

Raising Money Smart Children

Children can have solid reading, writing and math skills, but research shows they will struggle, even fail as adults if they cannot manage their money. As parents, grandparents, and even mentors, we can change that by teaching our children basic financial concepts. The summer months can be the perfect time. While children are looking for activities to keep them busy until the start of the new academic school year, why not take advantage of this time to teach good financial habits that will carry them through adulthood.

Following are 10 basic steps to teach your children responsibility with money.

1. Examine your own attitudes about money.
2. Involve your child in family financial planning.
3. Give your children an allowance and let him/her be in charge of spending it. When your child runs out of money and still wants something, he/she will have to do without.
4. Expect your child to contribute to family chores.
5. Provide extra income opportunities.



Todd Emerson,
*President and Chief
Executive Officer*

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Raising Money Smart Children cont...

6. Teach your child to save regularly. They should set aside a portion of all income, including money received for birthdays, holidays, and special occasions.
7. Help your child discover the satisfaction of sharing; use every opportunity to teach personal values.
8. Show your child how to be a wise consumer. Teach him/her to comparison shop and to be aware of persuasive advertising.
9. Teach your child a healthy attitude toward credit.
10. Teach your child the value of wise investments. Pick a stock together and teach him/her how to follow it.

The idea is to have fun by creating opportunities that will encourage learning at all age levels. The sooner children are taught basic financial concepts; the better they will be at managing their money as adults.

For more tips on teaching children about money, visit our learning center at <http://credit.org/learning-center> to download a free copy of our seminar booklet, Raising a Money Smart Child.

Visit Springboard online at www.Springboard.org or call 800.449.9818.

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Add some frugal fun!

5 Low-Cost Ways to Have Summer Fun

by Gary Foreman

Who doesn't love summertime? The world slows down a little. Our minds turn to some of the more enjoyable things in life like travel, entertainment, and social activities.

However, for many of us, cost is a consideration. So let's explore five low- and no-cost ways to enjoy summer.

Become a treasure hunter. We're all used to devices that use GPS to tell us exactly where we are. But did you know that they can be used to have fun, too?

Enter geocaching. A geocache is a small packet that's hidden in plain sight. On www.geocaching.com, you'll find caches listed. Your job is to choose one. Follow the clues and attempt to find the cache. Once you've found it, you add your name to a log that's hidden with it.

Caches have been hidden all over the world. Some players limit their searches locally, but others make geocaching part of their vacation.

All you need to get started is a computer and a device with GPS. Playing is free! So if you've ever wanted to find buried treasure, here's your chance. You might not get wealthy, but you will discover a load of fun.

Hold a virtual scavenger hunt. For years, scavenger hunts have been a

group favorite. Two or more teams search out a list of items. In the original game, they collected the items and then brought them back to the starting point. The first team to complete the list and return wins.

Digital cameras and cell phones have given us an updated version. Now teams spread out and collect pictures of items on the list. The items to be photographed can be wonderfully varied. Items from nature (like a bird's nest) can be mixed with human interest (a mother and baby) and commercial (a rare brand or logo). Let your imagination run wild.

Technology not only changes the items you're collecting, but also affects how you find them. Teams have been known to use searches to help find their quarry. Cheaters might even try to sneak in a picture they found on the net. You can prevent that by making them include something current in the picture.

Check out the local talent. Whether you like Broadway productions or good music, there's likely to be some good, low-cost entertainment available near you.

Colleges are an excellent place to start. Most have low- or no-cost movie nights for students and locals. If the college has a speech and theatre

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Summer Fun cont...

department, they'll offer student productions. The quality is often very good.

Don't forget to check local papers and websites for their community bulletin boards. You'll find all kinds of entertainment options, including up and coming performers at local establishments.

Revive old games. Games weren't always connected to a video screen and a game system or the internet. Discover the world of board games. You'll find the games inexpensive and packed with entertainment value. Often you can buy them at thrift stores or garage sales.

Play was designed to encourage interaction among the players, which makes for great conversation. Generally games take an hour or more, so you can have a whole evening's entertainment for the cost of beverages and snacks!

Become a virtual explorer. Most of us will never get to explore the Amazon River basin, climb Mt. Everest, or set foot on Mars, but with the internet, we can do the next best thing, which is experience them virtually.

What have you always wanted to do? Set aside time to make that dream into a virtual reality. Begin by doing

some research. Read all you can about your adventure. Are there ways to experience the food, drink, clothing or other aspects? Can you experience the restaurants, shops, or museums?

Invite friends to share the adventure with you. While you may not have felt the humidity of a tropical rain forest, your mind will have experienced much of it for pennies.

Gary Foreman is a former financial planner who founded The Dollar Stretcher.

And, improve your health, too!

Eating Together Could Save You Money

by Veronica Bowman

Americans are currently experiencing the “near extinction” of a very important custom. This endangered custom is that of family meal time. It seems there are negative repercussions occurring as this tradition diminishes. There are many benefits to gathering as a family around a table at home to enjoy good food and meaningful conversation.



According to studies done by the U.S. Centers for Disease Control, more than one third of American adults are obese. Their statistics also indicate that childhood obesity has more than tripled in the past thirty years. An increase in the obesity rate is connected to the increased frequency of eating unhealthy meals away from home, an increase in a sedentary lifestyle, and the amount of exposure children have to advertisements that encourage the consumption of foods and drinks with high sugar content. Reviving “family dinner time” would be a positive step toward establishing healthier eating habits. When you prepare meals at home you can:

- ~ control the quality of ingredients
- ~ control the amount of sugar and salt that goes into each dish you prepare
- ~ maintain greater portion control

From a cost perspective, eating at home is more frugal than eating at a chain

restaurant or at a fast food location. Dining at home enables you to prepare food in a healthier manner. One of the most common excuses given for abandoning family meal time at home is that eating out is faster. For your health and for the health of your family, there are things you can do to make preparing meals at home quick, easy, and healthy.

- ~ Set aside some time on the weekend to pre-cut vegetables for future meals and for bag lunches.
- ~ Prepare large quantities of food and freeze some for quick and easy meals on days when you’re experiencing a time crunch.
- ~ Enlist the help of your spouse and children. Extra hands can reduce the preparation time.

