



The *Companion*

December Edition 2015 - Volume 28, No. 10



Christian Home Educators of Ohio

A Devotional with Oswald Chambers

Behold, a virgin...shall bring forth a son, and they shall call His name Emmanuel, which being interpreted is, God with us.

— Matthew 1:23

His Birth in History. “Therefore also that holy thing which shall be born of thee shall be called the Son of God” (Luke 1:35). Jesus Christ was born into this world, not from it. He did not evolve out of history; He came into history from the outside. Jesus Christ is not the best human being, He is a Being Who cannot be accounted for by the human race at all. He is not man becoming God, but God Incarnate, God coming into human flesh, coming into it from

outside. His life is the Highest and the Holiest entering in at the lowliest door. Our Lord’s birth was an advent.

His Birth in Me. “Of whom I travail in birth again until Christ be formed in you” (Gal. 4:19). Just as Our Lord came into human history from outside, so He must come into me from outside. Have I allowed my personal human life to become a “Bethlehem” for the Son of God? I cannot enter into the realm of the Kingdom of God unless I am born from above (RV mg) by a birth totally unlike natural birth. “Ye must be born again.” This is not a command, it is a foundation fact. The characteristic of the new birth is

that I yield myself so completely to God that Christ is formed in me. Immediately Christ is formed in me, His nature begins to work through me.

God manifest in the flesh — that is what is made profoundly possible for you and me by the Redemption.

WISDOM FROM OSWALD CHAMBERS

The measure of the worth of our public activity for God is the private profound communion we have with Him.... We have to pitch our tents where we shall always have quiet times with God, however noisy our times with the world may be. ☞



Christian Home Educators of Ohio

The Ohio Homeschool Companion is a publication of Christian Home Educators of Ohio, a nonprofit organization of families serving the needs of home educators in Ohio and neighboring states.

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CHEO acknowledges that the Lord Jesus Christ must be central and supreme in the rearing of our children, and that Godly education is an inseparable part of the Christian faith. CHEO seeks to preserve the God-given, constitutional right to home educate, and to support and encourage families in fulfilling this Biblical responsibility.

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Teaching Kids to Manage Money

Pays High Dividends

by Kara
Rozendaal

While preparing a wish list for his sixth birthday, a little boy asked, “Mom, can I have one of those magic money cards?”

His Mom was puzzled, “What card do you mean?”

He answered matter-of-factly, “You know the kind of card that Mrs. Dunigan has. She slides it in a box to buy French fries, ice cream, and soda. She even gets bunches of money out of machines that she drives to.”

This story illustrates how mystical and distorted a child’s view can be of money and money management. As we homeschool our three children, trying to teach the basic school subjects can be a challenge. But, honestly, one of the most overwhelming challenges is to teach our kids how to understand money. As with many subjects, there are appropriate ages for the various financial lessons to be learned. Forcing the issue of money management too early will only cause stress for everyone involved. So, how old should a child be before you begin intentional financial training?

A five-year-old simply wants to have fun with his or her money, and there is no harm in relaxing and letting them have fun. A child of that age is too young to grasp saving for college or the principles behind tithing. Very young children are primarily learning by our example. We

may be the teachers for reading, writing, and math, but the way we spend and save our money is teaching lessons as well. Oh yes, they are watching us!

Around the age of seven, impulse control becomes an issue for many children. Many of you have been there. Your child “needs” to have the Lego® set. Twenty-four hours later they “need” to have the rocket set, and so on. One method that works well for managing a child’s desire to make impulse purchases is to have the child write a list of three things he would buy if he had money. He can post the list in his room. When the child is at the store and asks to purchase an item that is not on the list, first require him to return home and revamp the list.

The new must-have item should replace one of the other three items on his list. This imposes a cooling-off period. Typically, the excitement of the new must-have item wears off before the child is in the store again, and the list remains as originally penned. Ta-da! Impulse diverted! The child learns a valuable lesson about delaying gratification, and since it was the list that said “no,” Mom and Dad can remain the good guys.

Many children begin to earn money between ages ten and twelve by babysitting or doing household chores. This is a good time to begin requiring kids to

save half of all of the money they earn. This requirement engrains in them valuable lessons about living on less and saving toward financial goals.

