

Standard procedures help home managers



Contributed photo

ORGANIZED — Kathy Peel, author of *The Busy Mom's Guide to a Happy, Organized Home*, said certain "standard operating procedures" need to be in place.

By Norman Jameson
BR Editor

In any household trying to negotiate the economic minefield, the main navigator is likely to be the woman of the house.

Kathy Peel, author of 18 books to help families, says in her latest, *The Busy Mom's Guide to a Happy, Organized Home* that every family needs a family manager. In most families, even if she has a full or part-time job, that manager is mom.

Because running a family is a lot like operating a small business, Peel said certain "standard operating procedures" need to be in place.

"Good business principals and strategies help run your home well," said Peel, who lives in Dallas, Texas. "When you have standard operating procedures (SOPs) and are doing team building and managing by departments you can get more accomplished. Otherwise you are getting up in the morning and thinking, 'I have so much to do I don't know where to start.'"

Peel says seven areas in your family need management attention:

- 1 Home and property.** How do you take care of all your stuff?
- 2 Food.** Who makes sure there are 1,095 meals on the table each year?
- 3 Family and friends.** Who manages relationships?
- 4 Finances.** How do you pay bills, stretch dollars and save?
- 5 Special events.** Busy calendars include holiday seasons and birthdays and vacations.
- 6 Time and scheduling.** Transportation and distribution is getting the right people to the right place at the right time with the right equipment.
- 7 Self management.** You must take care of the mind, body and spirit that God has given uniquely to you.

"When people start running the

home this way it's eye opening," Peel said in an interview with the *Biblical Recorder*. "Women like it because it recognizes that they have an important job in the most important organization in the world. Men, or whoever has been in the market place, like it because they recognize the value of SOPs at the office and know having them at home will increase efficiency there."

Peel even goes so far as to say an organized household saves not only money, but marriages. When couples sit down and decide who is responsible for "the small routines of life," little aggravations don't have time to build up.

Peel, who describes herself as "domestically challenged" when she married Bill 37 years ago, said "God doesn't waste experiences." She grew up in a home where everything was done for her. Then she married a minister and her resource level changed.

She wanted a house where people could walk in and feel, "It's good to be here."

No one is good at all seven of the management roles, she said. Find a friend who can help in one of your weak areas and barter services. If you are a great shopper but can't organize a closet, take your friend's shopping list to the grocery and turn her loose with your shelves, hooks and hangers.

Trading out chores is huge, Peel said, especially for a single working mom. She suggests some ways to

save time and money:

- Join someone at work and each cook a double portion two nights a week, and share your extra portion giving you each two nights off from cooking.
- Host a swap party in your neighborhood or with friends from church around a certain theme, like baby equipment or children's clothing.
- "Everyone goes home with treasures without spending a cent," she said. Rather than selling those pieces at a yard sale for pennies on the dollar, get dollar for dollar value in a swap.

Split the cost of a carpet shampoo with a neighbor and do it yourself.

Set up a baby-sitting co-op and car pooling to save time and money.

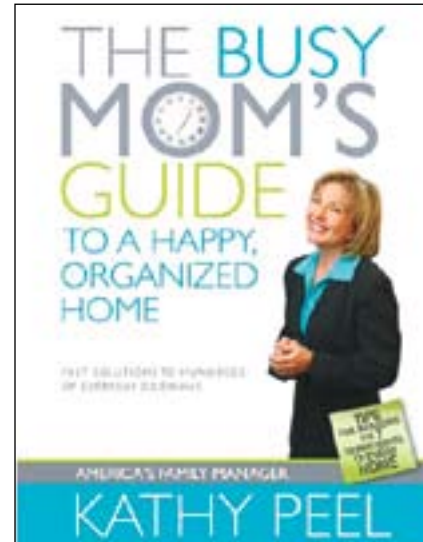
Be creative with your entertainment instead of paying for someone or something to entertain you. Stay home and play board games or make up a family trivia game.

"Attitude is everything," Peel said. She said the two greatest tests in

life are: what we do with success and how we respond to adversity.

With money problems the No. 1 reason for divorce, Peel said coming to grips with what is important in life, and finding creative ways to stretch a dollar will save marriages.

Additionally, she said the financial difficulty of the day may prompt "the revival that we've been praying for so long" if people see Christians reacting positively to adversity.



Teach your kids about money

GuideStone

One of the responsibilities parents have is to educate children on how to handle money responsibly. Here are some pointers for introducing children to the basic stewardship tenets of money: earning it, using it, investing it and sharing it.

