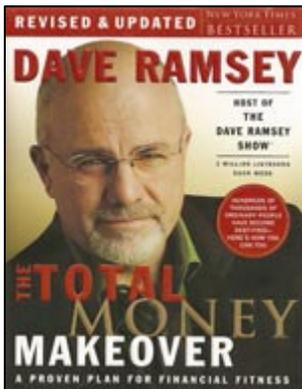


## Readin' & Writin' with Lauraine- March 2007



How are you doing on your goals for the New Year? That is, of course, assuming you made any. I've not taken time to sit down and write them out, but usually by the end of February, I manage to get it done. I wouldn't keep doing it if I didn't think it worthwhile. Since one of my goals is always of the financial variety, I've been watching for exceptional books on financial matters, being that finances are not my forte.

A friend said she'd heard of a new program called Financial Peace University, and she and her hubby had signed up for it. Many of you might have heard of Dave Ramsey, the man who runs the program; he hosts a radio talk show also.

My friend got me fired up and I ordered Ramsey's most well-known book, *The Total Money Makeover*. Talk about an eye opener and written in a style that is not only easy to read, but sticks with you. Worked into his program are personal stories of those who've signed on to his program to become debt free. He means even pay off your house and really live without owing money and being charged interest.

While I'm not from Missouri, the show me state, I have developed a slightly cynical attitude through the years. So I was impressed with Dave Ramsey, because he challenges everyone to put their money to work for them and then teaches them how to do it; beginning with building an emergency fund of \$1,000, then starting a debt reduction snowball. He explains financial terms in a way that one without an MBA can understand and pushes a very unpopular word—budget. The “B” word makes me cringe. However since becoming debt-free has been one of my goals for the last few years, after reading *The Total Money Makeover*, I finally believe that debt free is not just a dream but a very real actuality.

So, what does this have to do with writing? More specifically, *your* writing? First of all, writing could contribute to your family finances. I can speak from experience; it is possible to make a living writing. Most likely not overnight, but if you have even a modicum of talent and a high percentage of alligator hide, combined with the perseverance of a kid after a cookie in the cookie jar, and you are willing to find the training and write until you've learned the craft, there could be a place for you in the world of writing and becoming published.

Dave Ramsey built his platform first, he helped people get out of debt, took it to the airwaves and then wrote the books and refined his program to make it available to anyone willing to plunk down not only their dollars but their despair at always being short on money.

So, where can you get training? The Internet is a good place to start. There are a lot of good teachers who have online classes. Hit the library and the bookstore. Pick up a copy of *The Writer's Digest*, a monthly magazine that has its own book club.

Books on writing abound. An invaluable tool is the *Writer's Market*, put out by *Writer's Digest*, a big book all about markets.

You can also find classes offered locally. Classes have been offered here in Tehachapi at our local bookstore and community college, and some people even teach by tele-seminars, meaning over the telephone. I've taken two recently.

If you want to write, and you dream of writing, really the only thing that is stopping you is you. And if a shortage of money is holding you back, you might try Dave Ramsey's plan for financial fitness.

Until next time,

*Happy Goal Setting, Financial Freedom, AND Readin' and Writin' from Lauraine*