voices

FOCUS ON THE FAMILY BY DR JAMES DOBSON

CHILDREN AND FINANCES

There's an old song that says 'the best things in life are free'. That may be true, but a lot of kids today are growing up taking this sentiment too literally and they never learn the value and the importance of work.

My friend, Ron Blue, is a financial consultant and the author of several books about money management. He says parents should show their children the connection between work and rewards. In other words, we need to make it clear that money must be earned. Children must learn that income is the result of investing time, energy and talents in worthwhile activities. It's okay to give your children gifts and surprises, of course, but make sure they understand that most things in life aren't free. The hard part about teaching this lesson is that parents must endure the discomfort of saying "no" to the many demands of persistent children. And some mums and dads just can't resist that daily pressure, resulting in a situation one psychologist called "denial of denial"

In other words, every child needs to be told "no" on occasion; otherwise, why should they sweat for it when they can get it for free? That's why, within reason, I recommend that parents require children to earn their own money to buy the things they want. They'll learn that it takes commitment and persistence to survive financially, which should serve them well as they move into their adult years.

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WHEN CORPORATE TYPES CHUCK IT IN

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it was like full speed! There are so many cars and people are just moving, moving, moving! And the people are really alive, really open and funny.

R: For Vietnam, I was a little concerned, with the US history there. I was really surprised to find people going out of their way to help us! There was one man who owned a gashouse and he had once fought American soldiers during the war, but he came over to give me a big hug!

A: Cambodia is going through a really hard time economically and politically, and so you can see a lot of children in the streets begging. It was a total contrast from the other countries. Malaysia was calm and mellow. It's like you're all in one continent; there are many similarities but also distinct differences.

What are some of the things you've gained from all your adventures?

A: When you're on a bicycle, it's different from being on a bus or a plane or a car, because there's no one to depend on but yourself and the power of your legs. No one was pushing me from behind; I had to do it all myself. We don't realise the amount of power we have within ourselves — that feeling is unbelievable.

R: One of the things was also that you go out there to learn about other people ... But



IRON WILLS: 'Maybe, someday, we'll go back' to normal life, say Amanda and Richard Ligato.

by pushing yourself to your physical and psychological limits, you learn a lot about yourself. Another thing is it's very natural for any human being, when they're in an unfamiliar environment, to automatically perceive the unusual or unfamiliar as wrong. But just because something isn't normal for me, it doesn't mean it's not right.

How much have you both changed?

R: We learned how little we needed to be happy, that we only needed a few possessions to have joy in life.

Another thing we found very exciting was that we grew more as a person once we were beyond the world where everything was comfortable. When everything comes easily, you don't challenge yourself so you don't grow. But when things are a

little uncomfortable, that's when you get stronger and learn more about yourself.

A: I think our creativity is much higher than it used to be because we use just a few tools to fix things. When you're on a bicycle and in the middle of nowhere, you don't have the luxury of going to the supermarket. If something breaks or you need something, you have to think of using whatever you have in your bags to fix it. We have to learn to do without and sometimes we just have to accept that we're not going to have that thing. So, you just have to be more open and creative in solving your problems because you can't find what you want.

Would you guys ever return to live in the cities permanently? If so, how would your way of life differ from previously? A: Maybe, someday, we'll go back. If that happens, it'll be more balanced — definitely a life that doesn't have so much work and so little of yourself. I think that happens to a lot of us: We start our career and after a while, it becomes who we are. But we need to try and keep it more balanced. Because life is really short. When we get to the end, I don't want to say, "Oh, I'm very happy, I worked very hard." I want to say, "I experienced life. I lived, and I did what I wanted to do."

If you would like to know more about the Ligatos, visit their website www.vwvagabonds.com







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