Earning it.

Children need to understand that everyone in the family has a job. Their responsibilities change as they get older, but they receive an allowance for the completion of their assigned task. There is a great life lesson in knowing that with hard work they can purchase something they want — and that they have to wait to make that purchase until you've saved enough money.

Using it.

For young children, parents should start with the basics of what money looks like and the names of the coins. Later move to the cost of items and the concept of needs versus wants. Explaining the value of an item versus the price of that item helps older children determine if something is a good use of their resources. Help them to develop their own personal budget and allow them to be respon-

sible for some expenses. As they reach high school, parents can begin to teach them about the proper use of credit cards and the danger of reckless borrowing.

Investing it.

School-age children can understand the concept of saving. At that age begin to explain the idea of earning interest on what they save.

Opening a bank account will help them learn to regularly deposit what they save. As a family, you can discuss articles in the newspaper or on TV that discuss the stock and bond markets or investing. Specifically, children need to be familiar with basic concepts of investing their money, such as diversifying investments (using more than one type), to manage risk, saving consistently over time and the benefits of compound interest to help their money grow.

Sharing it.

Children need to realize they need to share a part of what they have. To teach a sense of social ethics, parents need to model charity themselves — either through giving money, time or donations. Teaching children that the first tenth of all they earn should be given to the Lord should be an integral part of every Christian parent's legacy.



Photo by Penny Mathews

Families find financial peace in Ramsey seminars

By Norman Jameson
BR Editor

When Gary and Shirley Dohrman saw the success of their children who instituted the personal financial health planning promoted by Dave Ramsey's Financial Peace University seminars, they became counselors themselves.

Dohrman is a retired minister now specializing in financial peace issues to help those in need. And he sees plenty of need. Because money issues often are the wedge that drives couples apart, he knows helping husbands and wives solve those issues can keep them together.

"One couple when they came weren't really speaking to each other," Dohrman said. "After a few weeks of counseling and training they started identifying their needs together as a couple and focusing on that rather than on their differences.

As a result they were pretty soon holding hands and by the end of the course we saw a complete change. We were tickled to death to see that."

Financial Peace University is an offering of nationally known Dave Ramsey, a once bankrupt financial counselor who says, "Debt is dumb."

Dohrman is an enthusiast, especially after leading three classes simultaneously at Hermon Baptist Church in Waxhaw, from where he retired recently. The Ramsey program encourages churches to send their staff members to be trained on stewardship principles and return home to teach congregations about biblical perspectives on finance.

In places where the principles have been widely implemented, changes in the church have been "unbelievable" said Dohrman. He said offerings "skyrocket" and the church has money for both its budget and support of missions.

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Estate plan completes financial health

By Norman Jameson
BR Editor

No plan to wrest your personal financial health back from your debt holders and embark on a journey to financial freedom is complete

without a written plan to determine the disposition of your estate when you no longer need it.

"No longer need it" is a nice euphemism for "when you die." Death is the fate of all humans but Christians know that because of Jesus, death has no sting. (1 Cor. 15:55-56). And Clay

Warf, executive director of the Baptist Foundation of North Carolina, knows that creating and then signing your last will and testament will not signal the grim reaper that you are now available for harvest.

January is "Make Your Will" month, an annual reminder that stew-

ardship of the resources with which God entrusted you continues through the end and into eternity. Even people who don't think their estate has much value typically have accumulated more than they realized.

Warf says if each Christian would at least tithe their estate to Christian causes many millions of dollars would be available for missions "until Jesus comes."

As an example, he often tells the story of a previous study of wills probated in six North Carolina counties during one random month. Average size of the estates was a relatively small \$44,200.

At the time the study found 149,000 senior adults on Sunday School rolls in those counties. If each had just an average estate, a tithe of those estates would have totaled \$660 million.

Invested at five percent interest with the Baptist Foundation, earnings from that estate tithe would contribute \$33 million annually for Christian causes until the end of human time.

Keep in mind that is approximately the annual income of the Baptist State Convention from 4,000 churches.

To secure bulletin inserts for Make Your Will month or to schedule a Foundation speaker to learn of many creative ways to fashion your estate plan to help your heirs and Kingdom causes, call (800) 521-7334.

1 in 10 adults are caregivers

By David Roach
Baptist Press

NASHVILLE, Tenn. — Eleven percent of the people who participated in a LifeWay Research survey said they or an immediate family member are the primary full-time caregiver to an elderly parent or a special needs child, a statistic also shown in two other national studies.