As pre-teens you can also help your children grow in the area of giving. Teach them that what they earn ultimately comes from God, so it’s right to give back to God first. Help them to realize that we would have nothing if it weren’t for God’s provisions and that giving a portion of all we receive is a way of saying thanks and showing obedience to God. Here again, your kids are watching what you do, and you lead by example.


With teenagers, you can step up the money management training. In my experience, 15-year-olds are ready to have more financial responsibility and more in-depth instruction. It is a good idea to equip older teens to make good financial decisions prior to handing them the loaded gun of a checking account. I recommend two financial training programs that provide a solid foundation for the financial decisions teens will face: Dave Ramsey’s Foundations for Personal Finance, and Crown Ministries’ Discovering God’s Way of Handling Money. Both are comprehensive, at-home

courses that can be completed at an individual pace.

We had our 16-year-old complete the Dave Ramsey course as a self-study at home, and the results were just as we had hoped. In our Homeschool Co-op, we are requiring the high school students to watch the DVD as a class. In addition, we are assigning real life and investment projects, and are requiring them to calculate insurance and run debt calculations. These are great ways to help kids become equipped—and feel equipped—to manage their finances.

Finally, I suggest allowing children to listen in on some of the household money discussions. I don't believe it is healthy to keep all money matters a secret. It is

helpful to inform kids about the reasons your money is allocated in a particular way. It is beneficial for mature children to realize the amount of your house payment. It is valuable for them to make the association that purchases require money and money comes from work. Explain that to buy the item they are requesting requires Mom or Dad to work "x" number of hours.

Like it or not, money has a life-long presence with us and with our children. There is a lot to be gained by addressing the topic with your children rather than avoiding it. I can assure you that the investment you make in teaching your children money management will pay high dividends for years to come. 

Kara Rozendaal is a homeschool mom from Prescott Valley, Arizona with a passion to help other families succeed financially. Her family of five lives on an ordinary income. A few years ago the Rozendaals had a life change and needed to find ways to make up an \$800 monthly income loss. They were able to trim their monthly spending and surpass the \$800 need. Kara now spends her time sharing the secrets of their research and perseverance. Kara is a Financial Planner with a degree in Finance from Arizona State University. She is the founder of Practical Saver, the author of the book Real World Grocery Savings, appears regularly on Channel 3's Your Life A to Z, and writes and publishes the Practical Saver Encourager. The Encourager is a weekly newsletter that is full of weekly grocery sales, homemade gift ideas, do-it-yourself repairs on your house, budgeting advice, organic food information, recipes, and much more. www.practicalsaver.com



Calendar Memories

by Mary Ann
Eagleson

I spotted something very tiny that looked like a human figure on the floor near the fireplace. As I was getting down on my knees to discern what it was, I spotted two other similar figures nearby. I wondered if the hero from *Honey, I Shrunk the Kids!* had visited our home. No, it was the wise men from our miniature nativity set. Mimsy, our third born, was simulating the long journey of these seekers. I learned that she inched them along each day during the Christmas season until they traveled across the family room to the nativity by January 6th every two years. She desired to follow the scholars' suggestion that Jesus was likely two when the wise men visited. I was amazed that she found playtime for this, an element of our faith. She had heard the Scriptures for many years during our extended Christmas season, and this gave me pause to think about the blessings of the Church Calendar.

This discovery took place during Advent, one of our favorite times of the year. It is the season that includes the four Sundays preceding Christmas, and the days in-between. It marks the beginning of the Church Calendar year for most of the Western church.

The Church Calendar, also known as the Ecclesiastical Calendar, the Liturgical Calendar, or the Church Year Calendar, is the organization of the days in a year around special feasts,

memorials, significant events, activities and the like in the Christian church. There is variation in the Church Calendar among the Western churches, those bodies in the Roman Catholic tradition, and those springing from the Reformation, and the Eastern Church, those bodies that follow the Eastern Orthodox pattern for worship.

