

## THE COST OF CHILDREN

The government has calculated the cost of raising a child from birth to 18 and came up with \$160,140 for a middle income family. Talk about sticker shock! That doesn't even touch college tuition. But \$160,140 isn't so bad if you break it down. It translates into \$8,896 a year, \$741 a month, or \$171 a week. That's a mere \$24.24 a day! Just over a dollar an hour. Still, you might think the best financial advice says don't have children if you want to be "rich." It is just the opposite. What do you get for your \$160,140?

Naming rights. First, middle, and last!  
Glimpses of God every day.  
Giggles under the covers at night.  
More love than your heart can hold.  
Butterfly kisses and Velcro hugs.  
Endless wonder over rocks, ants, clouds, and warm cookies.  
A hand to hold, usually covered with jam.  
A partner for blowing bubbles, flying kites, building sand castles, and skipping down the sidewalk in the pouring rain.  
Someone to laugh yourself silly with no matter what the boss said or how your stocks performed that day.

For \$160,140, you never have to grow up.  
You get to finger-paint, carve pumpkins, play hide-and-peek, catch lightning bugs, and never stop believing in Santa Claus.  
You have an excuse to: keep reading the Adventures of Piglet and Pooh, watching Saturday morning cartoons, going to Disney movies, and wishing on stars.  
You get to frame rainbows, hearts, and flowers under refrigerator magnets and collect spray painted noodle wreaths for Christmas, hand prints set in clay for Mother's Day, and cards with backward letters for Father's Day.

For \$160,140, there is no greater bang for your buck.  
You get to be a hero just for retrieving a Frisbee off the garage roof, taking the training wheels off the bike, removing a splinter, filling a wading pool, coaxing a wad of gum out of bangs, and coaching a baseball team that never wins but always gets treated to ice cream regardless.  
You get a front row seat to history to witness the first step, first word, first date, and first time behind the wheel.  
You get to be immortal.  
You get another branch added to your family tree, and if you're lucky, a long list of limbs in your obituary called grandchildren.

You get an education in psychology, nursing, criminal justice,  
communications, and human sexuality that no college can match.  
In the eyes of a child, you rank right up there with God.  
You have all the power to heal a boo-boo, scare away the  
monsters under the bed, patch a broken heart, police a slumber party, ground  
them forever, and love them without limits, so one day they will,  
like you, love without counting the cost.

Enjoy your children and grandchildren.