

Money Fights Are Proxy Arguments For Value Discussions

BY VAL FARMER
www.valfarmer.com.

EDITORS NOTE: Val Farmer is on vacation. This column has been revised from its first publication in October 2003. The final paragraph ties the article into our current national political discussion.

Too many couples get bogged down in money arguments. No wonder! Money decisions represent ways people show what they value in life. Money arguments are proxy arguments for value discussions.



Val FARMER

Is it alcohol and cigarettes? Is it fancy cars and fancy homes? Is it a lake home or a time share? Exotic vacations? Education? Savings? Retirement? Contribute to charity? Tithe to their church? Private acts of charity?

Are they collectors? Passions, hobbies and compulsions show up in checkbooks.

Are people comfortable living on the edge or in debt? How aggressive are they in investing money to make money? Can they delay gratification and save for goals or do they carry consumer debt? Do they pay interest or collect interest?

How money is spent is a test of how a couple comes together in choosing a compatible lifestyle. It represents the merging of dreams, goals, ideas and values. Money matters force couples to really be a couple and to unify for common purposes. The decision-making process of who spends the money shows how power is handled in a relationship. Is it a joint-decision-making process or does one partner arbitrarily make purchases without consulting the other?

Money is a test of loyalty and fidelity. Is there a pattern of deceit, lies, secretive spending, gambling or impulsive spending? Spending obligates both parties and incurs obligations or debt on both parties. Not adhering to an agreed on spending plan shows a blatant disregard for the feelings of one's partner.

It feels like betrayal. It is betrayal. It is a violation of the marital boundaries. In some cases it rivals an affair in terms of the violation of trust that it triggers.

How to prevent money fights.
- Have an actual budget that functions as a true operating plan for spending decisions. Too many people say they understand the importance of a budget but don't take the time to sit down and deal with the reality of their money decisions. Too many couples, if they have a written budget, act as if it doesn't mean anything anyway.

Ignorance may be bliss, but it is also the blueprint for having repetitive money arguments instead of actually coming together to really solve the problem. Meet at least monthly to review your budget.

- Spend less than you make. You can't get by on a deficit budget. Some short term cash flow problems can be part of the budget, but basic expenditures can't exceed income. Greed and impulsive spending have to be curbed within the discipline of a budget.

- The budget needs to be realistic. Use actual data, not pie in the sky estimates. Discuss fuzzy areas, such as food, clothing, maintenance, entertainment, gifts, holiday spending, etc.
- Unify income and spending into a common framework. It is "our" income, "our" expenses,

"our" savings, "our" debt, "our" investments, and "our" credit cards. Each is accountable to the other. It doesn't matter who makes what or who spends what or whether there are two checkbooks or one checkbook or one credit card or several credit cards if decisions are made through a single budget.

If you operate your money separately, you might as well be roommates or in a "living together" arrangement. Either you are a team and trust each other or else you are too independent.

- No secret spending. This is a violation of the marital bond. Addictions need to be acknowledged and treated. Seek professional help rather than violate money agreements in the marriage.

- Establish discretionary spending for each partner that is a part of the overall budget. Make it realistic. This is one area where you don't need to be accountable to each other except for living within the established amount.

- Have pre-established limits on spending that trigger an automatic joint-decision process before expenditures are made. Do this even if the resources are there to cover the expense. Honor your agreements. Expensive gifts, well meant, can be a violation of trust.

- If budgetary exceptions occur that jeopardize the overall budget, confer with each other on how to incorporate the expense into the existing budget. The same would be true for a "windfall" or an unexpected income that isn't included in the budget.

- Have emergency funds to cover three months of family expenses. Emergency funds give you peace of mind. Work toward this goal if it isn't possible at first.

Are you getting into trouble? These are some "red flag" indicators of being overextended. These are taken from a book, "Till Debt Do Us Part," by Bernard Podruska of Brigham Young University.

