

## FEB 2003 EMAIL TEXT

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Hi everyone

How time flies - it is now February 2003. Here is wishing all of you a 'prosperous' Chinese New Year prosperous with the wisdom and the love of the Lord in order to be better parents - how's that?!

As promised, here are more reviews plus more thoughts. To begin with, last month we reviewed parenting styles and the couples' relationship. When we know what parenting styles we have, we as parents will know whether we should lighten up or tighten up - we will have a 'road map' to know where we are and where we should be heading! Again, the changes will start with the parents, not the children. The couple's relationship plays a foundational part in the family.

To follow on, if you remember, lesson 1 in Growing Kids' God's Way started with parenting styles and having God's standards as the reference point. I am going to use that reference point and talk a little in relation to finances standards because that affects the husband-and-wife relationship. We will then look at the topic of moral reasoning and obedience in children related to setting limits.

Do feel free to circulate this and we welcome any thoughts, comments and questions. If you have any thoughts on certain topics to be addressed, drop us an email. There are also some articles on the website under resources and if you happen to be in Australia in February, Gary and Marie Ezzo will be there - check the website for more info - [www.gfi-singapore.org](http://www.gfi-singapore.org).

A word for single-parents (including those whose husbands or wives are not as fervant about being involved with the family - continue to pray and love your spouse. This is definitely one battle that is of the spirit, not by might. Confrontation will never help but submission will. It is not an easy journey and may seem lonely at times but God will be your sustaining power.

Please remember to update us should you change your email.

God bless.

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Jeremy and Suan Ai  
on behalf of GFI Singapore  
[www.gfi-singapore.org](http://www.gfi-singapore.org)

## FINANCE/RELATIONSHIPS AND PARENTING WITH BOUNDRIES

### Finances and Relationships

Are they related? You bet. We are sure in your marriages you have disagreed at times about finances and such disagreements do result in arguments and unhappiness. Marriages have been known to fall apart because of finances. In Singapore, with the relaxation of loan requirements in recent months, the article "Stop charging and start taking charge" by Larry is timely. A debt free family is what we should be aiming for because debt adds friction to the husband-and-wife relationship. The all time bestseller (The Bible) says, "the borrower is servant to the lender" (Proverbs 22:7). Now, why would we want to be servant to the banks?

In Singapore, like many cities moving towards material wealth (or some call it improving the quality of life, without defining what that means), owning a private property, a car and having means to travel becomes the ultimate aim in life. We may think we are different but we live as though we are no different. The crucial question to ask would be: Is our family in too much debt because of all these 'pressure'? How much is too much? One prudent way is this: you live as if you only have one income – usually the husband's (or better, the one that is less!) Please note: the idea is not to spend all on one income but live as if you only have one income - which means within that one income, if possible, include savings plan!! If that amount on one income is very high, the question to ask then is: "Can I live on less?" The world will surely tell us 'You deserve it – live life to the fullest!' – may we suggest from the bestseller again **Colossians 2:8** **"See to it that no one takes you captive through hollow and deceptive philosophy, which depends on human tradition and the basic principles of this world rather than on Christ."** We have personally seen families living on that 'live life to the fullest' concept and when something happens to the financial stability, everything falls apart. We are certainly not suggesting living in a cave but we ought to constantly review our lifestyle.

Living prudently will also mean that when children (or more children) come along, should the wife decide to stay home (or in current situations, when the husband becomes unemployed), the family has better options. Many wives actually hope to quit but because of high debts, hang on to their jobs for years. We know many will have many questions like what if unforeseen things happen? Perhaps this is the best area to test our faith in God. We are not saying you don't make provisions - you still plan for the worse like having savings plans and reasonable amount of insurance.

We know of at least two families who survive on one income of about S\$2000 a month. Spouse is not working. No car. 4-5 children. That gives you an idea of what can be done even in Singapore. Yes, there will be sacrifices, deprivation and denial. May we suggest this: **Deprivation is not a dirty word.** It probably boils down to this: not whether we can but whether we are willing or when we are willing.

Again the objective is **to bring harmony to the husband-and-wife relationship** and that is always the starting point of parenting! My wife used to be an accountant and she has 'retired' 8 years ago when Elliot came along. Of course she faced mum-in-law pressure - "What's a graduate wasting time at home?" but we stood firm – she is still happily 'retired'! She will be the first to tell you - "If you think staying at home is easier, why don't you come and try it!" So, she is now the finance and home-affairs minister - I get the "allowance" from her each month, my employer indirectly pays her! Again, this is not to say that all wives must stay at home - please, we definitely respect that families differ. However, should you be thinking along this line and hope to have someone process it with you, drop us a line, we may even lend you a book :). This is a call for families to examine where they are financially for proper future planning so that there can be harmony within this relationship. For some, both are working out of necessity - the principle of prudent living however, still applies – reduce debt whenever you can. **You have more control over your lifestyles and finances than you think.**

### Parenting with boundaries

Have you struggled with children watching too much television or playing too much computer games? The question is: As a parent, how do you feel about this – if you think this is not acceptable, are you still allowing it? Why? This has to do with setting boundaries or limits. In Ezzo's materials we hear about giving children the moral reason why and first-time obedience quite a bit. The point is if as parents we expect certain limits and teach and enforce them with our children, they will adhere to these limits. Many parents struggle with this area of setting limits and expecting obedience for various reasons. Let's examine some of them.

In Singapore, where both parents work, there is a tendency to feel that we are already depriving our children of time and thus we end up compensating with material things or allowing our children to do as

they wish. We may also be afraid our children will feel unloved. In the end if they want to watch more TV, play more Nintendo, we say "OK" even though deep in our hearts, something is telling us - 'Watch it, it may not be prudent'. A toddler (or even teenager) ends up with no restrictions. However, if from young, the parents state the expectations and explain it constantly and execute them firmly (e.g. calmly switching off the TV when it is time, explaining to them the reason), they will know the limits and entertain themselves in other ways after a while. Actually, that's how they become creative - they start to imagine! Sure, they will kick up a fuss initially or even for quite a while but that doesn't mean as parents we need to give in. Contrary to our fears, children will not hate their parents for such 'limitations' when they understand why. In management we hear about "Inspect what you expect" – we can apply that here. Failures to limit children usually results from parents not able to inspect their expectations (some because of live-in help or grandparents – if need be, we will take this up separately). It will still help if such expectations are carried out when you are with them in the evenings and weekends – don't underestimate the ability of your children to know what's right with your guidance.

Another reason parents do not set limits is because they feel that kids are kids and should be allowed to do what they like. However, if they are not taught the limits, they will not know the limits and they will think (incorrectly) that they live in a world of their own and everyone should listen to them. That's where parents get into difficulties - how come my child does not listen to me? They will also have difficulties in structured learning environment like a classroom. Remember, you are the parents, they are the children; you teach, they learn; and believe us – limits give your children more freedom without getting into trouble.

One word to add – parents need to set an example too. We shouldn't be setting a limit and we end up sitting in front of the television the whole evening. Reason like 'Daddy is different because I work hard and need to unwind' is not good enough. Find other unwinding methods – like reading a book while your children do their homework on the same table! **1 Cor 10:23 "Everything is permissible"--but not everything is beneficial. "Everything is permissible"--but not everything is constructive.**

You see again that parenting is about changing ourselves and the children catch what's going on and learn. We are preparing our children through our instructions to integrate well into a society having its own rules and regulations and at the same time not letting them be contaminated by the undesirables.

Jeremy and Suan Ai  
February 2003