the parents. These are the teen years!

D: Child now transits to his own orbit.

Other orbits may now develop, mate, own children, etc.



NOTE: The ideal arrangement is during ages 13-19 (Orbit "C"), wise parents create an environment in which they become close friends with their teen's friends. The child then orbits the friends and parents together, giving parents greater influence and control.

Transition into the teen years:

As a child enters the teen years, many changes begin to occur.

Puberty and physical development

Emotional

Decision making skills are learned

Peer pressure (orbit C:)

These transitions can bring lots of challenges for the parent and teen alike.

Parents feeling threatened by the pulling away of the child as they develop other friendships

Emotional mood swings of teens going through the physiological changes

Fear from vulnerability to failure, ridicule, embarrassment, and rejection by peers or the opposite sex.

Sexual anxieties and guilt associated with these new desires

Family Values



"Unless the Lord builds the house, its builders labor in vain" (Psalms 127:1)

Stress as the teen learn to make his or her own decisions
(first job, driving licenses)
Falling in love for the first time

For teens and parents alike, this can be the most stressful and threatening time of life. Dobson refers to the teen years as entering "the canyon of inferiority".

The stresses involved in the teen years are so great that suicide is the #2 killer of teens, second only to drunk driving. Why?

Physical Attractiveness: 80% of teens in America don't like the way they look

Intellectual Inferiority: Even the above average student can feel intellectually inferior, and lose self worth and esteem

Money: Not having as nice a house, or clothes, or car or...

While these are worldly values, they have a dramatic impact on the emotional state of our teens. When our children are in an environment saturated with these values, is it any wonder they feel depressed and act irrationally?

Possible Solutions

1. Parents, train young children well in these areas before they happen.

The time to teach healthy esteem is before the "crisis of the canyon" happens.

- Romans 12:1-2 Don't be conformed to the world's values
2. Train healthy selection of friends
- 1 Corinthians 15:33 evil companions corrupt good morals (values)
 - Proverbs 1:10-15 Train children to say "NO"
3. Don't envy or desire to be like evil people.
- Proverbs 3:31; 24:1; Psalm 37:1-2
4. Cultivate a desire to hate evil
- 1 Thessalonians 5:22
 - Romans 12:9
 - Psalms 119:104; 113; 128; 163; 26:5
5. Teach them to seek a good name
- Proverbs 22:1; Ecclesiastes 7:1
6. Parents, present a united front
- Expect obedience and respect (Ephesians 6:4)
 - Teach them to seek the good (Matthew 5:6; 6:33)
 - Entrust responsibility and freedom as it is earned and deserved.

Family Values



"Unless the Lord builds the house, its builders labor in vain" (Psalms 127:1)

Discipline of Teens

Teens cannot be disciplined or motivated in the same way that small children are disciplined. Spankings should no longer be an option by the time a child is a teen. Spanking a teen will produce resentment, anger, and hostility rather than respect. It is abusive.

Here are some possible "Tools"

- Restriction of telephone
- Restriction of stereo
- Grounding
- Increased chores
- Positive reinforcement and relationship to parent (s)
- Atmosphere of open communication and counsel
- Other?

Teens must clearly know the expectations and the consequences for not fulfilling the expectations. Discipline must be short term in order to motivate respect and obedience.

Examples:

Must be home at 11:00 p.m. Consequence: must stay home one night for every minute you're late.

Must have kitchen and dishes cleaned by 7:00 p.m.

Consequences: lost telephone privileges that night.

Must have room clean and bed made before leaving for school. Consequences: must vacuum whole house and do laundry that night instead of socializing.

Must show respect and courtesy for adults. Consequences: Friday night stay home and lose use of phone.

Praise rather than criticize

Praise builds self respect and confidence. Often, teens react badly because they feel bad about themselves. If parents can instill a healthy self confidence and esteem, they are more likely to gain cooperation and obedience. Teens that are rude, unruly, disrespectful, withdrawn, or disobedient may be acting out the emotional pain or damage that the parent is instilling without recognizing it.

Family Values



"Unless the Lord builds the house, its builders labor in vain" (Psalms 127:1)

Communication

Define Communication:

Discuss the different meanings possible in these statements:

I love you

I love you

I love you

How many different messages could be communicated with these three words? Explain.