According to the National Restaurant Association, 49% of every food dollar is spent in restaurants. Preparing meals at

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Eating Together cont...

home definitely qualifies as a more frugal way to feed your family. One quick internet search will reveal an abundance of frugal shopping tips to help you stay within a budget as you make plans to revive the custom of having family meals at home. There's also a wealth of healthy, budget-friendly recipes and cooking tips available to help you with the transition from drive-through to sit down meals. You can get the whole family involved in this new adventure.

- ~ Let each person claim a certain day as "their" day to choose the menu. This may require some parental guidance.
- ~ Once a week, introduce everyone to a new fruit or vegetable.
- ~ Keep in mind that diversity is the key to keeping meals interesting.

A budget bonus that comes with preparing meals at home is that leftovers can be used to prepare bag lunches for the following day. This will enable you to save the money you were spending at fast food locations and assure that the whole family is getting a healthy lunch.

The whole family can become more physically active if you grow some of your own vegetables. Gardening is good exercise that yields more than just edible rewards. It provides an opportunity for everyone to get outdoors, enjoy the sunshine, and get involved in some

physical activity, all of which are beneficial to everyone's health.

A report by Martha Marino and Sue Butkus of Washington State University provides detailed information regarding the benefits of family meals. Among the benefits mentioned are improved communication with children, improvement in a child's school performance and better nutrition. The report also notes that children actually appreciate the dependability of family meal time.

Maybe, due to the busyness of today's family, having breakfast or dinner together every day is not a reasonable expectation. However, the custom of eating together as a family is so beneficial that striving to revive it is well worth the effort. The financial benefits are certainly a bonus during a time when many of us are pinching pennies and stretching dollars.

7 essential items for your ad

Selling on Craigslist

by **Brittney Walker**

Craigslist is by far the easiest (and cheapest) way to sell all that junk cluttering your house. It's as simple as posting a listing for the item(s) you are trying to sell, and then waiting for the responses to come flooding in. The hardest part for new users is figuring out how to write the post.

Most people don't realize that to get the most out of your ad, you must think like a buyer when you write your ad. If you were looking to buy this item, what would you want to know about it before taking the time to email the owner? If you were a buyer, would you even take the time to reply to an ad that didn't tell you anything about the item?

It's very important to include at minimum, the following in your ad:

1. Price

Buyers want to know how much you are asking for your item before they take

the time to email you, or even open your ad, because if you're asking too much, they don't want to waste their time with you. Make sure that you have the price clearly listed in the ad as well as on the space near the top, where you are allowed to share your price next to your listing title.

2. Condition

Your potential customers want to make sure that they are getting what they want and need. If you have a pretty beat up iPhone, describe its condition as well as possible. For electronics, make sure that you note any problems it may have. By doing this, you'll find the right buyer that will not want to return the item after purchase.

3. Model # (if applicable)

Having a model number in your listing is super important if your item does have a model number. Some people

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Craigslist cont...

may be searching for that exact model to replace or repair their own. Maybe they want it to add to a collection. There are also re-sellers on craigslist. They want to know the item model number so that they can check it out online to see if they can make a profit off it.

4. Brand

Whether you're selling clothes, phones, shoes, or furniture, brand is always important to have in your listing. Brand-picky people will pay extra for items if they are a name brand, even if there's another item just like it for less. If you have a nice brand name item, tell the brand name in the title as well as the listing.

5. Location

Craigslist gives you a textbox to write your location, so use it. Say your city, not the region. People want to make

sure that you're not too far away before they email you about something. In your ad, try to be descriptive with your location without giving away your address. Maybe give a zip code or a local landmark?

6. Description

This one is especially important. Buyers want to know what they are buying before they buy it. Tell as much as you can about the item, including color, style, etc.

7. Pictures

If you're listing DVDs or something like that, you don't usually need pictures. For most everything else, pictures are a necessity. It can show buyers more about your item than words can. Some people only search listings with pictures, so having a picture increases your chances of being seen.



Buying better vision for less

Saving Money on Eyeglasses

by Rich Finzer

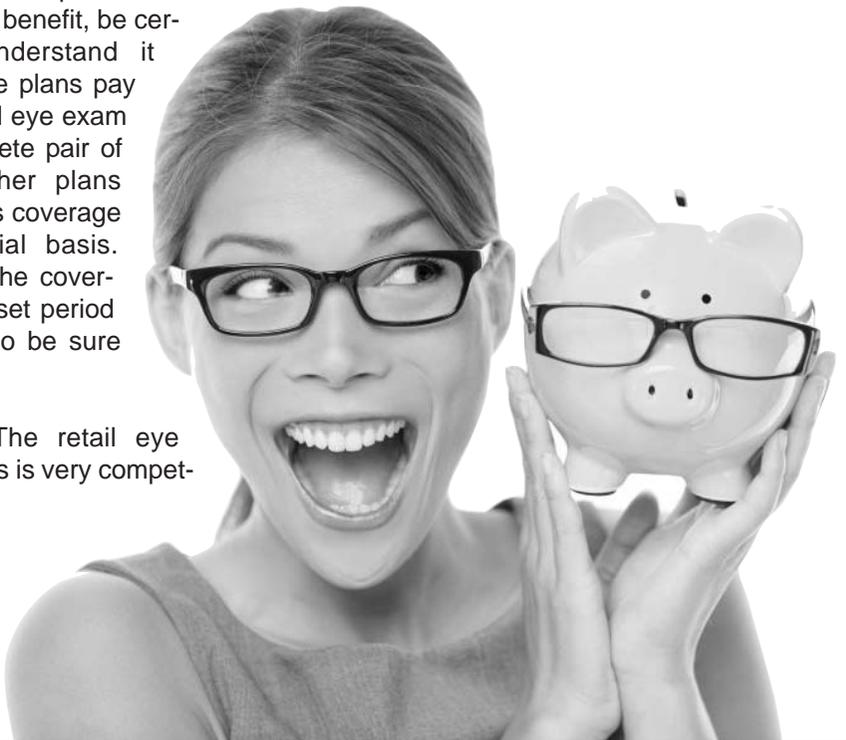
After age 41, I was forced to begin wearing reading glasses. And with roughly 10,000 Americans retiring every day, many of those new retirees will soon become slaves to corrective lenses themselves. Eyeglasses can be expensive to acquire, and depending upon the individual, they may require annual changes to the lens prescription. But having said all this, a crafty shopper can still save money when purchasing spectacles. As my wife has spent the last 25 years working for an eye care company, I went to her for some money-saving tips, and here are her best suggestions.

itive, so to attract new customers, most chains offer coupons for an eye exam and one pair of glasses. The tactic is to offer you a package deal and persuade you to upgrade the glasses you select with clear coated lenses or those that darken automatically. As when buying a new car, the dealer makes larger profits selling you optional equipment. If your favorite eyewear chain isn't running a coupon deal, it will most likely honor a competitor's coupon. How large are eyewear coupons? They can be for as much as 25 percent off, so watch the Sunday ads or you might miss out. And

Understand your vision plan: If your health insurance plan includes a vision care benefit, be certain you understand it clearly. Some plans pay for an annual eye exam and a complete pair of glasses. Other plans only offer this coverage on a biennial basis. Either way, the coverage is for a set period of months, so be sure to use it.

