

Sun Journal

Whittle down this list before welcoming a wee one

By Grace Jidoun , *The Nest* (www.thenest.com)

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Most couples don't just wake up one day and think, "Let's start a family now!" As much as some might wish their partners were that impulsive and enthusiastic, it's better to put some thought into this baby thing. Here's your to-do list.

Talk

You might know a dozen women who are pregnant, but that doesn't mean it's the right timing for you guys. Make sure you're reasonably settled, financially stable, getting along well (a kid won't help a faltering relationship) and 100 percent (not 99 percent) certain you both want this change in your lives.

Get ready physically

If you haven't had an annual exam in years, schedule one. Then book a pelvic exam. Let your doctors know your pregnancy plans are on the horizon. Talk about any meds you take for chronic conditions (like diabetes or hypothyroid disease), update your immunizations, and find out what medications are safe to use while pregnant. Then ask what types of vitamins and supplements (folic acid) you should be taking, and what dietary changes you should make before you're eating for two. The sooner you start these positive habits, the easier your pregnancy will be.

Uncover your genes

Depending on your background, your doc may refer you to a genetic counselor who will run a battery of tests to see if you carry untreatable and devastating genetic disorders like Tay-Sachs, cystic fibrosis or sickle cell anemia.

Tune up your teeth

Even those who floss and brush daily and see the dentist every six months might have teeth issues during pregnancy. All of the extra blood flow and estrogen in the body can lead to more plaque production and bleeding gums. Get a cleaning before you get pregnant and make sure your smile is in its optimal condition.

See a financial planner

Or give yourself a financial checkup. According to a 2002 report from the U.S. Department of Agriculture, it costs about \$250,000 to raise a child to age 18.

Learn your cycle

Women typically ovulate midcycle. This is your most fertile time; it's when you have the best chance of conceiving. But the timing of it differs from woman to woman, and possibly from month to month. The first day of your cycle (day 1) is the first day of your period. If you have a 28-day cycle, you would most

likely ovulate on day 14. Track your body for a few months to get the best idea of the ideal time to try.

(Nest Note: If you want a little help, try an OTC ovulation predictor kit but don't agonize over it. Extreme stress can alter your cycle.)

Make a baby budget

Think of the new clothes, doctor visits, vitamins and childbirth classes. If you plan for these costs in advance, you'll save yourself a lot of stress and feel less strapped after the baby is actually born. Examine the big picture: Save and cut back as needed instead of just buying things as you go along. Remember, the cash you spend on all of those Saturday night dinners (splurges) could probably end up paying for diapers and formula.

Look into disability and life insurance

Disability must be purchased before you become pregnant if you want it to cover your birth and postpartum time. Because most policies require several months before you're actually eligible, you'd need to buy it in advance. Meet with a few agencies to find a good rate on life insurance (your car and health insurance companies might give you the best deal). And have a will drawn up - just remember to update it when the baby is born.

Find out about family leave

Have you been at your current job long enough to be covered by the Federal Family Leave Act? Every employer has its own policies on top of the law regarding how much maternity leave is paid (or partially subsidized). Get the dad-to-be in on the act and find out about paternity leave, too.

Stop being dumb

We're talking about smoking, heavy drinking and taking illegal substances. Just two drinks a day could negatively affect your baby (a sip of wine here and there is considered safe by some docs). Imagine what heavy drugs would do.

Go to Jamaica

Fly to France! Sail into the sunset! Really enjoy being a married couple - a family of two. Travel becomes tricky (if not limiting) with a newborn, so get to as many sites now as you can (within your budget, of course). You can always plan a "babymoon," but you might not be so happy to frolic in a two-piece or walk through the Louvre with a big belly to lug around. Even if it's just a getaway, the point is to get some quality time - just the two of you - until your addition comes along and crashes the party.

Relax

This shouldn't feel like work. Have fun! And don't get freaked out if you don't make a baby on the first shot. If you're in your mid-30s and don't conceive after six months, check in with your ob-gyn (three months if it makes you feel better).

SOURCES: Mary Jane Minkin, MD, an ob-gyn in private practice in New Haven, Conn., and coauthor of "A Woman's Guide to Sexual Health;" Audrey Couto McClelland, coauthor of "Preconception Plain & Simple;" and Brette Sember, author of "Your Practical Pregnancy Planner: Everything You Need to Know About the Financial and Legal Aspects of Preparing for Your New Baby."