Why Is Communication So Difficult?

Define Communication: **The transference of information, concepts, or emotions from one person to another by means of words, (spoken or written), gestures, and tone.**

Discuss Steps to Effective Communication:

Must have a concept **clearly** identified in your own mind **first!**

Must gain the credibility and rapport to speak

Must select the correct words to communicate effectively the complete intent of the message. "The words of the preacher are like well-driven nails..." (Ecclesiastes 12:11).

Must understand the **process** by which communication occurs:

- What you **mean** to say
- What you **actually** say

Family Values



"Unless the Lord builds the house, its builders labor in vain" (Psalms 127:1)

- What the other person **thinks you said**
 - What the other person **says** about what he thinks you said
 - What you **think the other person said**
5. Note: all lines of communication are filtered through our preconceived ideas and emotions.

Complicated Collisions:

The following quotes are taken from accident reports submitted to various insurance companies by policyholders:

- The accident happened when the right front door of a car came around the corner, without giving a signal
- Coming home, I drove into the wrong house and collided with a tree I don't have.
- The other car collided with mine, without giving warning of its intentions.
- I thought my window was down, but found it was up when I put my hand through it.
- I collided with a stationary truck coming the other way.
- The guy was all over the road; I had to swerve a number of times before I hit him
- I pulled away from the side of the road, glanced at my mother-in-law, and headed over the embankment
- In my attempt to kill a fly, I drove into a telephone pole
- I had been driving for forty years when I fell asleep at the wheel and had the accident.
- To avoid hitting the bumper of the car in front, I struck the pedestrian
- An invisible car came out of nowhere, struck my vehicle, and vanished
- I was sure the old fellow would never make it to the other side of the road when I struck him
- The pedestrian had no idea which direction to run, so I ran over him
- The telephone pole was approaching. I was attempting to swerve out of its way when it struck my front end
- I was on my way to the doctor with rear-end trouble when my universal joint gave way causing me to have an accident
- I had been shopping for plants and was on my way home. As I reached an intersection, a hedge sprang up, obscuring my vision

Family Values



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Saintly Bloopers

- Misunderstanding can occur, not only in insurance circles, but in church as well. Notice these announcements gleaned from church bulletins:
- This afternoon there will be a meeting in the north and south ends of the church, and children will be baptized at both ends
- Tuesday at 7:00 p.m., there will be an ice-cream social. All ladies giving milk please come early.
- Wednesday the Ladies' Society will meet and Mrs. Tracy will sing, "Put Me In My Little Bed" accompanied by the preacher.
- Thursday at 7:00 p.m. there will be a meeting of the Little Mother's Club. All ladies wishing to become Little Mothers will please meet the minister in his office at 7:00 sharp.
- This being Easter Sunday, we will ask Mrs. Daly to come forward and lay an egg on the altar.
- On Sunday, a special collection will be taken to defray the expense of the new carpet. Will those wishing to do something on the carpet, please come forward and get a piece of paper.
- The services will close with "Little Drops of Water," which Mrs. Nelson will start quietly. The rest of the congregation will join in.

Principles For Communication

Discuss these scriptures. What do they say about communication?
How can they apply to the family environment?

- Matthew 12:34-37
- Proverbs 18:13
- Proverbs 15:18; 17:14
- Proverbs 21:9, 19, 23
- Proverbs 19:13
- James 1:26
- Proverbs 25:11
- Proverbs 21:23
- Proverbs 17:27-28
- Proverbs 16:27; 17:1; 10:19
- 1 Peter 3:8-12

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Money Management

The Bible is full of advice about money and the Christian's proper attitude and use of it. Money is a topic that is highly misunderstood and is the cause of much trouble in the family when handled improperly.

This section of our Family Values class will deal with proper attitudes toward money, stewardship, debt management, giving, and investments.

Note: all investment and tax discussion is for illustration purposes. Any personal implementation should be done only after a thorough review of your personal financial picture. Consultation with your financial advisor, tax advisor, and attorney is recommended.

I. What Does The Bible Say About Money?

I. Take Heed Against Greed

- Luke 12:15-21
- Ecclesiastes 5:10
- 1 Timothy 6:10, 17
- Colossians 3:5
- Matthew 13:22
- Mark 8:36
- Matthew 6:19-24

II. Proverbs for proper money attitudes

"If your only standard of success is spelled \$UCCE\$\$, then you are a failure."