Coupons: The retail eye care business is very compet-

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Eyeglasses cont...

missing the ad is a tell-tale sign that you really need glasses.

BOGOF: Just like when buying groceries, vision retailers often run buy one, get one free promotions on eyeglasses. The deal is usually on frames being phased out or very inexpensive ones, but you still end up with a second pair of specs. If you've ever run over your glasses with the lawn mower, or dropped them overboard like I have (both), a second pair of glasses is a godsend.

Back to school: Assuming you can wait until early or mid-summer, every eyeglass retailer runs aggressive back-to-school specials, and they're not only for kids. Leveraging these sales can help you save big, which is particularly important if you don't have a vision plan.

Extra discounts: Let's assume you don't have vision care insurance coverage and nobody is running a sale. You might still be entitled to a discount on your new glasses. The AAA auto club, AARP, and similar organizations have secured eye care discounts with many major eyeglass retailers.

Shop online: A terrific strategy when buying extra pairs of glasses or prescription sunglasses is to shop the web. Discounts on designer eyewear may run as high as 80 percent over what a brick and mortar retailer charges. Many sites

offer free shipping, but there are downsides as well. You will need a prescription from a trained, licensed optometrist. Before venturing online, be certain you have a written copy of your current lens prescription. The other negative associated with shopping online is you can't try on a pair of frames to see how they look on you. If you're particular about style, you may want to stay with a brick and mortar location. If you do want to shop online, a great website to begin your search is <www.justeyewear.com/how-to-buy-glasses-online>.

Remember that 70 percent of your sensory input is received via your eyes. With a little strategic planning, there's no reason why you can have the best of both worlds with a healthy pair of eyes and significant savings as well.

I only need my glasses when reading, writing, or performing other close work. But, it's still a subtle form of penance associated with growing older. I spend more time trying to remember where I set them down last than I do wearing them!

Rich Finzer resides in upstate New York. During his 43 years as a writer, he has published over 1,000 newspaper, magazine and Internet articles. His award-winning book Maple on Tap is available through his publisher; ACRES USA. His novel Taking the Tracks is available at Amazon.com

An affordable new look

A Room Makeover for \$100 or Less!

by Shauna Privratsky

Are the walls of your house starting to close in on you? Are the tired furniture, dingy paint, and dusty curtains prompting you to pack up and move? Are you addicted to the HGTV shows? Before you jump into the housing market, consider these tips to freshen up your space without busting your budget.

First off, you need a plan and a budget. You can do a lot on a limited amount of money, but some projects require more than others. If you are planning a major renovation, first consider how it will affect the resale value of your house. According to Remodeling Magazine's annual report at www.remodeling.hw.net/2013/costvsvalue/national.aspx, kitchens and bathrooms net a big return on your investment, while bedrooms and living areas don't offer as much. A minor kitchen makeover gives you a 75.4% return, while a bathroom remodel will yield a respectable 65.2% return on your investment. Most people want to personalize these areas, so putting too much money here can backfire.

Another area that offers a big reward is outdoor living, such as decks, patios, three-season porches, covered sunrooms, or formal gardens. Any investment made here will increase your home's value and add more square footage of living space. Choose carefully if you are mainly considering your home's resale value. A wooden deck will return 77.3% of your cost, while a sunroom only adds 46.5% at a much bigger investment. For a whopping 85.6% return, replace your entry door with a steel one and spruce it up at the same time.

Once you pick a room to tackle, decide on a theme. This could be an architectural style, like Mission, Contemporary, or Eclectic. Or you could choose a color theme with one or two accent hues to complement it. Or base your room on a favorite collection, a treasured art print, or the funky old couch your grandma gave you.

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Room Makeover cont...

Divide your plan into five major areas: flooring, walls, lighting, furniture, and accessories. Make a list of items you'll need and estimated costs. Having a plan makes the project go smoothly and eliminates overspending.

Now that you have your plan, go online or pick up the phone. Calling stores to locate the items you need and getting an idea of prices eliminates some legwork. Shop around for price as well as quality. When your shopping list is complete, you should hop in your car. Group errands at stores that are nearby to save time and gas.

Flooring can be a big expense. Hate the green shag carpeting but can't afford to replace it? Cover it with an attractive area rug. Discount stores, home improvement stores, and even catalogs are good sources for inexpensive rugs. I scored a room-size rug for \$49 at a back-to-school sale. The regular price was \$189!

Walls are a relatively easy fix. Neutral or light walls will expand the space visually. Yet don't be afraid of color. You could paint one wall your focal color, like Ocean Blue, and then paint the other walls a pale gray. Paint is the cheapest, fastest way to start your "look." I buy Wal-Mart's store brand for around \$15 a gallon. The colors can be custom-mixed, and the semi-gloss finish makes cleaning a snap and offers excellent coverage.

Lights add visibility and mood. The lamps or lights you have will most likely work, or you can spray paint them for a totally new look at a fraction of the cost of new lighting. Shining light upwards also draws the eye up and makes the room appear taller. To update our black lamps, I purchased feather trim for \$8 at Michael's. With glue, it instantly transformed Modern style into Safari.

Furniture is another area to consider. You may just need to update what you have. Slipcovers are a quick way to

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Room Makeover cont...

change that old chair into the new favorite seat. Or you can paint wood or metal furniture to give it new life.

