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GETTING INTO DEBT

Balancing the family budget is not always easy, especially in a society that has enthusiastically accepted **consumerism** as the normal way of life. With the tremendous increase in advertising forms across the media, from billboards and telephone canvassing to text message advertising and naming rights for stadiums, we as a society are being bombarded daily with the message to 'buy'. As consumers, we are constantly offered credit cards as the 'easy' way to do business, and they are helpful, but only if you have the means to pay them off quickly.

With all this **advertising in our culture**, there is also a rising 'expectation' of the standard of living that should be achieved, including the type of house we should live in, the type of car we should drive, etc. Often this 'expectation' is unrealistic concerning the current financial position that families find themselves in. Many families attempt to achieve this 'standard of living by getting further and further into debt by using a credit card or obtaining a personal loan.

A generation ago most families were much more reticent to take on **personal debt**, as they seemed to understand that debt is often a difficult weight to carry, and a weight that is ever-present. However today it often seems that banks and other financial institutions are increasingly ready to loan you money, whether or not you are in a secure enough financial position to be able to repay it.

One of the major downsides of getting into debt is **the pressure that it brings to bear** upon the family and especially the father as the main breadwinner. There are many different ways that we can bring pressure upon ourselves, but one of the most common is through getting into debt. As parents, we should be teaching our children how to be financially responsible and that is difficult to achieve if we are constantly in debt.

Financial pressure is one of the major contributing factors in a large percentage of marriage/family breakdowns in our society and often could have been avoided. This type of pressure is often very difficult to deal with, especially when there are always going to be 'unexpected' bills arriving that add to the debt.

If we continually increased the pressure in a steam engine boiler, eventually that pressure would surpass the limits of the boiler to handle and there would be an explosion. This is often the way of life for those who are under financial pressure, and unless they can find some way to relieve the pressure, there is often an explosion.

Unfortunately, these explosions often happen around their families, and the very ones that they are trying to provide for are in the firing line. Many who find themselves in this position find a sense of relief through getting some financial counseling from a professional.

Staying out of debt begins with **simply living within your means** or not spending more each week than you are earning. This most basic financial theory can help many families avoid falling into the trap of unserviceable levels of personal debt.

Dads' Call To Action:

Enjoy life and buy the things you need, but realize that there is an emotional price to pay for getting into debt.

SHOWING FAVOURITISM

When our wife's pregnancy has progressed to childbirth, we as the father also graduate from a 'dad to be' and finally become a father. When this happens our life focus is substantially altered and now much of our time and energy is spent on this wonderful new addition to our family. For a while at least your firstborn child is the center of attention and usually gets showered with gifts and plenty of playtime with dad etc.

Becoming a father is a wonderful life-changing experience for many dads, and when they hold their beautiful son or daughter for the first time many men are so deeply moved, that tears flow in joy. That little person then becomes the center of their world at least until the second little bundle of joy arrives.

Suddenly there needs to be another shift in our focus, and we having now become a father of two are required to adopt a new perspective to ensure that everyone's needs are being with fairness and equality. It is in these times especially, that 'being forewarned is being forearmed', and a small initial adjustment can help avoid major problems later in life.

It is easy to fall into the trap of showing favouritism to one child or another, even without thinking about it. As fathers we may gravitate or connect with one child more than another, especially if we have a similar temperament to the child. It is important to be aware of this possibility so that we can recognise it and take steps to avoid the negative results that it can bring into the family.

Each child is an individual, uniquely designed by the hand of God, all having their own needs that they look to you as the father, to fulfil. They all have their own strengths and weaknesses, and some are very astute at 'wrapping their dads around their little fingers' if given the chance.

We may not think that the children notice if we spend more time with this child rather than that one, but they do. What may start as a little prickle in your relationship may end up becoming a wedge between you that is not always easy to overcome. If a child thinks that dad is spending more time with 'them' rather than 'me', they can begin to feel 'left out' or 'unwanted', and this can lead to walls of resentment being built up.

I realize that some 'special needs children' will require a lot more time than their siblings and that it is impossible to avoid this. In this situation, it is important to spend time discussing the situation with the child/children who are missing out and asking for their help and understanding.

Often all it takes is setting aside specific time to 'connect' with each child and make them feel special too. Each of your children needs a regular specific time when 'they' are the sole center of your attention, a time when they can feel loved and accepted by 'dad'.

Dads' Call To Action:

Be aware of the possibility that you may gravitate easier toward one child over another. Recognize it early and ensure that you 'connect' with each child regularly.