Approximately 14 percent of American children under age 18 have special health care needs, according to the National Survey of Children with Special Health Care Needs. That survey defined children with special health care needs as "those who have or are at increased risk for a chronic physical, developmental, behavioral, or emotional condition" and require health care beyond the amount required by children generally. Presumably not all children included in the survey require full-time care.

The National Center for Health Statistics reports that 36 out of every 1,000 Americans 65 and older live in a nursing home while 277 per 10,000 require home health care.

According to the LifeWay study, marital status and race signal the most significant differences in people's status

as primary full-time caregivers. People who are unmarried and living with a partner (18 percent) are acting as primary caregivers for elderly parents or special needs children far more than either married people (11 percent) or single people (9 percent).

Age and gender also are factors that correlate with differences in caregiving status. Those age 65 and older (6 percent) care for an elderly parent or special needs child less than any other age bracket.

"This research should open our eyes to the number of people in our churches and communities that are looking for people to be the hands and feet of Jesus," Ed Stetzer, president of LifeWay Research, said. "Many American church leaders and members that I know reject the idea of increased government involvement in establishing universal health care. But, for the most part, the American church continues to ignore the emphasis that Jesus Himself placed on the poor and the sick."

(EDITOR'S NOTE — Roach writes for LifeWay Research, a division of LifeWay Christian Resources.)



Merritt to consult, Southeastern secures creation care grant

WAKE FOREST — Southeastern Baptist Theological Seminary has been awarded a \$126,500 grant from The Energy Foundation for initiatives toward creation care.

Jonathan Merritt, who initiated the Southern Baptist Environment and Climate Initiative in 2008, will consult with Southeastern as it implements and promotes "better care of God's creation through increased awareness and increased opportunities to get involved," according to a seminary news release.

The money provided by The Energy Foundation will be used for a recycling program at Southeastern; a November national conference on creation care; funding Merritt's position for a year through Southeastern's L. Russ Bush Center for Faith and Culture; and an

endowment to provide creation care materials for the library and classroom.

As a consultant for the CFC, Merritt, a recent graduate of Southeastern, will travel to promote creation care and Christian stewardship of the environment.

"This grant is another testament to the great job that Dr. Akin and our fine faculty are doing here," said Merritt. "If it were not for the Bible-based, intellectual freedom that Southeastern provides, I would never have been able to attempt something this big."

The grant will also enable Southeastern to host a lecture series on environmental stewardship practices.

Bruce Little, director of the Center for Faith and Culture said, "The conference gives us a platform from which to address a very important topic in our culture, a topic Christians

have a stake in — not because there might be a crisis, but because our Christian worldview requires us to be concerned.

"We hope to be able to put the discussion in a proper theological context, showing that Christians should first be concerned about the environment for theological reasons, and then see how that commitment informs us on the issue before us."

Merritt first became involved with efforts for good environmental stewardship during a Southeastern theology class, an experience that "lit a fire for creation care" in his heart. He said he is excited about the opportunities the grant presents to Southeastern and Southern Baptists.

"This grant enables us to leap to the front lines and speak with a voice that is rooted in God's word and adequate to the tasks at hand," he said.

Families find financial peace in Ramsey seminars

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Nationally, people who "stick with you" for the course's 13 weeks, will save \$2,700 and pay off \$5,300 worth of debt, Dohrman said.

"It's a wonderful ministry as people learn that you live so you're able to give," Dohrman said.

With personal debt reaching catastrophic proportions, offering seminars such as that by Dave Ramsey or Crown Financial Ministries can be a great outreach tool for a church's community.

Dohrman, who lives in Monroe, can be contacted at (704) 225-1006 or pastorgary@hermonbaptist.org.

He told of one client who called herself a "credit card Barbie." She had never seen her parents buy anything without a credit card. She carried that habit into her own marriage, which prompted problems. Now she and her

husband successfully are working together through the debt maze.

"They tie into it and it changes their live and they really can reach financial peace," Dohrman said of participants.

Donnie Gamble, pastor for seven years at Hermon Baptist Church, says the Ramsey seminar is a "great way of doing stewardship education to our members."

He's noted a slight increase in giving overall since the church sponsored the seminars, including a 20 percent boost on "Celebrate the Tithe" Sunday.

Significantly, he is seeing a "lot less stress" in his congregation because "now they have a plan."

In his pastoral counseling, Gamble has seen the financial seminar help couples in their ability to communicate with each other.



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