Rooms become “stale” when everything stays the same. Add excitement by mixing things up. If the sofa has always been in front of the window, put it against the wall. Pick a new wall for the focal point with a large picture, mirror, or wall design.

During our recent living room redo, I needed a large piece of wall art for the “new” area created when I painted dramatic horizontal stripes on our 16’ wall. I decided on a metal wall plaque, but blanched at the outrageous prices at department and furniture stores.

Instead, I found a gorgeous piece on clearance at a hardware store for only \$15! The corners were banged up, so I filled in the cracks with spackling, sanded, and painted it. The sconces setting it off were half-priced Halloween decorations from Target. I paid only \$4 for them.

Next comes the accessories. Remember that less is more; there will be less to dust and more drama. This can cement the theme you choose. For example, if you are going for a Contemporary look, choose sleek vases with a single flower, chunky black candlesticks, etc.

Don’t be afraid to make mistakes. Walls can be re-painted and furniture can be recovered or rearranged, and you can change your theme. Decorating should be fun. Make it sparkle with a touch of your personality, and your “new” space will be big on style.

In today’s high-priced home market, it might not be feasible to pick up stakes and move. Yet by relocating a few key pieces of furniture or picking up a paintbrush, you can get a whole new look in your home. Once again, it will be the house of your dreams.



Tools to reduce your cost

Saving on College Textbooks

This past year, I found two great ways to save money on college textbooks. The first is with Half.eBay.com. This is a branch of eBay where shoppers can find textbooks often for only a few dollars each. The second option is to obtain a copy of the books you need from the campus or local library. Even if the branch near you does not own the books you need, they can obtain them through inter-library loan programs at no cost to you. This past year alone, I saved \$300 compared to my campus bookstore's prices. Does anyone have any other sources to try?

Elizabeth G.

Two Tricks to Savings

When I was an undergrad, I went to one of what I believe was only two universities in the country that rented their college textbooks as part of your tuition. Needless to say, when I headed off to chiropractic school, I was in for a serious case of sticker shock at the price of books.

I caught on quickly that while the books cost a fortune to buy, the stores didn't pay much for the books when you went to resell them. I bought my books for just a little more than the store was paying from people who had just taken the class. It was pretty easy, too. I basically waited outside of the class I was taking next semester and asked people coming out if they would sell me their book.

My other trick was when they used the "new version" of the book. The changes often times didn't matter to me. Sometimes it was as small as updating the references. In those cases, I would just buy the "old" book. To be very honest, I can't think of a single time I didn't buy a book in one of these two ways. I would even wing it with the older book most of the time because usually with the notes, I didn't miss much.

Dr. Edward

Rent College Textbooks

We've had great success using www.Chegg.com to rent textbooks for our son. They have always had the books we needed, and it's very simple to use and return the books once finished. Also, they are less expensive than renting books from the university itself.

Joan H. in Wilmington, DE

Looking Online

I used www.Amazon.com (and looked at the used section), and www.BarnesandNoble.com (also the used section) to get books. Simply search for the book, and the listing should include new, used, and rental options. Be aware that often when buying used books, the seller will use USPS media mail, which significantly adds to shipping time. Order your books well in advance (I tried to allow at

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College Textbooks cont...

least two weeks), so that you have the books before you start the class.

You can also rent college textbooks for your Kindle (and probably for the Nook, as well), which is especially useful because you can then search the book. Consider traditional textbook rentals. There are many rental sites, some of which can be found at <http://textbook-rentals-online-review.toptenreviews.com/>.

Many colleges also have some sort of a book selling/trading program where students can post books they no longer need for others to buy.

Also, keep in mind that you may want to keep some of your books (especially if you might need the same book for a later class, which happens with nursing, for example), so looking for a cheap way to own them may be in your best interest.

Kathi

Know the ISBN

Know what ISBN your college textbook has; each number is unique to the book and its edition. The same text will have a different ISBN for paperback and hardcover. The number should be available from the college bookstore or bookstore website. It is also found on the verso (front page) of the textbook where you see copyright, publication year and company, and other information. Once you know the ISBN, you can shop where you like for the lowest price and be sure you are purchasing the correct text for your class.

Clare (former librarian)

Trade Books for Free

I belong to www.PaperBackSwap.com and have gotten college textbooks from them.

Chris



Understanding when to use a power of attorney

Power of Attorney

by Rick Kahler

Is it a good idea to give control of your finances to someone else through a power of attorney?

Maybe. Or maybe not. It's foolish to sign away complete authority to someone who may or may not be trustworthy. It's equally foolish to refuse to consider a power of attorney in circumstances where it could serve you well.

In a recent case where a power of attorney might have been given too easily, best-selling author Patricia Cornwell charged a financial management firm with negligence, alleging that it cost her millions of dollars. She had hired the firm to take care of her financial affairs, authorizing its manager through a power of attorney to make decisions on her behalf.

At the other extreme, one of my clients was taking care of financial matters for her elderly father, who had Alzheimer's. Yet when she mentioned a power of attorney, her father refused to sign one. Even with his memory failing, he had retained the idea that giving control of his money to someone else was a really bad idea.

People don't necessarily realize that a power of attorney can offer a whole range of options between "go ahead and do everything" and "absolutely not." There are many situations where a limited power of attorney might be

useful. Such a document authorizes someone to act on your behalf only for one narrow purpose. It spells out the boundaries of that person's authority and often expires after a given period of time.

One common use for a limited power of attorney is to facilitate the sale of a piece of real estate or other property from a distance. If you have to move to Ohio but your house back in Nebraska hasn't sold yet, you could authorize a trusted friend, relative, or financial professional to handle the transaction for you.

Another way a limited power of attorney is often used is to have someone take care of your affairs while you are temporarily unavailable or incapable. Suppose you're undergoing treatment for a serious illness or injury, or you're taking a three-month trip around the world. You might want to authorize a family member to pay your bills and make other necessary decisions. The authority you give them could be as broad or narrow as you deem appropriate.

Many couples execute durable powers of attorney granting their spouses or children broad authority to act for them if they become disabled. This has become a common and helpful component of retirement/old age planning.

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Power of Attorney cont...

Yet I see far fewer people using limited powers of attorney. One reason for this may be the expense and hassle. You don't necessarily want to hire an attorney to draw up a complex document every time you go on vacation.