Advent, which means "coming" in Latin, refers to the coming of Christ, and Christmas as a celebration of His coming. Every day of Advent we light a candle on our Yule log, alternating them, so that by Christmas there is a full set of triangle shaped, lighted candles, reminding us of the darkness dispelled by the coming of Jesus. We also use an Advent wreath, which has four candles, one for each Sunday in Advent and one for each century of waiting between the prophet Malachi and the birth of Christ.

These provide light for our family devotions that center on God's Word regarding the coming of Jesus so the children are hearing the story over and over, year after year, gaining a memory of the prophecies of old.

Years ago I made an Advent calendar that has daily activities related to Christmas tasks. This helps reduce the load of the Christmas rush and chaos as the month rolls on. It takes us several days to get the tree in order. For example, Day 5 states, "See Dad about a special evergreen purchase," so we go to a nearby

tree farm and cut a Charlie Brown Christmas tree. A bare evergreen sits in our family room and this brings many questions from guests. Some days later the activity is to add the lights, and even later in the month the actual decorations appear on the assigned day.

On December 6, the activity is to learn about the real Saint Nicholas, a well-loved Christian who lived in the 300s. This day is St. Nicholas' Day and we learn how it is celebrated around the world.

Some activities are designed for sheer pleasure, like the days we read *I Spy Christmas* and make either a gingerbread church or giant gingerbread men.

As a child, I was noticeably sad at the conclusion of Christmas day. Christmas was forever in coming. The day of fun arrived with an explosion of gifts from Santa and others, only to be suddenly over until another year. When we had children, we purposed to find an alternative way to celebrate so we might focus more on Jesus, the joy of the holidays, and reduce this let down.

When Christmas Eve and Christmas day arrive, we begin the celebration of the wonderful season known as Christmastide.



Just as we learned that Advent is celebrated in many places around the world, we also discovered that the Twelve Days of Christmas are as well.

We knew there was so much joy in the real story of Christmas that we refrained from sharing the myths associated with the season as if they were true. We wanted the children to celebrate the real meaning to its fullest extent. This really avoided disappointment in the long run, and built a tradition on the best news possible in life.

On Christmas morning, each child receives one gift, something they hoped for, from Bruce and me. There are others from extended family members, and now that they are older, gifts for one another they have bought

or made. This is plenty for them to enjoy Christmas day, and it helps avoid over-stimulation. We also require that as each person opens a gift, the rest watch. This helps us appreciate the time and effort that the giver put into selecting the gift.


We then continue in the joy of the Lord as we celebrate the next Twelve Days of Christmas. The fun and blessings of the season are actually just beginning on Christmas day. Melancholy is absent!

We light all the candles as we share our daily devotion. We each receive one gift each day. They are often small, like a pair of socks, or a favorite treat. About half of them are more substantial gifts, but some are non-material to help reduce

spending and excessive focus on things. One Christmas I made puzzles and guessing games about different countries. When they guessed the country, we learned about it and what God was doing there.

Another time, I took the sentence, "Today we will visit Frank Lloyd Wright's house, Falling Water," and cut up the separate words. Each child got a small gift of "words" to unwrap. They next put all their individual words together to make a sensible sentence, and learned of the field trip, which was a shared gift.

We end the Twelve Days on Epiphany, January 6th, the day that the church celebrates the coming of the wise men.

Be purposed in your celebration of the season this year! 

Grain Sack Christmas Tree How-To

by On Sutton
Place
onsuttonplace.com



Here's a short, little tutorial on how to make these trees. Promise it's not hard.

First... about the grain sack scraps. Obviously you don't have to use grain sacks. Any type of fabric will work perfectly. Muslin, drop cloths, fat quarters, an old sheet. You need strips (length doesn't matter) that are about 1-2 inches wide. Random is good.

Click here to finish this tutorial. [🔗](#)



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- \$40 discount on College In A Bag (CollegePlus)
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Issues Keep Changing, but HSLDA's Defense Stays Solid

When Ohio parents Mr. and Mrs. Birch* divorced, they agreed to continue child support past their children's respective 18th birthdays until they graduated from high school. The fact that the Birch children were homeschooling wasn't a problem—for at least 20 years Ohio courts have recognized the right of homeschooled students to keep receiving child support until graduation.

