

# ***So Blessed!***

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**“Many men owe the grandeur of their lives to their tremendous difficulties.”**  
**--Charles H. Spurgeon**

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## **EDITOR'S CORNER**

Greetings,

Have you already managed to break any New Year's resolutions you made? Many people started the year off with good intentions to make some needed changes in their lives, but unfortunately haven't been able to follow through.

But even if you've done a poor job sticking with your plan to make change, don't give up hope. Perhaps your plans were too ambitious or unrealistic for your lifestyle. If so, maybe you need to fine tune your goals into "baby bites" that can be digested one at a time. For instance, instead of vowing to run a marathon this year, work toward just getting up and out of the house and working up to running a mile, then two, then three, etc. Taking smaller steps to accomplish goals can mean the difference between success and failure.

If you're feeling overwhelmed by trying to organize your finances, take a look at *Baby Bites for Financial Fitness* to get some easy to implement ideas for handling your money better. And if you're still trying to jumpstart a fitness routine after years of being a couch potato *and* stick to it, take a look at *Beginner's Guide to Fitness* by guest author Diana Keuilian.

The key to making lasting change is to set clear and realistic goals and take small steps everyday to make them really happen.

Blessings!

Francine L. Huff  
Editor & Publisher

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Do You Need a Fresh Financial Start? ***The 25-Day Financial Makeover: A Practical Guide for Women*** by **Francine L. Huff** will start you down the road to a brighter financial future. With advice on paying down debt, retirement planning, tithing & giving, goal setting, shopping smarter and more, this indispensable guide will help you take control of your financial future. ***The 25-Day Financial Makeover*** has been featured on At Home Live on FamilyNet, Our Lives on News 12 in Connecticut, Money Matters with Steve Moore, Crown Financial Ministries, Good Morning Texas in Dallas, and the WWRL Morning Show in New York City and in the Star-Ledger of New Jersey. Available at bookstores nationwide or [www.Huffwrites.com](http://www.Huffwrites.com).

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## ARTICLE

### **Baby Bites for Financial Fitness**

*By Francine L. Huff*

It's easy to get discouraged about changing a not-so-great financial situation when you're facing mountains of debt, annoying creditors, very little to no savings and an endless cycle of household bills. But before you get discouraged and decide to just do nothing because fixing your situation seems impossible, think about some small things you can do to begin changing your financial picture.

Instead of making big, lofty financial goals that will be difficult to implement, think about ways to cut up financial tasks so that they are more manageable. You wouldn't buy a 10 oz. steak and expect to eat the whole thing in one huge bite would you? Of course not! You would cut the steak into smaller pieces and take your time chewing them so that you could more easily digest it. Well, managing your finances is no different. By taking "baby bites" of the various tasks that you need to do to improve your spending habits, you'll begin to make real progress and be more likely to stick to your fiscal goals. The following list gives some ideas for how to make real and lasting changes in your financial situation.

1. **Know Your Debt Level.** When is the last time you actually sat down and totaled up how much debt you actually owe? If you answered never then you're long overdue for completing this task and need to get to a