(Luke 15 v 11-12) Then He said: 'A certain man had two sons. And the younger of them said to his father, "Father, give me the portion of goods that falls to me." So he divided to them his livelihood.

UNRESTRICTED TELEVISION VIEWING

Effective parenting plans should include a strategy that protects young minds from inappropriate television programming. Many parents express concerns about the content that is being put on TV these days. It is paramount that we as protectors of their innocence, take the time and effort to ensure that our children are not being exposed to unsuitable shows. Whether it is suggestive ads for 'adult' programs later that night or any of the many programs displaying attitudes and behavior that would undermine your efforts to guide your children, we need to be vigilant and set clear guidelines for TV viewing.

These guidelines should include the amount of time the children watch TV, as well as the content viewed. To ensure that our children continue to grow up in a healthy mental state, we need to protect them from many of the events that are currently in the news.

Whether it be graphic depictions of war or murder or any of the many other unsavory topics that we see daily on the news, we as parents need to shield young minds.

The trouble with TV is that once the image has been flashed up on the screen, it is housed within the child's memory. If the image is brutal or shocking then that image will stay with that child throughout life, and depending upon the individual child's personality may harm their life. The result of these images being imprinted upon young minds can only be guessed at, but without a doubt, they incite fear and worry in many children.

There is a worrying trend growing across our nation, where TVs are being placed within children's bedrooms. This unfortunately often leads to unrestricted viewing, both in content and time. Children initially do not have the experience or wisdom to decide for themselves what they should or should not watch on TV, it has to be taught to them by their parents. If most kids had the option of eating chocolate or vegetables, nearly all would take the chocolate, but we know that eating too much chocolate may attract health problems. In the same way, our children have no way of knowing what ill effects they may experience by watching the wrong shows on TV.

Watching TV in the morning before going to school is another unhealthy trend that is limiting our children's intellectual growth. Our children need to face each new day in the best possible mindset, and not carry around mental baggage from the shows they've been watching.

Dads' Call To Action:

Set some clear guidelines about both the times and the content that your children are allowed to watch on TV. Protect young minds from disturbing images on the news.

(Matthew 6 v 22-23) "The lamp of the body is the eye. If therefore your eye is good, your whole body will be full of light. But if your eye is bad, your whole body will be full of darkness. If therefore the light that is in you is darkness, how great is that darkness!

BECOMING A WORKAHOLIC

A man by nature is compelled to be a doer, we often need to overcome challenges and obstacles in life to feel a sense of achievement. For many men, it is difficult just to sit still and be, rather than do. This can be both a blessing and a curse. Being a doer can be a blessing in the fact that we can achieve a great deal through constant application to a task or goal and see the biggest mountains or obstacles fall. Being a doer can also become a curse if we allow an overzealous work ethic to begin to dominate our lives, at the expense of everything else, especially our family life.

Sometimes men can find solace in a work environment that they can control, especially if they are good at it. They can retreat from emotional or relationship issues that they may struggle with at home, and throw themselves into their career. This can become a type of denial when they constantly look to avoid the real issues of life and exchange them for a work environment where they are not required to input emotionally. This is often the life experience of the workaholic.

One of the downsides of becoming a workaholic is that you often miss out on the very thing that could give you a lasting sense of achievement, rather than the fleeting sense of achievement that comes through work. In business, there is always going to be the need to close one more deal or get one more customer. In business, at the end of even the best month, you can go from hero to zero very quickly.

Making money in business is never going to give a lasting sense of achievement because deep down that is not what man longs for. We were created with a most basic and primary need 'to give and to receive love, and this is outworked in family life. Even with all its challenges and conflicts, family life is God's chosen way to bring a tremendous amount of fulfillment into the heart of a man.

I have never spoken to anyone lying on their deathbed who wishes they spent more time in the office, but many men regret not having spent more quality time with their wives and family. The power of the ego in man is often only broken when faced with a life or death situation. Suddenly everything truly important in life comes to the surface, and all else fades away.

All that we see around us is passing away, and our time here is very limited, how then should we live our lives? There are eternal consequences for every action or inaction, I would encourage you to always focus on eternal outcomes.

Dads' Call To Action:

Take the time to enjoy the journey and the wonderful joys of family life which God has given you. Stop and focus on the real issues.

(Ecclesiastes 2 v 17) Therefore I hated life because the work that was done under the sun was distressing to me, for all is vanity and grasping for the wind.

