Monday, January 28, 2013 10:51 AM -

While going through drawers, I came across a ledger my mother had kept the household budget in for years. The first entry dates back to 1956. She meticulously recorded every household expense from groceries, to doctor visits, to repairs.

Some are amusing to read. My brother got stitches removed for \$2 and some odd cents in one particular week's entry. Another notes that my mother bought material to make my sister two pairs of pajamas for \$1.26.

Can you imagine paying \$1.26 for one pair of pajamas today, let alone two?

Another entry shows my father was lodged in a motel while on a job in another city and spent \$26 for the entire week's stay. You can't even open the little refrigerator in a room now for that.

The point I'm getting at is that on any given day, she could tell exactly what was spent on household expenses down to the penny.

When I first picked up the ledger years ago, I said, "My goodness, you've always been this way!"

She replied that while other little girls were playing with dolls, she was playing secretary.

"That's all I ever wanted to be," she said.

I used to cringe at the thought and avoided money conversations like the plague. Talking about money is not one of my favorite things. I never seem to have enough and when my mother and I had previously talked about constructing a budget, I would laugh and say, "You don't have to

Monday, January 28, 2013 10:51 AM -

make out a budget when you have nothing left after paying bills."

Her response was, "You always spend money you don't account for or forget. If you write it down, you know where it went and can figure out if you really needed to spend it. You may have more money than you think you do."

Well, let me tell you, that prospect changed my way of thinking about a budget. Could I possibly have more money than I thought? Turns out I was spending some, not a whole lot, that I would forget about: lunch here, snacks there. But it did add up and when I started eating at home more and bringing along my own snacks to work, I saw some improvement in my financial situation. The extra money I saved has been going into a bank account for future bills and emergencies. It feels good to have a little cushion.

We should all aspire to such a level of financial control that my mother has, including our local, state and federal governments.

If these bean counters would mark every single expense from each day in a ledger like my mother's, I'm sure at some point they would realize overspending habits and possibly find ways to curb them. Being fiscally responsible doesn't have to be frightening. It just requires a little effort.

Perhaps my mother could help Congress balance the budget and start tackling this deficit.

One thing I know for sure, if she was in charge, there'd be no deficit. In her world, you just don't spend what you don't have. A simple solution.