"When the pale horse gallops your way, how useless is a barn full of goods."

"If we command our wealth, we shall be rich and free. If our wealth commands us, we are poor indeed." (Edmund Burke)

- "Your dollars go farther when accompanied by sense."
- "Money is not evil, the love of it is."
- "Better to be wealthy and the object of envy than to be poor and the object of charity."
- "Money does not make you happy, neither does poverty."

Family Values



"Unless the Lord builds the house, its builders labor in vain" (Psalms 127:1)

III. The Bible Commends Good Stewardship and Hard Work

- Proverbs 10:4
- Proverbs 21:17,20
- Proverbs 18:9
- Proverbs 14:23
- Proverbs 6:9-11
- Proverbs 19:15
- Proverbs 13:4,11
- Matthew 25:14-30
- 1 Timothy 5:8
- Ecclesiastes 5:18-19
- Ephesians 4:28

IV. Many Faithful People Were Wealthy

Abraham

Real estate (Genesis 49:30)

Livestock, gold and silver (Genesis 13:1-12)

Boaz

Mighty man of wealth (Ruth 2:1-2)

Job

Job 1:3,14-22; 42:12-13

Joseph of Arimathea

Matthew 27:57

Barnabas

Real estate (Acts 4:36-37)

V. The Bible Warns of the Danger of Debt

- Proverbs 22:7
- Romans 13:8

"Debt can sentence you to a lower standard of living in the future"

"We tend to make poor financial decisions in the vain hope that they will meet our real needs."

"Credit is never the problem; the misuse of credit is."

VI. Worry Is Often Caused By Poor Money Stewardship

Matthew 6:25-34

Family Values



"Unless the Lord builds the house, its builders labor in vain" (Psalms 127:1)

VII. The Bible Commends Giving of our Wealth

Malachi 3:8-12

Luke 6:38

1 Corinthians 8:7; 9:6-11

Financial Planning For The Good Steward

70% 10% 10% 10%

70% is your living expenses, including taxes, mortgage, food, clothing, entertainment etc.

10% is your minimum giving for the Lord

10% should be your maximum debt service

10% should be your minimum long term investment goal.

If you will live by this simple rule, you will never go into debt, never retire poor, your giving will be in the front of your mind, and you will live adequately in the present. Live above 70% or have debt service above 10% and your worry and stress level will increase proportionately.

On the following pages we will discuss some financial planning concepts that will give you better insight into why debt is such a bad thing, and how to choose investments and balance your financial world.

Knowledge used is power. Remember, God will hold us accountable for our stewardship, and that includes much more than our giving to the church, though that certainly is a vital part of stewardship.

Family Values



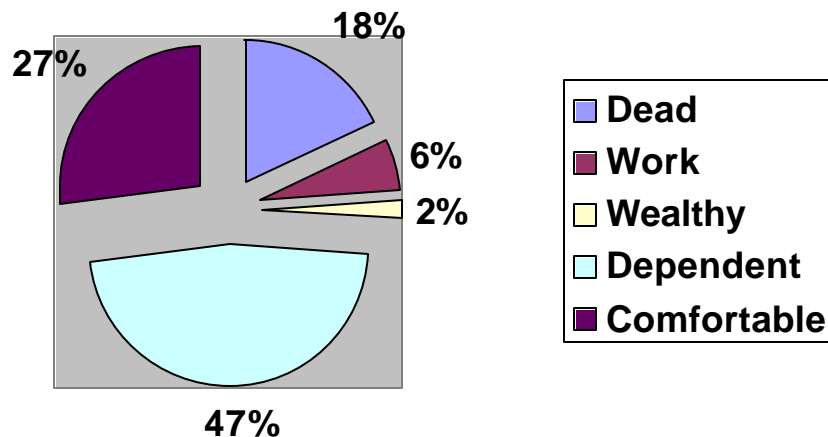
"Unless the Lord builds the house, its builders labor in vain" (Psalms 127:1)

Financial Planning

In this section we will discuss some sound Financial Planning Concepts that are universal. You should use a competent financial planning professional for specific advice and implementation of your family's financial planning.