(Mark 6 v 31) And He said to them, "Come aside by yourselves to a deserted place and rest a while."

INTERNET WITHOUT PROTECTION

I think that most people would agree that tremendous benefits are coming from our current surge in technologies and advances in science, but as with most new products, there can also be a downside. 50 years ago everybody thought that 'Thalidomide' was a wonderful new drug that would help a woman to overcome some medical conditions, but the world ended up with a generation of severely birth defected children.

In the same way, we need to realize that there may be some unknown downsides of our current technologies that will only become evident in the future. The internet has been a wonderful tool for many millions of people around the world, and without it, you would not be reading this page. But it is commonly known now that the internet can also be a terrible trap for unsuspecting users, with many hidden dangers. Some of the most recent studies into the growing use of social media and online games on a young developing brain are posing serious questions about the long-term use of some areas available through the internet.

Having an unlimited supply of information readily available at your fingertips sounds fantastic, and as one who uses the internet daily, I have found it a great tool. The downside of the internet is that there is instant access to information and images that we do not want our children to be subjected to. Guarding young minds against 'adult' content is vital if we are to protect their innocence.

It is also very possible to inadvertently access pornographic images while doing a web page search for innocent subjects. Often these 'accidents' have been strategically planned by those who distribute pornography to trap innocent victims on their web. Like a spider's web, pornography is far too easy to get into and not easy to get out of.

These days it is often a school requirement to access information on the internet, therefore we as parents must ensure that our children are protected from the downside of the World Wide web. Fortunately, there are several things that we can do that can minimize the possibility of 'internet accidents' happening.

I would encourage you as a father not to allow your children access to the internet without one of the parents being present at all times, this is probably the safest way to safeguard your home from 'internet accidents'. Along the same line, I would also encourage you not to allow internet access in the children's rooms, as a shut door can bring temptations even to young hearts and minds.

Another way to protect the family from 'internet accidents' is to place the online computer in a lounge or similar room where it can be easily seen by other members of the family. There are also programs that you can purchase that restrict the pages that can be viewed on the internet, by blocking access to inappropriate websites.

One of the evolving problems that are being identified on the internet is the culture of 'chat' rooms. On a chat room you can talk with other people over the internet by typing alone, and again although your children may have school friends contacting them legitimately on 'chat rooms', this can also be an opportunity for those who would pretend to be kids to lure children into dangerous situations.

As the father, you are the head of the household, and your children look to you for protection. None of us as fathers would let a rapist or child molester into our homes or have access to our kids, we would stand at the door and stop them in any way we could. The internet can be sneaky back door access for those who would try to take advantage of our children, and we as fathers must stop them.

Dads' Call To Action:

Ensure that the family computer is set up in a place that is easily seen by other members of the family at all times. Oversight your children's internet access and use programs that protect them from dangerous and inappropriate content.

(Genesis 15 v 1) After these things the word of the Lord came to Abram in a vision, saying, "Do not be afraid, Abram. I am your shield, your exceedingly great reward."

LOSING CREDIBILITY THROUGH LITTLE WHITE LIES

In ages past, there was something that seemingly was valued far higher than it is today, and that something was a 'good name'. When people who know you well think and speak very highly of you then you have achieved a 'good name'. A good name is to be treasured for with it comes to honor and credibility in the sight of your fellow man. Credibility is valuable in every relationship for without it trust is almost impossible to form. Positive discipline is often only possible if the parent has maintained the element of credibility.

Easter egg hunts are always fun, but the real meaning of Easter is far more wonderful!

As fathers, the element of credibility is crucial in our relationship with our children. If our children cannot trust the words we speak as being true, then our effectiveness as a parent dissolves rapidly. Our children need to have complete confidence that 'what daddy says' is true and can be relied upon. No father would deliberately attempt to erode the credibility they have with their child, and yet in modern society, the actions of many accomplish just that.

I would like to point out initially that I am a fun-loving person, just ask my kids! But when I became a father I made certain decisions in agreement with my wife, as to how we were going to bring up our children. I considered whether I was going to be completely honest with my children about the very important subjects (in a child's eyes) of Santa, The Easter Bunny, Magic Wands, etc. Now I know some of you will be judging me as a fun sucker right about now but hear me out before you pass a sentence on what I am saying.

There are certain things in life that I value very deeply, things that for me as a father were extremely desirable to impart to my children. After due consideration, I surmised that if I wanted my children to accept my word as truth in the really important areas of life, I had to have built that credibility in the smaller areas of life.