If you think limited powers of attorney might be useful for you, one possibility could be to look online. Several sites offer legal forms at reasonable rates. Just keep in mind these are "one size fits all." Be sure the forms are valid in your state and that you understand what you're signing.

Another option might be to see if your attorney would draft one document as a template, including language to cover various situations. Then you could adapt it as needed for specific purposes.

Whatever the circumstances, remember that a power of attorney is a useful but potentially dangerous tool. It's a bit like a chainsaw. An expert can make beautiful sculpture with it, but an amateur can cut someone's leg off. Before you put that much power into anyone's hands, make sure you can trust the person to use it well.

Kahler, Certified Financial Planner®, MS, ChFC, CCIM, founded Kahler Financial Group, and became South Dakota's first fee-only financial planner in 1983. In

2009, Wealth Manager named Kahler Financial Group as the largest financial planning firm in a seven-state area. A pioneer in the evolution of integrating financial psychology with traditional financial planning profession, Rick is co-founder and co-facilitator of the five-day intensive Healing Money Issues Workshop offered by Onsite Workshops of Nashville, Tennessee. His website is at <www.KahlerFinancial.com>.

Enjoy the TLC of a craft beer for less

5 Ways to Save on Craft-Brewed Beer

by Gregg Smith

By virtue of being produced in small batches with limited distribution, craft beer costs more than its widely produced counterparts. This fact goes hand in hand with why we enjoy it so much; it is somebody else's labor of love. This isn't a reason to throw in the towel however, and revisit your earliest drinking days of tasteless lagers and 40-ounce malt liquors. With a little effort and resourcefulness on your part (it's worth it, we promise), you can still sample unique and tasty brews and save your hard-earned dollars. The following five tips will let you have your beer and drink it, too.

your location. The app also lets you link to www.BeerMapping.com to read reviews of the locations before you visit.

Once you find an establishment with happy hour prices that make you, well, happy, be sure to chat up the bartender or the bar manager. If the spot serves interesting brews, chances are good a distributor has come by to educate the folks who will be serving it. Often the bartenders will know interesting factoids about the different varieties you're sampling. Not to mention that a customer

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Hit a Happy Hour

It takes a bit of research, but we like to think it's research you'll enjoy. Scope out the bars in your neighborhood with interesting craft beer selections, and then visit them during happy hour. Find Craft Beer is a smart-phone app that uses GPS to find brewpubs and breweries as well as bars, stores, and home brewing shops near



Craft-Brewed Beer cont...

who shows a lot of interest in the craft beer selection is incentive for the establishment to keep including noteworthy brews on the menu.

Find a Festival

Sure, you have to pay the cost of admission, and you don't get to take the beer home with you. But if you're interested in sampling as many locally produced craft brews as humanly possible in the span of an afternoon, there's no greater bang for your buck than a beer festival.

Most festivals offer pre-sale tickets, which give beer lovers a cost savings over buying at the door, not to mention the added bonus of securing a spot at events that often sell out. Not sure how to find the nearest festival? www.BeerAdvocate.com has an extensive events page and lets you search by country, city, and event type. Now grab yourself a designated driver and go get festive!

Visit a Brewery

If you're lucky enough to live in a town with an interesting brewery, visit often. This is a great way to discover new and seasonal beers by brew masters you already know you like, and even the six-pack price costs less on location because there's no mark up. While you're there, buy a growler of the

house-brew to take home. Typically, a growler holds 64 ounces and most breweries will let you bring it back for a refill, which is significantly cheaper since you paid for the bottle the first time.

The next time you travel, make plans to visit nearby breweries in the cities you're visiting. In fact, planning your vacation entirely around destinations with fantastic beer is an idea we can stand behind. www.CraftBeer.com offers a continuously updated map of all US breweries and lets you search by state, brewery name, or keyword.

Bev-Mo

While many bigger cities have mom and pop beer and wine warehouses for acquiring your craft brews, Bev-Mo is one of the major chains that actually stock a decent selection of local and regionally sourced micro-brews. Plus, if you join ClubBev, every time your spending in the store reaches \$250, you get a 5% savings reward you can use to buy more beer. As an added bonus, the first time you order online you get an even bigger savings (10% off), making the fact that your order will be ready and waiting for you even sweeter.

Brew at Home

While you certainly do have to lay out some cash to become a player in the

cont. on pg. 20...

Craft-Brewed Beer cont...

home-brewing game, down the line, the cost-savings can be significant. The easiest way to get started is to buy a kit, which generally ranges from \$80-\$100 for the most basic equipment. Over time, depending upon your beer crafting interests, you'll likely invest in more specialized equipment that gives you greater flexibility during the brewing process. Ingredients cost roughly \$25-\$60 per five gallon batch depending on the style being brewed (five gallons makes about two cases of 12-ounce bottles with 24 bottles per case).

Once your operation is up and running, the costs associated with home brewing simply become the price of ingredients and the value of your time (which often ranges from 8-14 hours spread out over several weeks). Six packs of home brew can cost as little as \$2.87 for Pale Ale, \$5.90 for IPA, or \$6.88 for Imperial Stout. Compare these costs to one of our favorite brew master's six-pack prices at \$8.49 for Pale Ale, \$9.99 for IPA, and \$12.49 for Imperial Stout, and it's easy to see that home brewing can be a bargain. If you're especially resourceful, you'll scavenge bottles from store bought beers to save even more on your bottling costs.

Taking into account the learning curve involved in crafting brag-worthy brews, as well as a time investment that might weed out those who aren't fully com-

mitted, we're fans of home brewing as a cost-saving option. We hope you'll employ some combination of the above cost-saving tips to get out there and start enjoying more delicious craft beer today.

Gregg Smith is the Social Media Coordinator at <www.WearYourBeer.com>, an online store.