- Spending up to or beyond credit limits.
- No emergency funds.
- Making only minimum payments.
- Being unaware of the amount of debts.
- Making late or missing payments.
- Applying for additional credit cards.
- Refinancing or consolidating loans.
- More than 20 percent of take-home pay is used to make debt payments.
- Deceiving your spouse on the amount you spent or owe.
- Debts are turned over to collection agencies.
- There is no plan for avoiding debt, reducing living expenses or getting out of debt.

For an interesting exercise, apply these same red flag indicators to our national conversation about sovereign debt and why we are in a huge national quarrel about what to do about it. Money arguments are proxy arguments for value discussions. Maybe we are ready for a balanced budget amendment.

Val Farmer is a clinical psychologist specializing in family business consultation and mediation with farm families. He lives in Wildwood, Missouri and can be contacted through his website.

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VISITING HOURS

From Zzz's To A's: Health Sleep Is The Key

National Sleep Foundation and Avera Sacred Heart Sleep Diagnostics Lab urge parents and kids to make sleep a priority during the school year and offer tips for back-to-school sleep schedules.

BY ABBY GOEKEN, PSGT, EEGT
Avera Sacred Heart Sleep Diagnostics Lab
Information provided by the National Sleep Foundation



As the new school year approaches, the National Sleep Foundation (NSF) and Avera Sacred Heart Sleep Diagnostics Lab encourage parents and kids to put healthy sleep on the list of back-to-school necessities. NSF and Avera Sacred Heart Sleep Diagnostics recommend gradually adjusting sleep schedules now in order to be alert and energized as well as to assure optimal learning, participation and health.

"Kids tend to sleep and wake up later during the summer, making the transition to the school year sleep schedule difficult," explains NSF CEO Richard Gelula. "As tempting as it is to enjoy sleeping late in the final days of summer break, getting up earlier for school will be much easier if kids begin adjusting their sleep schedules now."

Going to bed as little as 15 minutes earlier each night until the desired "school's-in-bedtime" is achieved will help start a new schedule.

All children - even adolescents - need more sleep than adults. According to NSF's 2004 and 2006 Sleep in America polls, which focused on children aged 0-10 and 11-17 respectively, most kids in the U.S. do not get the amount of sleep experts recommend. Children need 9 to 10 hours and teenagers 8.5 to 9.5 hours of sleep each night. Optimal sleep is essential to children's health, safety and academic performance. The study also found that kids who do not sleep well are more likely to have behavioral problems and face academic challenges.

"Adequate sleep is just as important to kids' health and well-being as diet and exercise," says Daniel Lewin, Ph.D., director of the Pediatric Behavioral Sleep Medicine Program at Children's National Medical Center in Washington, D.C. "Inadequate sleep can lead

to attention and mood problems in children and sleepiness increases the likelihood of drowsy driving crashes, which are particularly common among drivers aged 25 and younger. Adequate sleep also facilitates learning and improves memory, both vital to improving academic performance as well as optimizing participation in social and athletic activities."

Parents may also find themselves unprepared for the sleep challenges that the new school year brings. Many parents need to wake up earlier in order to pack lunches, drive their kids to school or help them get to the bus stop on time. This is particularly true of mothers, many of whom are already sleep-deprived. NSF's 2007 Sleep in America poll revealed that 60 percent of women in the U.S. report only getting a good night's sleep a few nights a week or less, leaving them time-pressed, stressed-out and too tired for romance and spending time with their friends. Adults should try and achieve 7 to 9 hours of sleep each night.

NSF and the Avera Sacred Heart Sleep Diagnostics Lab recommend these sleep tips to help parents and children start the school year strong:

- Gradually adjust to earlier sleep and wake schedules 7-10 days before school begins. This will set biological clocks to the new schedule.
- Keep a regular sleep schedule and avoid extremes on weekends. Having a regular bedtime increases the likelihood that kids - including teens - will get optimal sleep.

• Establish a relaxing bedtime routine. Reading before bed is a good choice for kids of all ages and for parents.