- calculator ASAP. Gather all your credit card and loan statements and add up all the balances. Once you have the grand total staring you in the face it may shock you. But having this figure gives you a good starting point for working on a plan for paying down all of that debt.
2. **Order Your Credit Report.** Getting this report will give you an accurate view of how your creditors, bankers, insurers and other financial firms view you as a customer. If you find mistakes on your report don't delay in writing to the credit bureau to get the problems corrected. You will need documentation to prove that any errors you find should be changed on your report. Go to [www.myfico.com](http://www.myfico.com) for more information on obtaining and understanding your credit report.
  3. **Get Rid of Telemarketers.** Are you tempted to take telemarketers up on various offers they present to you when they call? If so, get rid of the temptation by signing up for the National Do Not Call Registry. Once your number has been on the registry for 31 days, most telemarketers should not be calling you. Keep in mind that some companies or organizations may still call you if you've done business with them recently or have authorized them to share your privacy information with other businesses. To register your home or cell phone number visit [www.donotcall.gov](http://www.donotcall.gov).
  4. **Cut Back on Eating Out.** How many times a week do you eat out? The average American eats out three or four times a week, according to food industry experts, and the costs of those meals can really add up. By cutting out one or two of these meals a week and eating at home or taking your lunch to work you can funnel the money saved into other areas such as paying down debt, building a savings, or working toward making a special purchase.
  5. **Maintain Your Car.** By sticking to a regular schedule for oil changes, tune-ups, tire rotations and other necessary maintenance needed by your car, you're more likely to keep it in tiptop running condition. Not only will that prolong the life of your car, but you'll also spend less on major repairs.
  6. **Cut Your Heating Bills.** Are you away from home most of the day? If so, turning your thermostat back during the hours when your house is empty will help slash your heating bill. If you can't remember to turn back the thermostat, consider installing a programmable one that automatically does this for you. Turning down the thermostat 8 degrees for eight hours a day will save 8% to 10% on home heating costs, according to MyMotherLode.com. Also, check around windows and doors to find any leakage. If you can feel cold air seeping around the cracks, then heat is also being lost. Visit a hardware store or home repair center to get materials to better insulate any areas where heat is being loss. Be sure to check basements and attics for proper insulation and correct any problems you find quickly.
  7. **Prepare for Grocery Shopping.** By planning out a weekly menu and preparing a shopping list you'll only buy what you need. Compare prices in weekly circulars sent by supermarkets and look for coupons in newspapers and on the Internet. Many supermarket web sites now have

coupons that can be printed out and taken to the store. Consider trading coupons with friends to get discounts on items you actually need and use. Consider shopping at warehouse stores that sell items in bulk, but don't be fooled into thinking something is a better bargain than in your local grocer without comparing the price per unit.

8. **Save That Spare Change.** Have you ever made a purchase and told the cashier to keep the pennies? Well think about all those pennies you've given away and how much they might actually add up to. A California man collected 3.6 tons of the copper coins after making a bet with his brother 30 years ago that he could collect a million pennies. That's \$10,000 worth of pennies. Think about all the spare change you've left lying around your home or passed up because you didn't want to be bothered carrying it around. Instead, collect these coins in a jar and deposit them into your bank account ever few months and watch your savings grow.
9. **Rent Movies.** Instead of rushing to see all the latest movies, consider waiting a few months to rent them from your local video store or online rental service. According to the National Association of Theatre Owners, the average price of a movie ticket in the U.S. was \$6.03 in 2003. Add in the price of popcorn and a soda and you're pushing your movie-viewing experience up into the double digits – and that's just for one person! But because many movies go from the theater to the video store relatively quickly, you probably won't have to wait too long to see the latest action flick. To save even more bucks on movie rentals, check out the selection at your local library where you may be able to get videos for a very low fee or even free.
10. **Pay Yourself.** Are you having trouble building a savings? By making sure you pay yourself a percentage of your income out of every paycheck you'll begin to build your nest egg. Setting up direct deposits from your checking account into a savings or money market account is a simple way to make sure you won't neglect this task. If you're not comfortable going the direct deposit route, then make a point of writing a check to yourself when doing your household bills and deposit it into your savings account on a regular basis.

By taking these small steps to improve your financial picture, you'll begin to quickly see changes and feel more encouraged. Whatever your financial goals are, remember to be realistic and don't give up on your dream of making lasting changes in your spending habits.

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Do you have a financial tip you'd like to share with other *So Blessed!* readers? Send an email to [Francine@Huffwrites.com](mailto:Francine@Huffwrites.com) and you might see your suggestion in an upcoming issue of *So Blessed!*

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## **GUEST ARTICLE**

### **Beginner's Guide to Fitness**

*By Diana Keuilian*

What to do when you are ready to get into shape!

So you are finally ready to turn from your couch potato ways, and trade your TV remote in for a dumbbell! Congratulations, and welcome to the wonderful world of fitness! I commend you on your resolve to lose weight and get into shape! Now where do you begin? These days there sure is a lot of talk about diet and fitness, whether it is a new diet pill or piece of exercise equipment. It is enough to make your head spin, and certainly enough to confuse the beginner. Take a deep breath, and follow these simple tips to go from being a fitness beginner to a pro!