If I had gone along with the accepted norm of telling my kids that Santa flew a sleigh around the world on Christmas Eve, then when they eventually found out that it was not true my credibility would have just taken a hit. If I told them that a friendly Bunny was dropping off chocolate eggs in the garden on Easter Sunday, then when they found out that it was me hiding them in the bushes my credibility in their eyes would have taken another hit!

Now I enjoy Christmas and Easter and celebrate them wonderfully with my children and their young lives was not diminished because 'the magic' of Santa and the Easter Bunny were taken from them. My children still enjoyed the joy of hunting for Easter eggs in the garden, and the thrill of waking up and racing to the Christmas tree to open presents, they have just experienced these times without the 'little white lies' clouding their young minds. I have found that the 'traditional' meanings of Christmas and Easter have a far greater and more beneficial impact on the lives of young children.

The little white lies that many parents tell their children in the desire of giving them a more 'magical' Christmas or Easter will eventually return as problems as their credibility begins to erode in the sight of their children. We as fathers have a wonderful opportunity to teach our children about the value of telling the truth by the example we set and can ensure that our relationship with them continues to grow stronger throughout the years ahead.

INSTANTANEOUS GRATIFICATION

As a father, you have a huge say in deciding what you allow and what you don't allow in your own home. Each parent must consider exactly what they will teach their children, for in doing so you will in a major way be shaping the future of their young lives. Every decision made has consequences, wise decisions well-considered usually result in positive outcomes, while rash decisions not thought through properly often have undesirable ramifications.

We must teach our children to be patient and self-controlled

I have observed a growing trend of adults who are parenting toddlers and/or parenting children who consistently make decisions based upon supplying immediate gratification to their child. These parenting decisions are often made just to keep the peace and avoid a 'behavioral melt down' in the middle of a department store.

I don't think the parents realize that they are training their child that this type of behavior is 'acceptable in society' and even 'required' in life if you want to get your way. Their child will not thank them in the years ahead if they end up in a prison cell after having assaulted someone because they couldn't get their way!

Many other parents get caught up in 'following trends' or the latest celebrity 'parenting styles' without any significant thought about what the results of those decisions will be.

Giving your young daughter scantily clad dolls as a child will begin a train of thought in her mind that this is the way she should dress and act when she is older, because 'it's obviously alright with dad!'. The gift once given sows a seed thought in a young mind, a seed that will grow into maturity and shape a life accordingly.

A major part of being a parent is preparing your child for life as an adult. Allowing any child everything their heart desires without due consideration of the consequences that will ultimately follow is setting them up for massive failure as an adult. Delaying gratification is an effective way to train your child about the realities of life, that it often requires hard work and patience to achieve our goals in life and they don't just 'appear' because we want them to!

Self-control is only developed through having to control yourself! It is a character trait that must be exercised if it is to be developed properly. If we want our muscles to grow, we have to exercise them regularly, they don't just grow big themselves unless we put in the hard work! Teaching your child to control their emotional outbursts is vital if they are to become successful in adult life because no one wants an employee who is 'out of control'.

There are 4 main steps in training up your child:

- 1. Teach them clearly what is and what is not acceptable behavior! We must clearly articulate that they will be disciplined for breaches of the boundaries.
- 2. Reinforce the training by utilizing disciplinary tactics whenever they breach the boundaries that we have set up.
- 3. Appreciate their good behavior with encouragement and praise.
- 4. Be consistent in enforcing both disciplinary measures for breaches and praise for their accomplishments.

Being a parent means that we can't just be the 'nice guy all the time, there will be times when we as guardians of our children's future must be firm and say No! Every father wants his child to grow up and have a happy and successful life, delaying gratification is a big step toward helping them achieve it!

The Ministry Of Dads' UNI

Dads' UNI is an Online Ministry based in Australia and is focused on providing simple biblical teaching to assist young men in Growing Families God's Way.

All Dads' UNI resources are provided free of charge, and we encourage those who enjoy our teachings to share them freely among family and friends.

Dads' UNI can be found online in the following locations:

Facebook: https://www.facebook.com/Dadsuni/

Instagram: https://www.instagram.com/dadsuni/

You Tube: https://www.youtube.com/channel/UCV1vuth1FMmKxiJw_xQZpQg

Website: https://www.dadsuni.com/

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We would also like to thank the Photographer for our wonderful Cover Photo

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