



**Jesus referred to himself as God's "only Son" sent to rescue the world: "I have come as a light to shine in this dark world..."**

who put their trust in me will no longer remain in the darkness."

Superman creators Jerry Siegel and Joe Shuster were Jewish. "El" is a Hebrew word for "God." The biblical Moses' mother hid him in a basket in the Nile River to save his life.

*Superman Returns* director Bryan Singer, who is Jewish, acknowledges that biblical imagery — both messianic and Mosaic — have influenced the Superman saga. An adopted only child, picked on in youth, Singer says he's often felt like an outcast.

How does Superman inspire him? "I think most people do believe in that kind of integrity and virtue," Singer observed in a documentary. "They want to see goodness. People have a deep need to believe that it exists out there."

Superhero — a real one — still needed.

Anyone out there "still stand for truth, justice, all that stuff?" Anyone qualify as "the Light of the world"?

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## BUDGE IT WITH A BUDGET !

*By Trevor Blanchard*

How often have we heard from our friends or relatives that they couldn't afford a holiday this year because of unscheduled expenses? Perhaps the real reason was that they weren't working to a budget?

Sadly, the very use of the word "budget" raises thoughts of someone who is on rather limited income. But no, a budget is simply a *plan*, and planning is for everybody who wants to know where their money is going. It's a worthwhile idea for all of us to work to a plan to enable us to enjoy various pleasures such as an overseas holiday, upgrading the family car, or carrying out improvements around our home.

A budget involves just two steps. Firstly, establish your fixed outgoings such as mortgage or rent payments, insurances, rates, school fees if applicable. Secondly, calculate your variable expenses — food, cleaning,

electricity, water, vehicle running costs, and that great variable — "personal" expenditure.

It is this last item we need to look at closely because it is usually an "on demand" item. It's a good idea to keep a note of your actual daily expenditure for a period of time. You may be very surprised at how much of your total income is accounted for in this "personal" area!

How many coffees did you purchase this week? How much did car parking cost you? Did you buy your lunch, or snacks? Maybe a magazine? What did drinks after work cost you this week? All these are variable items over which you have direct control. This is the area where savings can most easily be made, so choose where your priorities lie and you may discover there is sufficient surplus to achieve some of your dreams.

Living in the modern world, particu-



larly in a city, places many temptations before you, all seeking to encourage you to part with your hard-earned money. Why are the shopping malls so attractive? To get you to go there with the family for something to do. Count the cost later if you fall for this one!

Budgeting is not about going without certain pleasures, although sometimes that is necessary. It is about knowing where your money is going and choosing your priorities. So if you want to achieve your dreams by pushing over a financial obstacle, the best way to budge it is with the aid of a budget!

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