What Are Your Chances of Financial Success?

Statistics demonstrate that of every 100 people ,by age 65, 2% will be wealthy, 27% will retire comfortably, 6% will still be working, 18% will be dead, and 47% will be dead broke, and dependent upon government assistance and Social Security. This is a tragic error, especially with the unlimited opportunities available for the prudent and wise money manager.



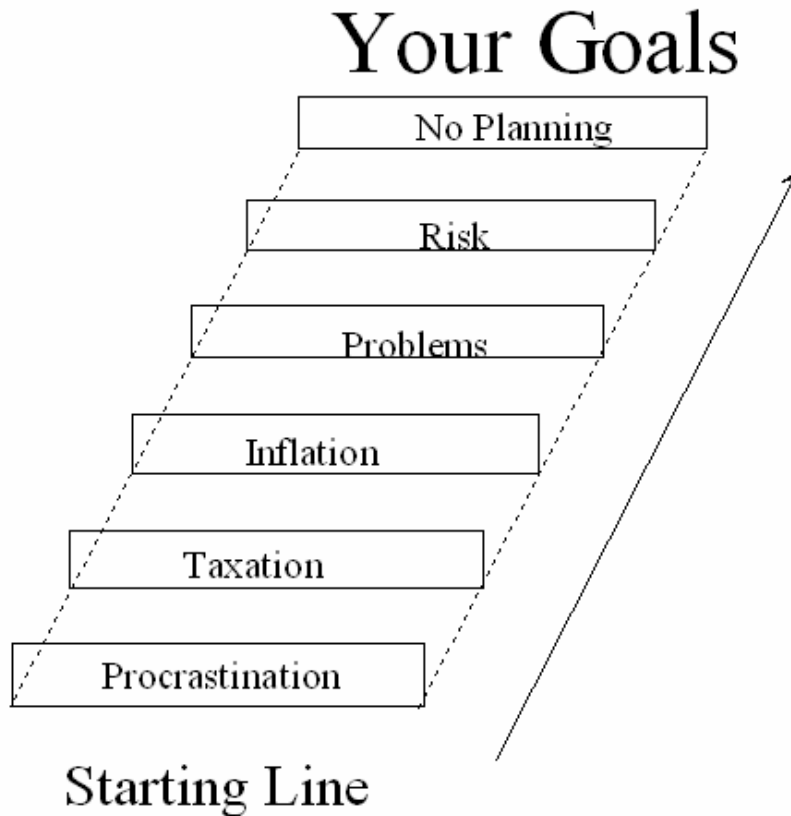
Obstacles to Financial Success

The following illustration shows the hurdles that prevent people from achieving financial success. These obstacles can be overcome realistically if dealt with in a prudent fashion.

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"Unless the Lord builds the house, its builders labor in vain" (Psalms 127:1)



We will illustrate the devastating effects of ignoring these hurdles in the following pages. Wise money management requires that these hurdles be recognized, managed properly, and overcome.

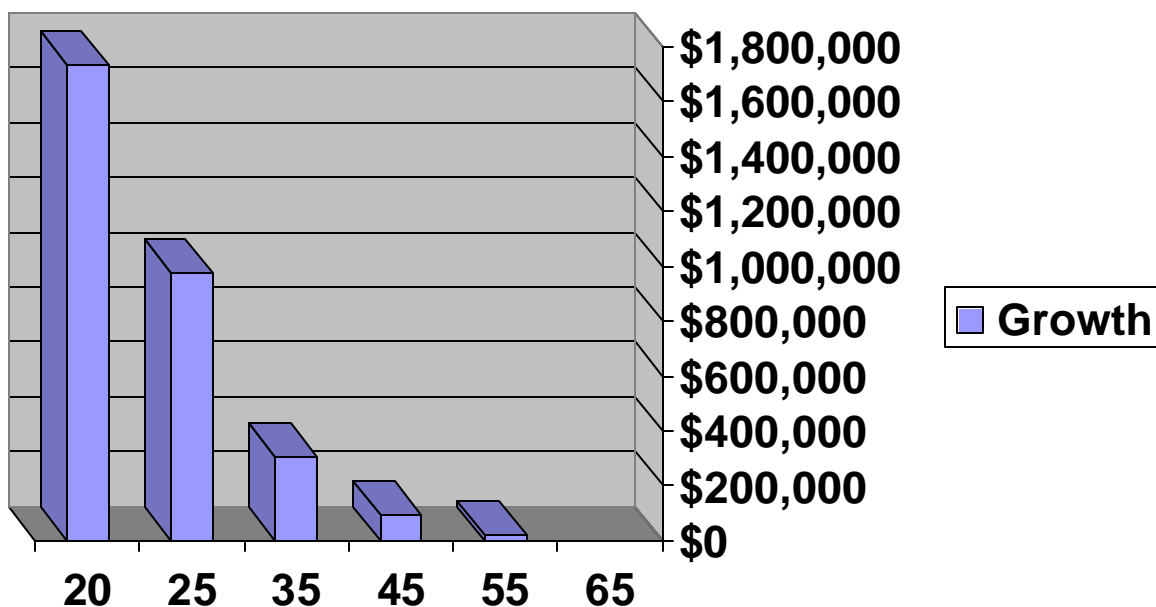
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Procrastination: (hurdle #1) you can't afford to wait!