How one family changed their holiday

My Story: Recycled Christmas

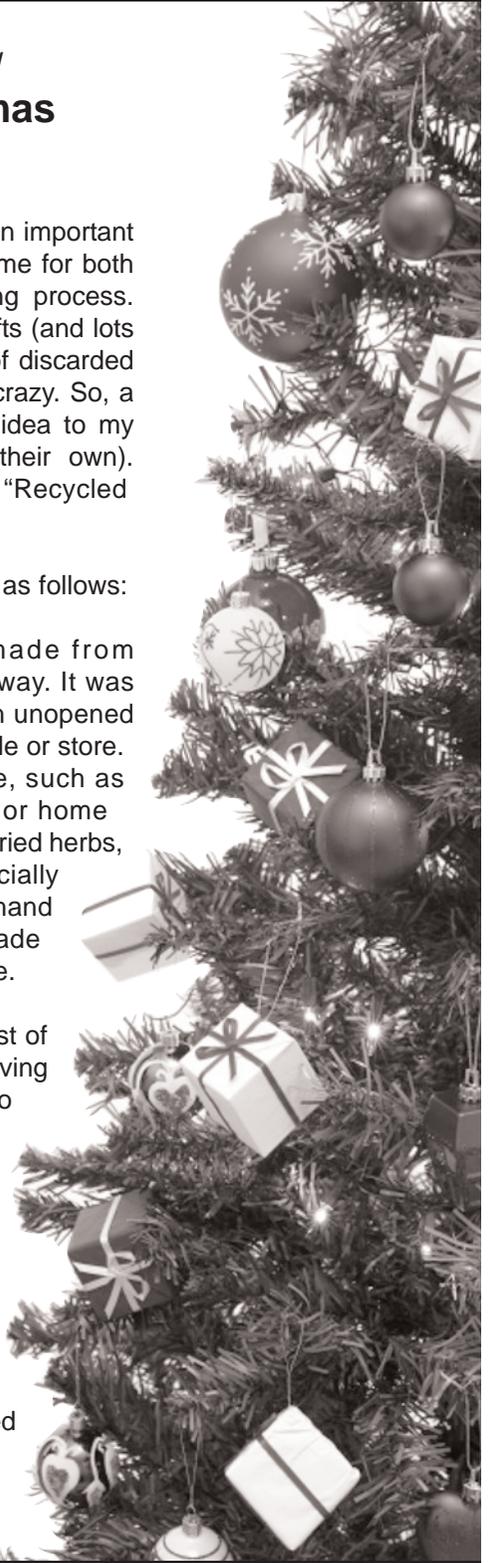
contributed by Lorrie

Frugal and green living has always been important to me. An area that used to concern me for both reasons was the Christmas gift-giving process. The insane obsession of finding the right gifts (and lots of them) and then watching the huge pile of discarded Christmas wrapping paper grow made me crazy. So, a few years back, I decided to offer a new idea to my grown children (now with little ones of their own). Everyone agreed to holding our first “Recycled Christmas.”

The rules of the “Recycled Christmas” were as follows:

1. All gifts had to be pre-owned or made from recycled/recyclable materials in some way. It was okay if someone purchased a new, even unopened item from a yard or other secondhand sale or store. Items that came from a natural source, such as honey, jams or jellies made from wild or home grown sources, nuts picked from a tree, dried herbs, etc., were all just fine. They were especially good if they were packaged in secondhand jars or other containers. Craft items made from recycled items were also acceptable.
2. Each person was required to submit a list of items that they would be okay with receiving from pre-used sources. This list needed to be available sometime before the end of summer (to allow for yard/garage sale purchases). Like the entire “Recycled Christmas” idea, gift selection is more time consuming than the traditional “run into the store and grab something” method, as it requires really giving thought about the person to whom you are giving. My feeling on the time investment is that thinking about my loved

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My Story cont...

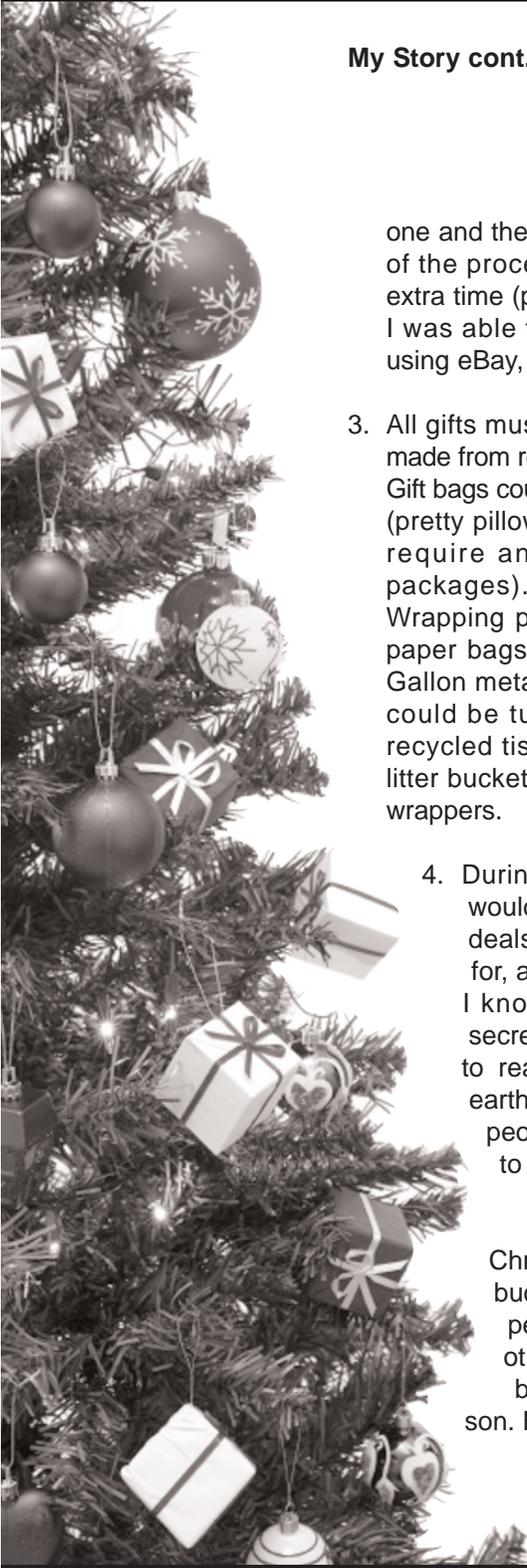
one and their interests and likes is an important part of the process. So, I don't mind investing a bit of extra time (plus, I love yard sales!). I also found that I was able to streamline my time expenditure by using eBay, Etsy, and other such online services.

