

Budgeting on an Irregular Income

One of the hardest things my husband and I have encountered while being self-employed is maintaining a budget. With a fluctuating income, it can be a challenge to plan for expenses. For us, the key to successful budgeting is creating a “steady income.” We do that by depositing all net income into one account and paying ourselves a monthly household salary, a median of the highs and lows. In other words, even when the previous month’s

income was high, we maintain an average income, thus leaving enough to cover the low-income months as well. To successfully track our spending, we have established a detailed spending plan that includes all our fixed and

periodic expenses. We also maintain a careful savings plan. The saying “don’t count your chickens before they’re hatched” is especially relevant when you are self-employed.

You cannot spend what you make month to month. You have to look at the overall picture and set a budget plan within fixed parameters.

Katie Stone, Utah



“Yes?”

When your chil-

dren call to you or seek your attention, instead of responding with an exasperated “What?” try saying “Yes?” Somehow this slight change is naturally more upbeat. And when you do have to say no, children can accept it more easily when they’ve been answered all day with yes.

Sue M. Carter, Ohio



Ready-Made Music Lessons

In my various roles as Sunbeam teacher, Primary music leader, and family home evening mom, I have often used the music CD tucked inside the front cover of the Primary 1 manual (*I Am a Child of God*). It provides a variety of music-and-motion activities for young, restless bodies. For instance, children can learn about basic music by moving to high and low notes as well as different rhythms. Recently, our

junior Primary, which consists of more than 80 children, was having a hard time paying attention during singing time.

As soon as I turned on the CD, they listened intently and followed my actions as suggested by the narrator. Together we enjoyed a ready-made, interactive singing activity

that helped us to get the wiggles out as we learned about music.

Note: The manual (item no. 34969; \$11.50 U.S.) comes with a picture packet and CD (5004; \$.75 U.S.). Both items are also available separately at LDS distribution centers or online at www.ldscatalog.com.

Kerry Griffin Smith, Idaho

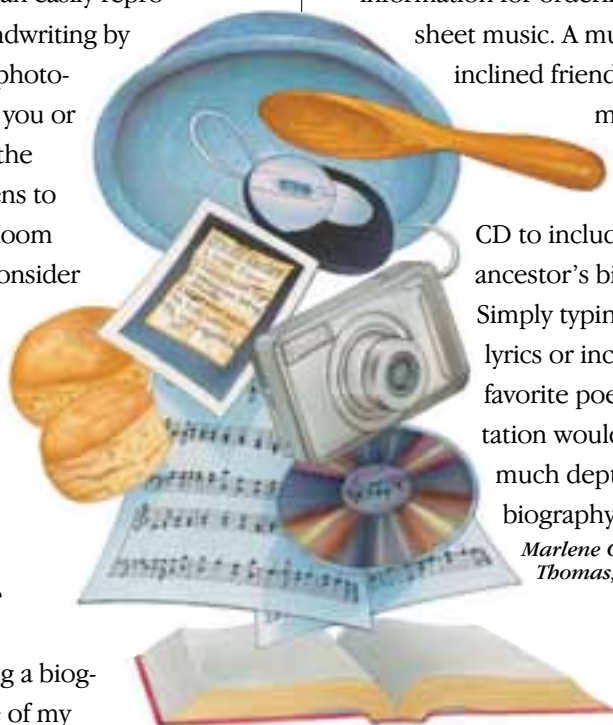
Heritage Albums

I enjoy creating heritage albums about my ancestors. In addition to writing their biographies, I like to include items that show their talents and personalities. Here are two ideas for adding interest to a biography.

• **Favorite recipes.** I cherish an old handwritten recipe for biscuits that my maternal grandmother used. When including such a recipe in an album, you can easily reproduce the handwriting by scanning or photocopying it. If you or someone in the family happens to have an heirloom cookbook, consider photographing it and including the image with any recipes you reproduce.

• **Favorite song lyrics.**

While reading a biography of one of my



FAMILY HOME EVENING HELPS



Gifts of the Spirit

One of our best family home evening lessons focused on the gifts of the Spirit.

I found items around our home that related to each gift and wrapped them in decorative paper to hide the contents. For example, a

Spanish/English dictionary represented the gift of tongues. A box of band-aids signified the gift of healing. Taped to each package was a corresponding scripture. Not only did

the unwrapping keep two-year-old hands busy, but as a family we enjoyed meaningful discussions about each gift.

*Jennifer Graham,
New Mexico*



ancestors, I discovered that he loved singing a particular song. I had never heard of it, but a quick Internet search of the song title produced information for ordering the sheet music. A musically inclined friend played the music, and I recorded it onto a CD to include with my ancestor's biography. Simply typing the song lyrics or including a favorite poem or quotation would also add much depth to a biography.

*Marlene Cameron
Thomas, Tennessee*

A Soft Answer

During tense moments with your children, try whispering instead of yelling. When our children were young, I found that they often paid better attention when they had to strain to hear me. Whispering also helped me to communicate instructions in a more loving way, thus encouraging them to more willingly cooperate. Now that our oldest daughter has children of her own, I smile when I hear her whisper, "Please, clean up your mess," rewarding with a soft-spoken "thank you" when they do as they're asked. I am grateful that our children—and now grandchildren as well—know how "a soft answer turneth away wrath" (Proverbs 15:1).

Peggy Climer, Arkansas