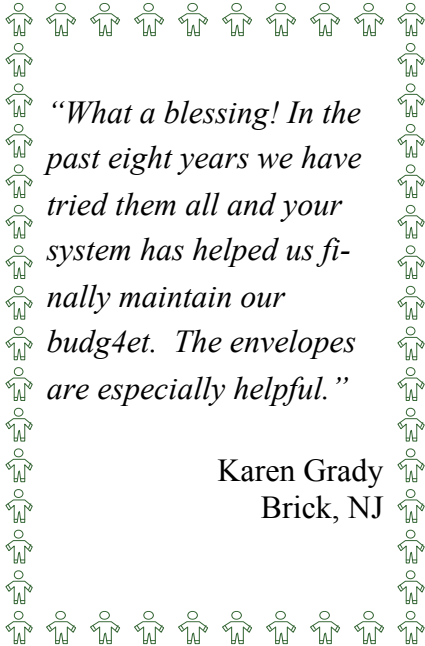


Dollars & Sense Newsletter

Volume 6
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BUDGETkeeper SYSTEM • 501 Prospect St #109C • Lakewood, NJ 08701 • www.budgetkeepersystem.com

MEMBERS' CORNER



"What a blessing! In the past eight years we have tried them all and your system has helped us finally maintain our budg4et. The envelopes are especially helpful."

Karen Grady
Brick, NJ

TO OUR READERS:

The objective of our "Dollars & Sense Newsletter" is to give you straight talk on personal finances, along with money saving ideas with humor and trivia to help lighten up the every day stress of our personal finances.

Budget Killer #3: The 4 Inch Problem

By Thomas Martucci

Everyone makes resolutions for the New Year. The three most common resolutions are to lose weight, get into shape and take control of personal finances by starting a budget. Usually by the end of February or even as early as the end of January, these resolutions are forgotten. I know first hand that one of the biggest reasons the resolution for personal finance fail is due to not understanding The BUDGETkeeper SYSTEM's Budget Killer #3: The Four-inch Problem.

A book written by Tim Piering, "Mastery" states "if you only had two tools to help you succeed, they would be well written goals and the ability to take action despite the "radio voice" in my head."

The Four-inch Problem and "radio voice" are very much the same. You have to understand that your mind and "radio voice" are very powerful deterrents that will stop you from accomplishing your budget and personal finance organization.

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Comedy Corner

A bum asked a man, "Give me ten dollars till pay-day."

The man responded, "When's payday?"

The bum said, "I don't know! You're the one that's working!"

For example, some voices may say “My neighbor spends a lot of money all the time and we have a similar financial position to them”. Forget about your neighbor, you need to wear blinders like a horse in a horserace and look straight ahead and not be distracted by the horse on either side.

In the beginning this theory may be very difficult to apply and understand. However, you must realize that more than 70% of individuals spend 10% or more than they actually make each month. Until you learn to spend only equal or even less than you actually make each month, this theory is going to be very hard.

The voices inside your head telling you why you should not budget are endless. Once you understand that the “Four Inch Problem” and “radio voice” is one of the main budget killers you will be able to take control of your personal finances and stay on a household budget. Won't it be really nice to say that last year I made a resolution to take control of my personal finances and one-year later I am still honoring my resolution!

This can be accomplished by using the BUDGETkeeper SYSTEM. You must also stick with the SYSTEM's rules and simple principles to guide you to the road of financial peace of mind.

MAKING HISTORY:

You can organize personal health information, from allergies and other medical conditions to medications and treatment histories, at www.ihealthrecord.org.

Your password protected record is confidential; you provide access privileges, as needed, to doctors, family members or emergency personnel.



✓ **A Personal Budgeting System that will:**

**Save
You
Stress
Time
Energy
Money**

Facts

COMPILED BY JOHN MACINTYRE

16

1727

Year in which Helen Morrison, a lonely spinster, became the first woman to place a Lonely Hearts advertisement, according to *The People's Almanac No. 2* and Date.com

4: Number of weeks she was committed to a lunatic asylum by the mayor

Percentage of wine consumers who are "traditionalists" (they need to feel that their wine is made by a well-known winery that they're familiar with), according to the results of Project Genome

12: Percentage that are "enthusiasts" (they are passionate about the entire wine experience — from researching what to buy to sharing it with friends and family)

20: Percentage that are "image seekers" (they need to feel sophisticated and fun, adventurous and trendy)

20

Percentage of instant message (IM) users in New York who maintain multiple screen names to avoid an ex or a bad date, making them the users most likely to do this in the United States, according to an AOL survey

47: Percentage of at-work IM users in Seattle who say things in an instant message that they wouldn't document in an e-mail message, making them the users most likely to do this in the United States

1,2,3:

Rank of snoring, hogging the blankets, and hogging the bed as the sleeping habits Americans dislike most about their significant other, according to the IKEA North America National Bedroom Survey

1, 2, 3: Rank of watching television, reading a book, and taking a bath as the things Americans say help them fall asleep at night

{sixty-nine}

Percentage of respondents questioned in an Associated Press-Ipsos poll who said people today are ruder than they were 20 or 30 years ago

93: Percentage that faulted parents for failing to teach their children manners and etiquette

37: Percentage that said they had used a swear word in public

1,2,3

Rank of Cliff Huxtable, Sheriff Andy Taylor, and Pa Ingalls from *Little House on the Prairie* as the top three TV dads of all time, according to a TiVo survey

23, 24, 25: Rank of Homer Simpson, Tony Soprano, and Ozzy Osbourne rounding out the list of 25