But in May 2014, our member learned that the Child Support Enforcement Agency of Ohio—the agency responsible for collecting and distributing child support—was terminating the child support payments. Because her son Sid* was homeschooling in North Carolina for his senior year, the agency claimed, he was ineligible because he was not enrolled in “an accredited high school.”

HSLDA Staff Attorney Michael Donnelly immediately wrote to the agency, explaining why they

should reinstate the support payments. Staff Attorney Darren Jones then attended an administrative hearing and argued that Mrs. Birch was in full compliance with North Carolina's homeschool law. He showed that Ohio courts have consistently ruled in favor of extending child support for homeschooled students.

Taking it to Court

The agency still refused to reinstate the child support payments. So we took the matter to court.

Jones represented Mrs. Birch at the court hearing, where Sid showed evidence of his senior academic work, including his courses and internships. Again, despite the child support order and Ohio's recognition of homeschooled students being eligible for benefits, the magistrate ruled against continuing child support. The magistrate reasoned that because Sid had enough

credits to graduate, he was ineligible for child support.

HSLDA appealed this decision. In a brief to the appeals court, Jones pointed out that Sid had never been held back in school, and it was indefensible to penalize him for attending 12th grade. After reviewing our brief, the court agreed. It ruled that “the child should not be penalized for choosing to complete his twelfth year of school prior to his high school graduation.” The court ordered the agency to reinstate payments until Sid's graduation.

** Not their real names.*

.....

Protect Your Family

If you or someone you know is not a member of HSLDA, will you consider taking a moment today to join or recommend us? Your support for our work enables us to defend individual families threatened by government officials and protect homeschooling freedom for all. Join now. [↗](#)

Join with Us!

In the late 1980's, home education was not yet legal in all states in this nation. In areas where homeschooling was lawfully recognized, parents were frequently ridiculed for choosing this form of instruction. Some families even faced serious consequences in pursuit of this unique educational path.

Christian Home Educators of Ohio was first created in this period of homeschool unrest. Our mission was to provide various means of encouragement, education and support to parents as they instructed their children. From its very beginning CHEO has been a strong defender of home educators in Ohio...and we are committed to offering that same defense today.

In 2015 we enjoy the freedom to home educate that many never imagined possible. Gone are the days of hiding and mumbling excuses for our parenting choices... home education is legal, accepted and "safe" in this country. **Or is it?**

Freedom is never guaranteed... and it is never free. It must be guarded and protected with great fervency or it will be stripped away. Consider some more recent articles: *NEA 'attack' on homeschoolers blasted as 'outrageous'* or *The Third Wave of Homeschool Persecution*, Michael Farris.

Since 1994, CHEO has employed Melanie Elsey as legislative liaison. Melanie works tirelessly (and drives countless miles) on behalf of Ohio families. During the course of the year her duties cover many different areas...

- faithfully attends monthly meetings of the state board of education
- reviews all board of education/legislative proposals that could impact home educators or graduates
- routinely meets with legislators and administrative officials to provide counsel on pending/draft policies
- maintains and develops a respectful rapport with legislators from both political parties
- works as a resource for support groups statewide to teach and train in civic involvement
- frequently meets with local support groups to assist families that are getting started in home education
- is a regular (and much requested) presenter at statewide convention
- has a close working relationship with HSLDA in serving families in the state

We are so grateful for Melanie's passion and dedication to serve as a "watcher on the wall" for all of us! Having someone like Melanie on staff is one of the greatest services that we provide to the educators like you.

CHEO relies heavily on faithful yearly memberships and generous donations to continue daily operations (like Melanie's) on behalf of Ohio families. **Our deepest gratitude to the families who currently join with us in membership... we could not carry on without you!** If you are not a member, we would ask that you prayerfully consider supporting CHEO through yearly membership or periodic tax deductible donations.

Join with us in protecting homeschool freedoms for this generation... and the next. Visit our **website** today!

