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100% Effective Natural Hormone Treatment
Menopause, Andropause And Other Hormone Imbalances
Impair Healthy Healing In People Over The Age Of 30!

Fun with Money

By Arleen M. Kaptur

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Ah, a child's world – full of magic and fun. As parents, grandparents and other assorted relatives, a child's conception, understanding, and knowledge of money comes in many forms. There are birthday and holiday gifts, going shopping with grandma, and even helping a small child select a gift for mom and dad. While on the surface all this is just fine and good, have you ever stopped to think exactly what you are teaching this small person about finances and money – knowledge that will last them a lifetime and either make life easier to handle or more difficult.

Money sure doesn't grow on trees – but to today's small children, it does come out of machines. Mom or Dad just press some magic keys and a whole bunch of money comes out –

In a store, a small plastic fit-in-your-hand card will get you anything from candy to a new outfit. Kids have a lot of fun playing grown-up and using credit cards and taking cash from ATM's – but do they know that the credit card bill has to be paid, or that the money from the machine is really your money – first placed in an account, then being able to be taken out.

Even the smallest of children can understand some basic facts about money. A lost glove or shoe will result in a trip to the store and money paid out for shoes and gloves.

School lunches cost money and the teacher will collect that envelope before the child gets a meal. The friendly person behind the counter at McDonald's will not give you your food until you give them some pieces of paper and some metal coins.

You are not taking the fun out of an outing if you do visit an ATM or use a credit card with a child. Just a few words – explained as simply as you can – that the machine is not actually giving you the machine's money – and that that plastic card is not actually buying the toy or the lunch.

Letting a child have some money and then spend it on whatever they choose is a great way to teach a bit of finances. They will soon realize that if they buy something, they will have less to spend somewhere else on something else.

Children are great imitators – whether we act the way we want them to see us or not. If you show very little concern for money – so will the child.

If you let the child in on family discussions about sacrifices that will have to be made in order to buy a new car, etc. that child may not understand the full ramifications of the family project, but will begin to see a pattern forming. You must do something in order to get something. "Let's not go to dinner tonight – instead we'll stay home and watch movies so that we can go to the carnival tomorrow."

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Give up something in order to get something – simple, and yet this simple message will leave an imprint that will equate thought before spending, and wanting to know more about the wonderful world of money.

Money is here to stay and will be an integral part of a child's future. They are never too young to be forming a good impression of money and how to use it properly to enhance their life or bring pleasure to others through gifts and through charity.

Whatever you do with money, while you are with a child, take a moment to explain a bit – just a few short sentences to let the child know what you are doing and why.

The magical world of money will not be something to fear or to use without responsibility – a few moments for a life-long lesson of value. Seems fair—so

ENJOY!

Arleen M. Kaptur – author of books and articles on living a simple/rustic lifestyle.

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Online Gambling – Keep Control

By Adel Awwad

Gambling can be addictive no matter where you are doing it – at a land casino, playing the lottery or at an online casino. Sometimes it is easier to get carried away at an online casino than at a regular land casino because you aren't actually handling money or chips, your money is all digitally displayed. Further, money can go fast when you are having fun.

As it is with all gambling, it is important to keep control when you are gambling at an online casino. By keeping track of your credits and cash and setting yourself honest limits that you adhere to, online gambling won't be a problem for you. Further, by setting limits on yourself for how much money you are willing to gamble and lose, you can keep control of your online gambling habits and make it a fun experience as it was meant to be. Gambling can be a lot of fun, a real adrenaline rush—especially when you are winning. There is an adrenaline rush when you are losing too, and that's when online gambling can get out of control and before you know it, you've spent much too much money, much more than you intended to gamble away. There are other precautions you can also take such as watching your drinking, not playing when you are tired and setting a time limit on each gambling session.

If you think you have a gambling problem, then please contact your local gambler's anonymous help group and get some help. It is so important not to let gambling run or ruin your life. "Just one more twenty/hundred/thousand dollars" is never something you should say more than you can afford to. Watch and keep track of what you are doing, how much money you are inputting into an online casino and keep the game and gambling experience fun for you and everyone.

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