#### **TIP #1: GET MOVING**

The first thing you need to do, as a fitness beginner, is to start moving! I mean this literally. Get up, and walk out your front door. Now walk down the street. Now turn the corner. Keep going! Do you get the picture? Start introducing your body to fitness by going on walks. These walks will probably start out slow and short, but before you know it they will be brisk and long. Try to work up a sweat as you tour the neighborhood. Make it a habit to wake up early to go on your walk, or consistently go on a walk before you go to bed. These walks will get you to start burning calories each day, and will also begin to build your cardiovascular endurance.

#### **TIP #2: STRETCH**

Once you become a pro at walking, you will need to add something new to your routine. Stretch before and after your walks. Start by reaching down to touch your toes and holding it for 30 seconds. You will feel tightness on the backs of your legs, in your hamstrings. Now place your palm against a wall at chest level and turn your body away from it. As you hold this for 30 seconds you will feel a stretch in your chest. Most inactive people have tight hamstring and chest muscles due to prolonged sitting, so it should be your priority to stretch these muscles out. You will be pleasantly surprised at what this will do for your posture!

#### **TIP #3: CLEAN YOUR DIET**

Fitness professionals like to claim that 80% of what your body looks like is directly related to what you eat. In other words, if you are eating burgers and fries and visiting the gym everyday, you are still going to look like you are eating burgers and fries! It is time to clean up your diet, so you can continue on your fast track to fitness.

- Rule #1: No more fast food. Fast food is cheap, available, and quick, but it is far from healthy. You are better off avoiding it completely.
- Rule #2: Eat five servings of fresh fruits and vegetables everyday. Your body needs the nutrients found in these foods, and they will fill you up without empty calories.
- Rule #3: Eat four to five small meals a day, rather than two large ones. This will keep your metabolism high all day, and turn you into a calorie-burning machine!

#### TIP#4: JOIN A GYM

After you have mastered walking, stretching, and have started to clean up your diet, you are ready to join a gym. Don't be intimidated or scared of this concept, the gym is a friendly place where people go to burn calories and build muscle! Find a local gym that has a convenient location near your home or work place. The key to making your gym membership worth its monthly dues is to use it consistently. Go to the gym no less than three times a week. While you are there begin a resistance training program as well as a cardiovascular program.

#### TIP #5: FIND A BUDDY

There is no better motivator to get you to the gym than knowing that someone is there waiting for you. If you find yourself slacking off in your workouts, or skipping the gym, a workout buddy might be just what you need. Find a friend with whom you share similar fitness goals, and become workout buddies. Agree to meet three times a week at the gym, and encourage each other throughout your workout. You will find that this makes workouts motivating and fun.

There you have it, all you need to know to get yourself up off the couch and into a healthy, fit lifestyle! Making the decision to get into shape will be the best one you make in your life, and I wish you all the best. To your health!

***Diana Keuilian**, author, ACE certified Personal Trainer, and co-founder of [HitechPersonalFitness.com](http://www.hitechpersonalfitness.com) offers online personal training and nutrition programs that fit your budget and schedule. Whether your goal is to lose weight, firm and tone, or to build muscle, [HitechPersonalFitness.com](http://www.hitechpersonalfitness.com) will build a custom designed program just for you. Visit: <http://www.hitechpersonalfitness.com/> and begin meeting your fitness goals today!*

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## TOOLS & RESOURCES

Are you looking for a new hobby? Here are some web sites that might help you narrow down the choices.

[www.coincollector.org](http://www.coincollector.org) – The purpose of the site is to provide information to new collectors, and to provide a forum for discussion so that seasoned collectors can help those that are new and converse with others.

<http://collectdolls.about.com/> -- Explore the ins and outs of doll collecting. Articles include roundups on doll auctions, valuing dolls and a doll encyclopedia.

[www.stamps.org/](http://www.stamps.org/) -- The web site of the American Philatelic Society has been serving stamp collectors since 1886. Get publications about the hobby, search an articles database or buy and sell stamps.

[www.Michaels.com](http://www.Michaels.com) – This site has ideas for arts and crafts projects, store locations, tips and techniques and of course, a variety of products you can purchase to get your artistic thing going.

[www.Sewingpatterns.com](http://www.Sewingpatterns.com) – This site says it has the largest selection of sewing patterns on the web. Save yourself a trip to the fabric store and browse the selection from the comfort of your own home.

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