3. All gifts must be packaged in containers that were made from recycled materials and/or were recyclable. Gift bags could be made of any type of recycled fabric (pretty pillowcases tied at the top with ribbon don't require any sewing and are great for larger packages). Any type of jar or tin could be used. Wrapping paper could be made out of decorated paper bags, newspaper, or brown packing paper. Gallon metal cans, decorated with ribbon or paint, could be turned into buckets and covered with recycled tissue paper from other gifts. Even kitty litter buckets could be decorated to serve as great wrappers.

4. During the holiday gift-giving gathering, we would all share where and how we got great deals on items that were purchased, traded for, and sometimes even found for free. Now, I know it is not traditional to reveal such secrets, but this part of the process helped us to realize how we can be quite frugal and earth-friendly while still giving great gifts that people really want. It also allowed us each to share lots of creative ideas.

As we set out on our "Recycled Christmas" idea, each family could set a budget for how much they would spend per person and then buy gifts accordingly. The other option was to simply try to find the best deal on a special gift for each person. For our first "Recycled Christmas," we all

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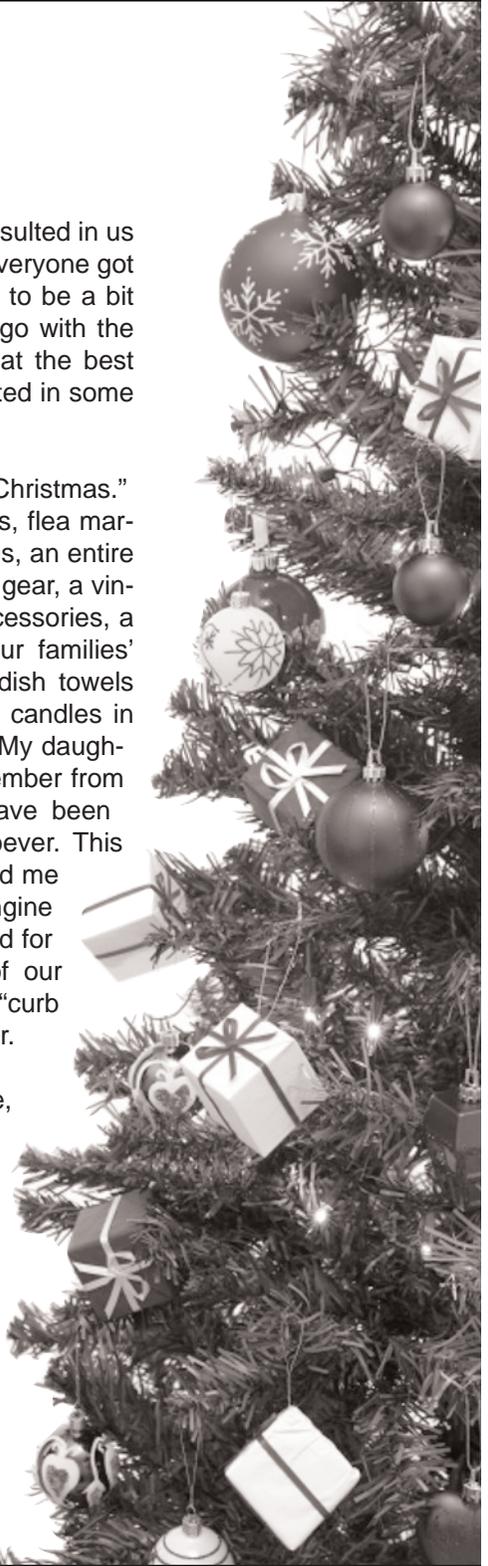
My Story cont...

pretty much went with the first idea, which resulted in us all spending over four hours opening gifts. Everyone got lots of things they wanted, but it turned out to be a bit overwhelming. The next year, we opted to go with the second idea of just looking for a nice gift at the best price possible. This was more fun and resulted in some really creative thinking.

Creativity flourished with our "Recycled Christmas." There have been great buys from yard sales, flea markets, craigslist, etc., including CDs and DVDs, an entire set of depression glass, lots of tools, fishing gear, a vintage breadbox, clothing, Wii games and accessories, a television wall mount, books, and toys. Our families' crafting skills rendered lovely aprons and dish towels from recycled fabrics, homemade beeswax candles in baby food jars, and Italian-themed artwork. My daughter even made stockings for each family member from recycled shirts or sweaters. Some gifts have been traded for, resulting in no expense whatsoever. This summer, an end of the day yard sale allowed me to get a huge lot of Thomas the Tank Engine pieces, cards, and tracks for \$5. This allowed for me to prepare a wonderful gift for one of our grandsons. Other freebies have come from "curb alerts," including an electric ice cream maker.

Now, I know that this idea isn't for everyone, but if your family will buy in, it can save everyone money and result in some enjoyable holiday experiences for all, while caring a bit more for our planet.

My Story is a regular feature of The Dollar Stretcher. If you have information that can help others save time or money please send it to: My Story c/o The Dollar Stretcher, PO Box 14160, Bradenton FL 34280.



