

**Principle 2 : The husband and wife relationship is our children's first communication model - cont'd.**

Concern for money can be a source of many troubles. The source of money in the family is our income, so let's begin with that. If both parents have to work, work towards living on one income. That means to live as if only the husband is the sole provider and to include savings based on the husband's income (even if the husband is on a lower pay)! The rationale is that should we later decide to have the mother stay at home (ladies are created to be better suited to care for children), the decision will be easier and we won't over-commit financially. That will also mean possibly the wife's income is completely saved. Controlling spending is difficult but 'work towards' that. Whatever state we are in now, if we believe it is wise, it is never too late to start. Yes, that means if we cannot afford to eat out as often based on one income, we have to sacrifice. Children actually learn better self-control if they observe parents restraining ourselves in the area of finance. There was an article about a Singaporean family of 8 or 9 children with an income of only slightly over S\$3,000 a month and to them, eating out at food courts is a luxury – this encourages us, indicating how adaptable we can become! The difficulty is how to live below our means when everyone else seems to be spending so freely (never mind even if in debt). There is a perception that living life to the fullest means the ability to have a good education, a good paying job, a holiday, and spend freely. This is a deception. ***Living life to the fullest is making the best of any circumstances, giving thanks regardless and enjoying the company of love ones in the present.***

The financial principle that is related to the above is to be debt free (The borrower is servant to the lender – Prov 22:7). Any amount of debt will exert pressure on the marriage relationship and we would be wise to avoid it. In Singapore, the debt from getting a home would be difficult to avoid. It is therefore important to select the right size home and be within our financial ability. The target is to pay it off as soon as we can (within 10 years).

Regarding a working wife - of course the government encourages women to work. On the other hand, our children do benefit much from being cared for by a family member. Even in the teen years, the availability of the parent when they come home is important. Many truant cases are a result of teenagers coming back to an empty house after school. If we have grandparents or relatives staying together, that will indeed be helpful (though it may bring along other potential conflicts). Given the uniqueness of each family, appropriate arrangements can be made according to needs. If the principle of living on one income is followed, a decision to have the wife stay at home will be easier to transit to. It is indeed not easy to be a home maker but if we take it humbly with a learning heart, with it comes lots of training for patience and actually develops the parent's character as we deal with our children! Should both parents continue to work, just remember the first principle where we are encouraged to be involved parents in the children's daily living.

Two other constant sources of tension are bank accounts and spending – should there be separate bank accounts or only a joint account? How do we manage each other's spending? We believe the key question is how we view the marriage – we should be taking marriage as a life time covenant with no 'what-if's rather than a contract. We believe this is not old-fashioned but rather it is a question of focus. With that focus in mind, both husband and wife will work towards sharing things and better self-restraints in spending patterns. No large spending is done without consulting the other partner (large can be over S\$50 or S\$100 depending on each family). The purpose is to reduce surprises and 'how come you never consulted me' type scenario! When pride takes charge, the response likely will be, "It's MY money, why should I tell you!" – well, the rest we are probably familiar enough to continue! (Exceptional cases with a gambler or shopaholic are beyond the scope here.)

Next come starting a family. We may delay having children with the reason that we are not ready. Well, first, we will never be ready. Second, we believe that many types of contraception are the causes for many of the tumors, cysts and difficulty to conceive problems women are experiencing today. So, the best contraception is still abstinence. Having children earlier will mean that our responsibilities are less when we are older! A logical question next will be: how many - the more the merrier! Having more children will force the entire family to learn to share which is a virtue that is fast diminishing. The key responsibilities of parents are to provide basic food and lodging besides moulding their character. We are not required to provide every child with an overseas education. In providing for our children, if we over provide, they will develop an unhealthy attitude, thinking that everyone owes them a living! Instead of 'Stop at two', let's start with two children!

The above are all important topics for discussion with our spouse and good for enhancing that relationship! Next issue we will touch on communication!