In your humble service,

The leadership team of CHEO

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Wayne and Becky Clark

John and Melanie Elsey

Dan and Debbie Gibson

Mark and Jeri Neese

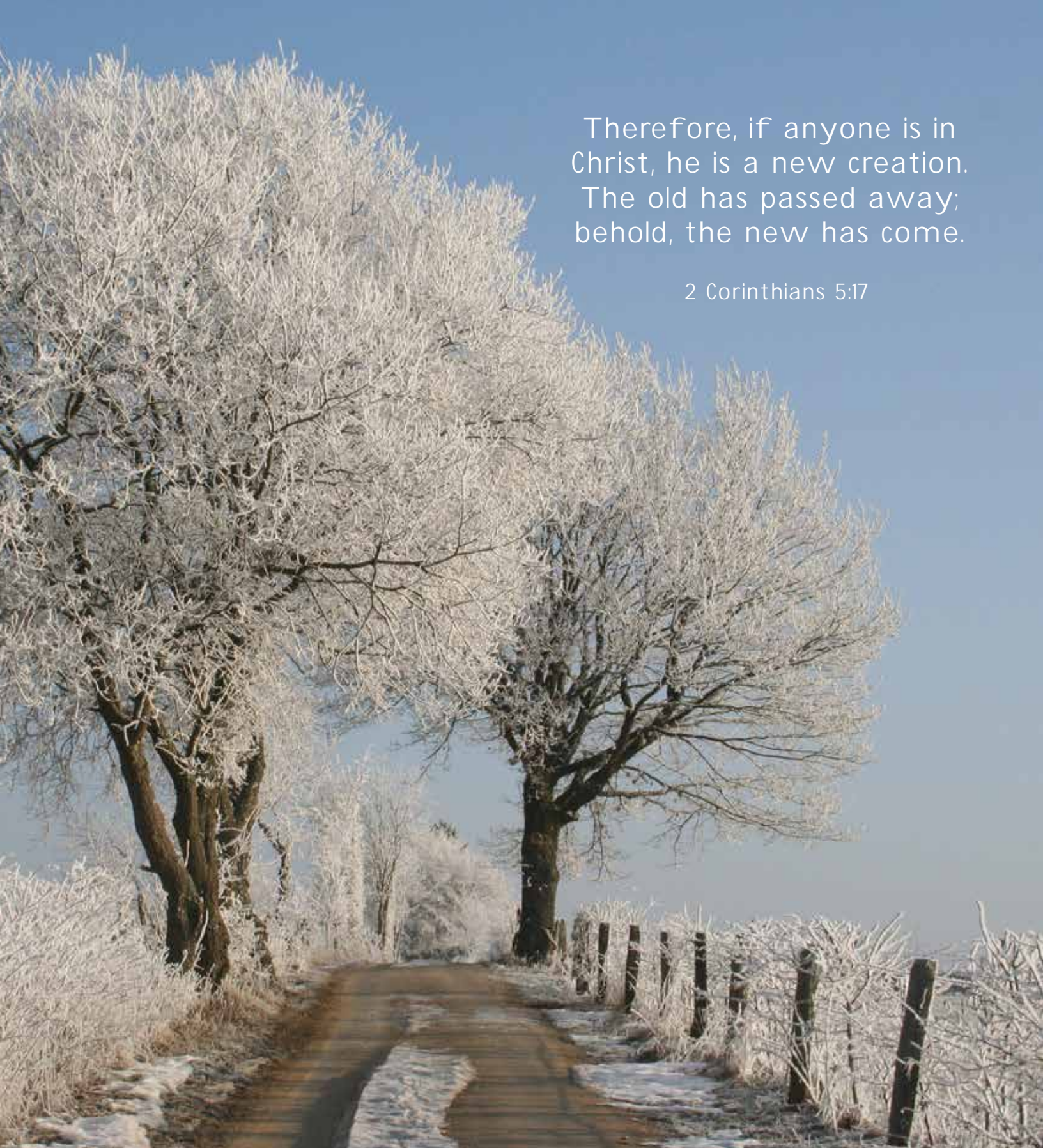
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A photograph of a winter landscape. A dirt path, partially covered in snow, leads from the bottom center towards the background. On the left side of the path, there are several large, leafless trees heavily laden with snow. On the right side, there is a wooden fence with snow-covered bushes behind it. The sky is a clear, pale blue.

Therefore, if anyone is in
Christ, he is a new creation.
The old has passed away;
behold, the new has come.

2 Corinthians 5:17



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