

## Money Saving Tips



\*Pay an additional \$20, \$50, \$100 or more on your mortgage payment or round up to the nearest one hundred. Even the smallest amount can cut years off your loan and save you a lot of money in interest. Check out [www.bankrate.com/brm/amortization-calculator.asp](http://www.bankrate.com/brm/amortization-calculator.asp). They allow you to put in your own data and then run scenarios to see how many years you can cut off your mortgage by adding additional amounts.

\*Some mortgage companies have plans that allow you to pay your mortgage every two weeks rather than monthly. This is a good idea if you get paid every two weeks and it also can cut years off your mortgage.

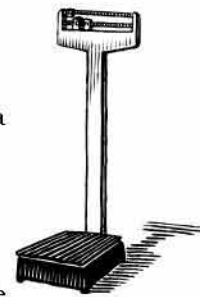
## Praying for your husband

by Stormie Omartian

Lord, I pray You would protect our marriage from anything that would harm or destroy it. Shield it from our own selfishness and neglect, from the evil plans and desires of others, and from unhealthy or dangerous situations. May there be no thoughts of divorce or infidelity in our hearts, and none in our future. Set us free from past hurts, memories, and ties from previous relationships, and unrealistic expectations of one another. I pray that there be no jealousy in either of us, or the low self-esteem that precedes that. Let nothing come into our hearts and habits that would threaten the marriage in any way, especially influences like alcohol, drugs, gambling, pornography, lust, or obsessions. Unite us in a bond of friendship, commitment, generosity, and understanding. Eliminate our immaturity, hostility, or feelings of inadequacy. Help us to make time for one another alone, to nurture and renew the marriage and remind ourselves of the reasons we were married in the first place. I pray that (husband's name) will be so committed to You, Lord, that his commitment to me will not waiver, no matter what storms come. I pray that our love for each other will grow stronger every day, so that we will never leave a legacy of divorce to our children.

Amen

## Scale Down



- Switch from a breaded chicken sandwich to a grilled chicken sandwich.
- Walk upstairs instead of taking the elevator.
- Switch from white bread to whole grain bread. Foods like white bread, white rice, white sugar and white pasta are full of simple carbohydrates that burn quickly and cause your blood sugar to rise and fall rapidly. Not only do they increase your risk of diabetes, but they also start you on a vicious cycle of hunger and bingeing.
- Snack on dried fruit with **no added sugar** instead of candy. Trader Joes has good dried fruit with no added sugar.
- Broil, steam, microwave or grill your food rather than frying it in butter or oil. Use olive oil whenever necessary.
- **Mix it up!** Keep exercise fun. Try lots of different things—rollerblade, tennis with a friend, basketball, ride your bike, try a video or a class like pilates, spinning, or aerobics.
- Don't get discouraged if you feel like you are working hard and not seeing results. Any exercise or calorie cutting you are doing is beneficial. It will eventually pay off. It's a lifestyle change. Being more active and choosing better foods will be worth it.

**"Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up". Galatians 6:9**

## Creative ways to say...

### I love you



- Take the kids out of the house for a while so he can sleep in on Saturday morning.
- Wake him in the morning with kisses.
- Keep yourself in good shape, let him know you're getting in shape for him.
- When you borrow his car, fill it with gas.
- Rub his feet after a hard day at work.
- Support him in disciplining the kids. Never let the kids play you against each other. If you do not agree with his discipline, let him know privately at a later time.
- Remember he comes before the children. Take time to be with just him. Take advantage of free babysitting. Start a date night swap with a friend.
- Surprise him by being the initiator of a passionate night together.