Assuming a \$100 per month investment and a moderate mutual fund investment, look at how much procrastination cost you. If you started systematically investing at age 20, by age 65 your investment would grow to 1.7 million dollars. If you wait only 5 years, you have lost \$800,000 dollars! If you wait until age 35 you have lost \$1.4 million of your possible retirement fund. It is crucial for you to begin as young as possible if you want to be a wise steward of your blessings from the Lord.



Overcoming Procrastination

People procrastinate for different reasons, but the devastating effects are the same. Some procrastinate because they have no money. This is usually caused by poor budgeting, high debt load and not having goals. Some are afraid because they have no knowledge of financial matters. Whatever the reason, the solution is to begin NOW!

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The Prudent Payment Sequence

The WRONG payment sequence

1. Government
2. Bank
3. Bills
4. You
5. The Lord

The RIGHT payment sequence

1. The Lord
2. YOU (pay yourself "first" after your offering to the Lord)
3. Government
4. Bank
5. Bills

By simply shifting the sequence of outflow of your money, your financial planning can increase substantially. We'll suggest ways to make this happen as we progress, but keep this sequence in mind.

Effects of Taxation (hurdle #2)

Assume you are in a 28% Marginal Tax rate. (This is the percentage of tax levied on your last dollars earned). Let's see how taxes coupled with inflation effect the typical savings account.

Interest Earned	5%
Tax due (28%)	<u> </u> - 1.4%
Net growth after tax	3.6%
Minus Inflation @	<u> </u> - 5%
Real Return!!	-1.4%

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Inflation (hurdle #3)

Look at the following chart and notice what effect 5% inflation has on the time value of your money.

Year	Income
1970	\$8,268
1980	\$14,808
1990	\$26,520
2000	\$43,198
2010	\$70,365
2020	\$114,617
2030	\$186,700
2040	\$304,115

In 1970 the average income was \$8,268. Gas was .25 a gallon, and you could buy a home for about \$15,000. In order to purchase the same goods and services required \$14,808 by 1980, and \$26,520 in 1990. By the year 2000 you will need \$43,198 to purchase the same products and services. If you plan on retiring in 2020, you will require \$114,617 to maintain the exact same lifestyle that you could purchase for only \$8,268 back in 1970!

If you retire on a fixed income in 2010, you'll need to generate \$70,365 just to maintain the same standard of living. If that income does not increase at least as fast as inflation, you'll run more out of money the longer you live, and people *are* living longer these days.

This illustrates the necessity of prudent planning for your retirement. You need to overcome procrastination now, then taxation and inflation on an ongoing basis.

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Human Problems (hurdle #4)

Your home and car are valuable assets. However, your most valuable financial asset is your income. Your income purchased your home, your car, your clothes, and the things you need for your family.

You can lose your family's most valuable asset (your income) through illness, injury, or death. A common sense person would never think of driving a car or owning a home without insuring it. A common sense person should also insure his family income.

The following chart demonstrates the chances of losing your income potential at different ages.

