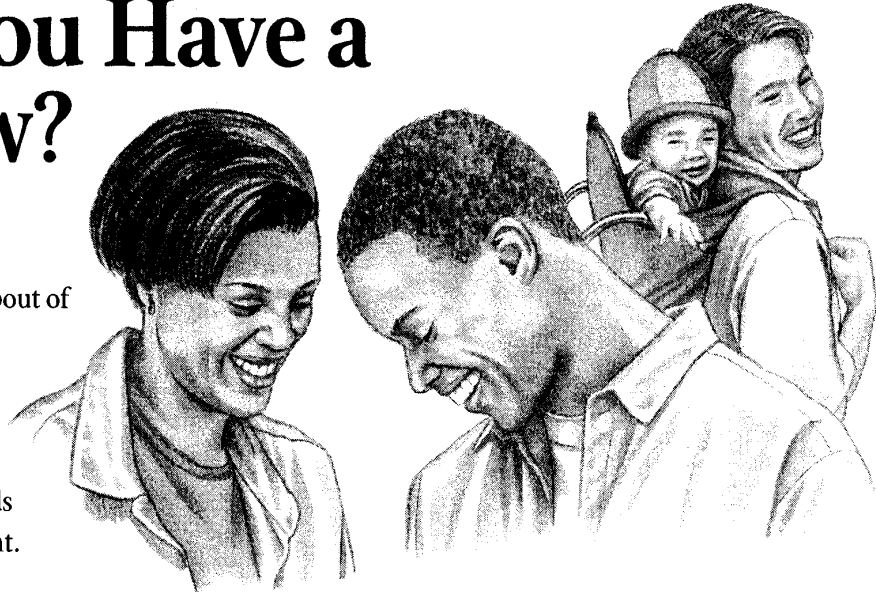




To Have or Have Not: Should You Have a Baby Now?

When that biological clock is ticking or when a serious bout of baby fever hits, the desire to get pregnant can be overwhelming. There are many things to consider about the countless responsibilities and many rewards that are all a part of being a parent.



Why Do You Want a Baby?

- Perhaps you've always known you wanted to have children.
- Maybe you've always seen yourself surrounded by your children and grandchildren in your old age.
- You may want someone to nurture, care for and love.
- Maybe your partner wants children.

Are You Sure?

- Will you feel a sense of failure if you don't have a baby?
- Do you feel pressured by your partner, family or friends to have a baby?
- Are you attempting to rescue your relationship by having a baby?

Lifestyle and Relationship Changes

The responsibility of taking care of another human being guarantees big changes in the way you live your life now. Sleeping in, even sleeping a whole night through, will be a thing of the past. Your world will revolve around someone else who's constantly growing, changing and needing.

Having a baby puts a strain on the

strongest of relationships. You may want to consider couples therapy or some form of counseling before you bring another person into your relationship. Ask yourself:

- Is this the right time for you and your partner?
- Are you ready to give up luxuries such as spontaneous vacations and eating out every night?
- Are you prepared to see less of your friends who don't have children?

Your Health

Before you conceive, consider the changes you may have to make to be healthy before and after pregnancy.

- Do you or you partner use tobacco, drugs or alcohol?
- Do you eat healthily?
- Are you overweight?
- Do you have any medical problems or take medication?

Fertility Issues

What if becoming pregnant proves to be difficult? How far are you willing to go to get pregnant? It might help you later to consider this before you begin trying.

Some women can get pregnant easily, but have repeated miscarriages. If you can't have a baby on your own, are you prepared to spend large sums of money for medical fertility procedures? Would you be willing to consider adoption, foster parenting or surrogacy?

Your Career

- Are you ready to put your career on hold to have a baby?
- How much time are you willing to take off?
- Can you stay at home for the first few years or until your child starts school?
- How do you feel about using full-time child care?

Health Insurance

Health insurance is important when raising a family.

- Before getting pregnant, check to make sure that maternity benefits are covered.
- Does your insurance company offer well-baby care so immunizations are not an out-of-pocket expense?
- How high are the deductibles and copayments for when your child is ill?