

# Family Matters

Answers to your questions . . .

**My husband doesn't think we need a budget, but I do. Should we have one?**

**Answer:** For many couples, "budget" is a scary word. Living on a budget means learning to live on less than your income. It may involve discipline, planning and sacrifice. Here are six benefits to having one.

1. *A budget establishes a spending plan.* Having a plan gives you options, and having options means freedom.

2. *A budget encourages saving.* If you factor in a certain amount for savings, at the end of each month you accumulate money you wouldn't have put aside without a budget.

3. *A budget reduces stress.* With a budget you'll understand how much money is available each month, and finances won't be a primary focus of conflict. As 1 Timothy 6:10 puts it, "For the love of money is a root of all kinds of evil." You and your spouse want to love each other, not money—and not allow money to cause a division.

4. *A budget allows for the unexpected.* Emergency expenses can be overwhelming and setting aside funds for surprise expenditures can help reduce pressure.

5. *A budget encourages giving.* Having a budget can help you and your spouse honor God

with what's already His. Budgeting that allows for generosity will help you discover how giving to God's work promotes peace and joy and enhances your closeness to Him.

6. *A budget can encourage spouses to submit to the same authority—God.* To set up a budget, you have to set priorities. Discussing and seeking God's direction in the process can go a long way toward financial harmony.

When you get right down to it, a budget is simply a financial plan.

*(The content of this answer was taken from the Complete Guide to The First Five Years of Marriage.)*

## TOUGH QUESTIONS FROM KIDS

**Answer:**

All our lives we will have rules and laws to obey. When God gave the Ten Commandments, He gave them to all people, of all ages, for all time. No one outgrows the need to follow God's ways. That's one of the reasons God tells us to obey our parents. Doing what they say helps us learn to obey those in authority over us later in life.



# Bulletin

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HAPPY NEW YEAR!

## The Goodness of God

BY JOSHUA STRAUB

GROWING UP, MY SISTER AND I OFTEN WENT TO OUR GRANDMOTHER'S house for sleepovers. As our parents dropped us off, they would warn us, "Now you kids be good."

Have you said that to your kids (followed by a desperate prayer that they won't embarrass you . . . again)?

A common tool parents use to get their kids to "be good" is to punish bad behavior and reward good. Although this approach may produce obedience, is it enough to instill the goodness described as a fruit of the Spirit?

This goodness is not merely moral behavior, but an excellence of character. It combines our attempts to do good with God's character of *being* good. This goodness is only attainable through God's divine power at work in our hearts.

As Jesus told the rich young ruler, people who try to earn their way into heaven by trying to do good can lack the most important thing—an underlying love for the Rule Maker. This love is what compels us to follow the rules in the first place.

Goodness begins by obeying the greatest commandment of all—loving God with all our heart, soul and strength. As we love God, He works His character of goodness into our lives.



## TOUGH QUESTIONS FROM KIDS

Can I do whatever I want when I'm older?

Answer on back

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# Marriage Mentors

My wife, Cathy, dragged me to our first couples small group. I went reluctantly, but from that first evening, I liked it. We talked about real issues. We assumed our marriages and families were not perfect.

Seven years later, I realized that those couples had helped raise our children while supporting our marriage. This community of believers had lived out Galatians 6:2—“Carry each other’s burdens, and in this way you will fulfill the law of Christ.”

In our small group, John and Rachel had the most high-maintenance marriage. As the weeks turned into years, they became more vulnerable, sharing with our group about their needy relationship. We discovered that they had never been away from their kids—not even for a date night. After discussing it with one another, the other couples offered the baby-sitting and money necessary for a weekend getaway just for John and Rachel. At first, they were hesitant, but soon they accepted the gift and enjoyed a second honeymoon.

A week after their getaway, they returned to our group, smiling and holding hands. Although their problems didn’t go away immediately, John and



Rachel committed—along with the rest of the group—to a weekly date night.

A year later, our small group gathered for a celebration and renewal of marriage vows. With tears in his eyes, John said, “I love Rachel more today than ever. And frankly, I know that I wouldn’t be married today if it wasn’t for this group.” There wasn’t a dry eye as we realized the power of community to preserve and restore marriages. —*Jim Burns*



God never intended couples to handle marriage and family issues alone. A community of fellow sojourners is an essential ingredient for a healthy marriage and a vibrant faith.

# “I can’t do it!”

Sooner or later, every parent hears these words, usually uttered with a pitiful whine and slump to the floor. Try these tips to help your youngster turn “I can’t” into “I’ll try.”

**Set clear goals.** Explain to your child that his bed doesn’t have to be made like Mommy and Daddy’s, but he should straighten the blankets and put his pillow in place.

**Divide the project into manageable pieces.** Instead of telling your child to clean her room, tell her to put away “all the animals” or “every toy that is blue or green.” Continue suggesting different categories until she is finished.

**Reinforce past successes.** Point out specific things your child does well—setting the table, kicking a ball, feeding the cat, and so on. Tell him you can’t wait to see what he will do next.

**Don’t shield your child from failure.** Let your child work through some frustrations, learning appropriate ways to deal with challenges. Give her time to wrestle with a problem or try a task a few times before you offer assistance.

**Encourage kids to try, try again.** Talk about perseverance and what it means. Share a story about someone in the Bible or in your family who showed determination.

**Assume your child will succeed.** Optimism is contagious. —*Cheryl Gochmauer*

# Teens and Respect

Throughout my years of counseling, I’ve found that parents want their teens to trust them and to be able to talk to them, so they let the first roll of the eyes and “Whatever, Mom” slide. Parents choose to play it safe, and before they know it, they’ve got a problem on their hands: disrespect.

Don’t give in to the idea that respect is an outdated value. Parents have a responsibility to teach their teens to be respectful, regardless of what is now accepted as the social norm. As you parent your teen, keep these suggestions in mind:

- Model respect in how you treat your teen and how your teen sees you treating others.
- Choose your battles wisely.
- Follow through with promised consequences.
- Enjoy your teen. Respect comes more naturally when you make time to simply enjoy one another.

You have been chosen by God to be a parent to your son or daughter. God will equip you with all you need to love and train your teen, so dare to redefine your expectations. You can be a good parent without playing it safe. —*Sissy Goff*