AGE	% Die	% Disabled
30	28.3%	54.8%
35	27.4%	50.3%
40	26.4%	46.1%
45	24.8%	43.9%
50	22.4%	37.7%
55	18.4%	

This chart shows that for every 100 persons age 30, 28.3% will die and 54.8% will be disabled for some extended period (illness, injury, heart attack, etc.). For 100 persons age 45, 24% will die, and 43.9% will suffer some disability and loss of family income.

These human problems can be addressed adequately and prudently with life insurance and disability income insurance. If you die, life insurance pays a lump sum of tax free money to your heirs which can be turned into an income to replace your lost income. If you are disabled and unable to work, disability insurance pays you an income that replaces your lost income. Disability income insurance *can be* structured so that the income is also tax free.

NOTE: rule of thumb.

You should have 10 times your annual salary in face amount of life insurance.

You should have 60% of your monthly salary in disability insurance.

Talk to a professional insurance agent for an accurate computer needs analysis.

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Risk - (hurdle #5)

People usually think of risk as the potential threat of losing their money. As we've already seen, there are a number of ways that your money is at risk (procrastination, taxation, inflation, and human problems). The other risk that hasn't yet been discussed is *Investment Risk*. In this section we will demonstrate how money grows and how compound interest affects money over time. We will then discuss ways to minimize investment risk through common sense, prudent strategies.

Before you can understand how to minimize risk, you must first understand how compound interest operates, either FOR or AGAINST you. Notice the "Rule of 72" chart below.

The Rule of "72"

Age	6%	12%	18%
20	\$1,000	\$1,000	\$1,000
24			\$2,000
26		\$2,000	
28			\$4,000
32	\$2,000	\$4,000	\$8,000
36			\$16,000
38		\$8,000	
40			\$32,000
44	\$4,000	\$16,000	\$64,000
48			\$128,000
50		\$32,000	
52			\$256,000
56	\$8,000	\$64,000	\$512,000

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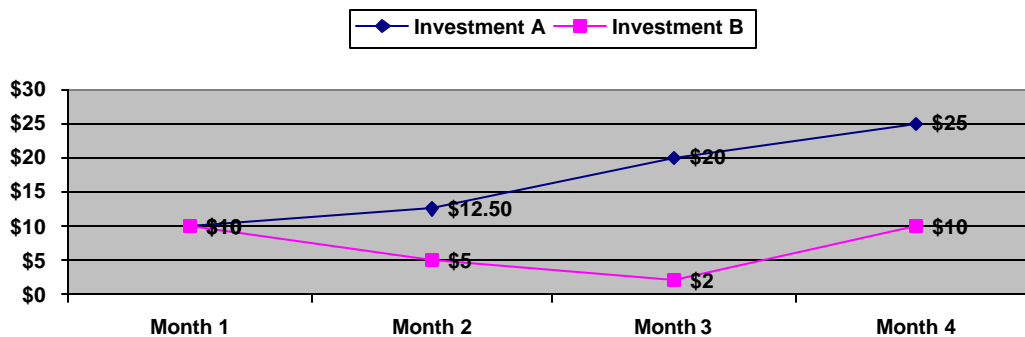
"Unless the Lord builds the house, its builders labor in vain" (Psalms 127:1)

Here is how to understand the rule of "72". The rule states that, as a rule of thumb, if you take the interest you earn and divide it into 72, it will tell you approximately how many years it takes for that lump sum of money to double. For instance, $72 / 6 = 12$, therefore at 6% interest, a lump sum of money will double every 12 years. At 12% money doubles every 6 years, and at 18% money doubles every 4 years.

In the above illustration, we have three investments of \$1,000 each beginning at age 20. One is placed into a 6% investment, another at 12%, and another at 18%. The 6% investment doubles in 12 years, so at age 32 the investor has doubled his money. The 12% investor doubled his money in 6 years, and the 18% investor in 4 years. In the short term this may not seem like much, but look what happens to the money by age 56! The 6% investment grew to \$8,000 while the 18% investment grew to over half a million dollars! What a difference!

Now, how does this information translate into logical application in your life? If you have your money in a "safe?" investment or savings earning only 6% you are giving up a lot of money for long term investment strategy. If you have only \$1,000 on your credit card, your bill will grow to half a million dollars. Now you see how banks make money and you don't! The secret is for you to eliminate your debt, especially credit card debt, and put your money to work where you can receive a reasonably higher return.