• Create a sleep environment that is cool, quiet, dimly lit and comfortable.

• Keep television, video games and other electronics out of the bedroom. NSF's 2006 Sleep in America poll revealed that having electronic devices is associated with an increased risk of falling asleep in class and while doing homework. Eliminate exposure to electronic media (television, video, and computer games, etc) within an hour of bedtime.

• Limit caffeine, especially after lunchtime.

• Eat well and exercise.

NSF's 2006 poll also showed an awareness gap between kids and their parents. While more than half of adolescents reported not getting the sleep they need, 90 percent of the parents felt that their adolescent was getting enough sleep. Parents should talk to their children about their sleep and seek help for any sleep problems that may arise.

Here are more sleep-smart tips from NSF and Avera Sacred Heart Sleep Diagnostic Lab for parents:

• Be an example. By practicing good sleep habits, your kids are less likely to adopt bad ones.

• Talk to your kids about the importance of healthy sleep and the consequences of sleepiness, including drowsy driving.

• Recognize that children - including teens - need more sleep than adults.

• Children who have difficulty waking in the morning on more than 3 days a week or who snore may not be getting adequate sleep.

• Establish a one-hour "electronic-free" time before bedtime.

• Ask teachers whether your child is alert or sleepy during class and take steps to improve your child's sleep if you feel that he or she may have a sleep problem.

This weekly column is produced by the public relations office at Avera Sacred Heart Hospital to promote healthy lifestyles and provide useful medical information to our community.

Plan And Organize For A Successful Academic Year

Family Features



The transition from summer to school can be tough for kids and parents, but getting the school year off to a good start can build your child's confidence, boost their attitude and improve their academic performance throughout the entire year.

Thirty-year occupational therapist Nancy Lawton-Shirley knows there's an effective combination needed to set kids up for success.

"Even kids who know what to expect can experience anxiety," says Lawton-Shirley. "There are more after-school activities, and of course the social and academic pressures associated with school." Lawton-Shirley suggests the following tips as a way to help kids refocus this fall:

SLEEP WELL, EAT WELL.

During the school year, it's important to set a nightly routine without too much disruption over the weekend. Explain to your child the reason for doing this—so they don't get over-tired or overwhelmed by school and after-school activities. Similarly, sustain a mealtime routine, especially eating a healthy breakfast. You may want to try to include more protein in the morning and carbohydrates in the evening—it really makes a difference. A good night's sleep and well-balanced eating habits are proven effective ways to set a good foundation for the day.

GET ORGANIZED.

Review the materials sent by the school. Share information with your child such as their teacher's name, school supply requirements, sign-ups for after-school activities, etc. Pick up your school supplies early and encourage your child to help with choosing them. Consider stocking up on supplies you'll need to replace throughout the academic year. All of this preparation will help you and your kids ease into the first week

back...and beyond.

SET ASIDE QUIET TIME.

With homework and sports practices in full-swing, it's easy to get overloaded. Be sure to set aside quiet time and employ transitional tools. One such tool Lawton-Shirley uses is MeMoves, an interactive DVD program that helps calm and focus the mind and body. The person watching it mimics what they see on screen for a short, 3-minute sequence, transforming them from chaos to

calm. "Teachers love to use it right after recess or other times when they need their students to calm down and concentrate," says Lawton-Shirley. "It's also a great tool to use at home." More at: www.thinkingmoves.com.

GET ACTIVE.

While downtime is important, physical activity is crucial to a kid's ability to stay healthy. The American Academy of Pediatrics says that kids who are active will have stronger muscles and bones, a leaner body, be less likely to become overweight, and will have a better outlook on life. Besides enjoying the health benefits of regular exercise, kids who are physically fit sleep better and are better able to handle physical and emotional challenges — from running to catch a bus to studying for a test.

Nancy Lawton-Shirley is an Occupational Therapist who speaks internationally. She is currently in private practice at Points of Stillness in Hudson, Wis.

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