Reduce Investment Risk with "Dollar Cost Averaging" \$100 per month investment



Shares Purchased and Portfolio Value

Month 1	Month 2	Month 3	Month 4	Total	Value
10	8	5	4	27 @ \$25	\$675
10	20	50	10	90 @ \$10	\$900

A

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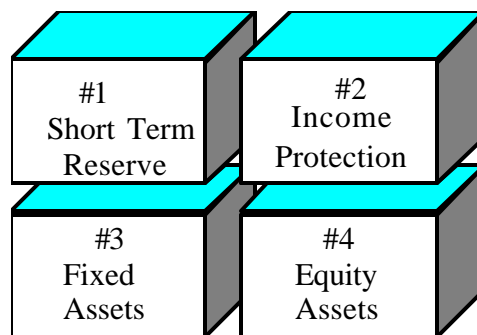
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There are two different variable investments illustrated above. Let's assume that these represent two different blue chip stocks. The top investment is ABC Corp., and the bottom investment is Widget Corp. Both investments begin at \$10 per share. We are going to purchase \$100 worth of shares per month of each investment.

As you can see, Widget Corp. was a better investment even though the stock price dropped and had a 0% return over four months compared to ABC which had a 250% return.. This is because of utilizing "Dollar Cost Averaging", which is a prudent method of reducing investment risk.

Building a Balanced Plan

Four Cornerstones



All prudent financial plans are balanced. Here is an explanation of how to build a balanced plan for yourself.

Step 1:

Find a way to eliminate your immediate debt (credit cards, loans, etc.). Remembering the rule of "72", find some way to reduce the interest that others earn off you. As you get control of your debt, begin to shift cash flow into building your financial plan.

Step 2:

Begin accumulating 3 to 5 months of your take home pay in a short term account. Don't think long term growth with this account. This is your emergency fund in case of job loss, death in family, or some opportunity. A money market fund is an excellent choice for this fund. Put some every month into this account and let it accumulate.

Step 3:

Protect your family's income. Purchase proper amounts of life and disability insurance. Keep these affordable, as some types of policies can be more expensive than others. As a rule of thumb, you and your spouse each need ten (10) times your gross annual income in face

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amount of life insurance to replace your income. If you earn \$20,000 per year, you need \$200,000 face amount of insurance. That lump sum can be invested, say at 7% interest, which will generate \$14,000 per year of income. Since you will be gone, you won't be eating, driving, or buying more clothes, so you don't need to replace the entire \$20,000. When figuring the proper amount of life insurance to purchase, don't forget to include the debts that will have to be paid off immediately upon the death of you or your spouse (mortgage, bills, funeral, college tuition etc.)

As for Disability Income Insurance, you'll need to purchase approximately 60% of your gross monthly income. If you pay for the insurance from your own income rather than your employer, the proceeds are usually tax free, therefore, you'll only need to replace 60% of your income before taxes.

When purchasing insurance, don't forget medical insurance to protect you against catastrophic illness, which can easily wipe you out financially with a single illness!

Step 4:

Begin building your long and medium range accumulation goals with a balance between fixed and equity assets.

Fixed assets are things like CD's, Bonds, annuities, or Bond Mutual Funds. These are interest sensitive financial instruments and add stability to your portfolio.

Equity assets are things like stocks, stock mutual funds, or even your own home. Anything that you "own" that can increase in value and be sold at a higher price than what you paid is considered an equity asset. If you select something like a Blue Chip Stock Mutual Fund, you might consider "Dollar Cost Averaging" to minimize your investment risk and take advantage of fluctuations in price.

Step 5:

Get your legal and estate affairs in order. Each spouse should have a will prepared by an attorney familiar with the laws in each state. Any major changes in marital status or state of residence should immediately merit an updated will.

You may also consider a "Living Will", which gives your family and the doctors permission to allow you to die and not prolong life by artificial means.

You should always hire competent professionals with proper licensing and industry credentials to assist you in building and maintaining a sound financial plan and have it reviewed annually.

When building a total financial plan, tax reduction, tax deferral, and tax sheltering are important considerations. Again, work with competent professionals who understand the implications of these important items. Jesus said, "Render to Caesar what is due Caesar", but he did not say to render to Caesar *more than Caesar deserves!*