13 ways to find art supplies for less

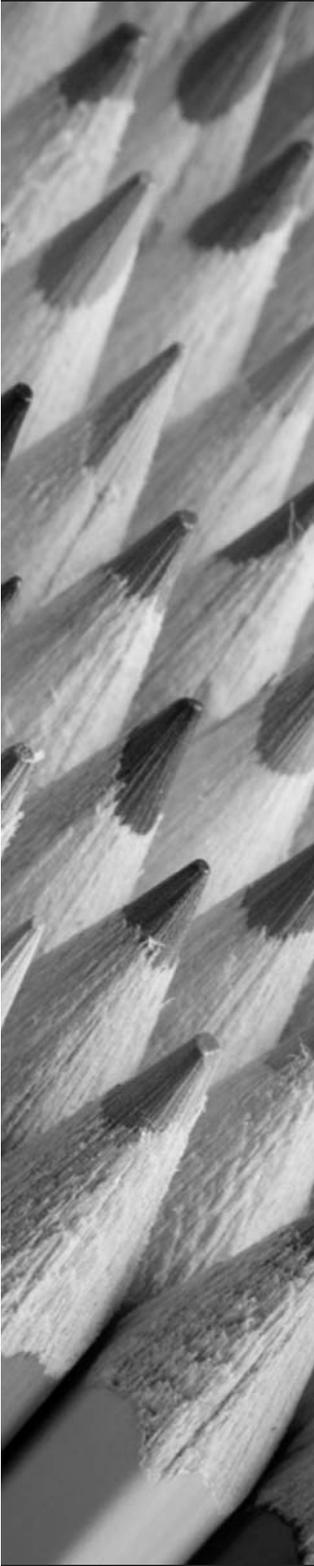
Artistic Fun on a Budget

by Jeanine DeHoney

As an art teacher for preschoolers and their older siblings for many years, I loved seeing them create, whether they were making noodle collages or drawing a self-portrait. Although I received a grant to buy art supplies for my young artists, I was prudent and found creative ways to replenish my supplies. Now that I am a grandparent living on a fixed income, helping my grandchildren create artistic masterpieces could have put a large dent in my pocket. Thanks to some valuable lessons on frugality, I've learned to keep my artist's bin full of fun stuff and have provided my grandchildren with free or discounted art enrichment opportunities during their visits. Here are 13 ways to help you create for your children or grandchildren artistic fun on a budget.

1. Get the word out. Let family and friends know that you are collecting art supplies. They may have reams of paper, crayons, or markers that their own children are no longer using and are willing to share.
2. Instead of buying a paint smock for your child or grandchild, use an oversized t-shirt and let your child decorate with markers or fabric paint to make it unique.
3. Make your own paint with fruit, such as blueberries or blackberries (it will create purple paint), or spices like saffron to create yellow paint. Soak the fruit in water and then sift fruit out of the liquid. Add cornstarch to make thicker paint. You can also use fruits and vegetables that may be bruised as a stamper by cutting them in half and dipping in paint.
4. Make your own play dough with two cups of flour and one cup of salt. Add one cup of water gradually (less or more) until the dough is a good consistency and add food coloring if you like. Your child can sculpt items on his or her own or you can use

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Artistic Fun cont...

cookie cutter shapes and dry them overnight after cutting them out, and then paint and decorate them.

5. Don't get rid of old broken crayons. Take the wrappers off and put different colors in muffin tins. Spray with nonstick spray and then bake until melted at 250 degrees. When thoroughly cooled, take the muffin shaped crayons out of the tins.
6. Save colored tissue paper from gift bags to make a beautiful collage. You can also ball pieces of tissue paper up and wet slightly to paint with. The colors are similar to watercolors.
7. Use the cardboard tubes of tissue and paper towel rolls or oatmeal boxes to come up with clever projects. Use paper towel roll tubes to make telescopes and kaleidoscopes.
8. Shop at yard sales for items you can use for an art project. You may find wallpaper samples, fabric swatches, old magazines, catalogues, postcards, coloring books, and even an easel or painting set.
9. Take a nature walk with your child or grandchild and find acorns, pine cones, twigs, seeds, and feathers that can be used to create a nature sculpture.
10. A clothesline instead of a costly store-bought frame is an inexpensive way to display your child's or grandchild's artwork. Hang it across a playroom or bedroom wall using clothespins to secure each drawing. It is also easier to interchange and allows you to see the progression of your child's or grandchild's artistic skills and creativity.
11. Children should be exposed to art at an early age to develop their creativity. Many times during the

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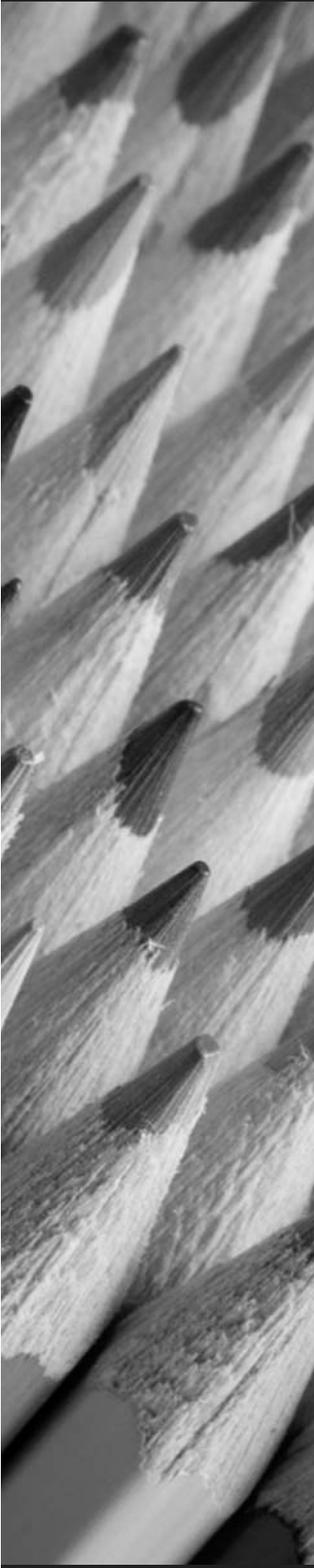


Artistic Fun cont...

holidays, art museums have free family days or discounted visits that are worth taking advantage of. Also check out your neighborhood library's announcement board for any events related to the arts and free arts and craft workshops they may offer. Your library's children's story hour also may be followed by a craft, such as making finger puppets, etc.

12. If you must shop for art supplies shop at discount stores like Dollar Tree, Dollar General, or Hobby Lobby. For great deals with sometimes 70% off, shop online at discounted art supply sites. Sign up for special savings they may offer if you are a new customer and subscribe to their e-mail.
13. Scan your child's artwork (especially holiday artwork) and save it on your computer so you can turn it into a calendar to send as Christmas gifts to family and friends. If you need help, Snapfish is a great site that helps you create personalized gifts, or you can try your large chain pharmacy or supermarket.

It is possible to be frugal and help your children have artistic fun at the same time. You might even be nurturing the next Rembrandt.



Making it easier to get around

How to Find Help Buying a Handicapped-Accessible Vehicle

by Eric Mohrman

Physical disabilities bring many challenges, often including financial hardship. Sometimes, circumstances make the goal of acquiring a handicapped-accessible vehicle seem unobtainable.

Many automotive options exist for persons with disabilities. For example, vehicles can be outfitted with wheelchair or scooter ramps and lifts and hand controls. They can also be given lowered floors, wheelchair restraint systems, and rotating and lowering seats. Today's adaptive driving technologies are impressive.

They're also expensive. If you or a family member has impaired mobility, a handicapped-accessible vehicle represents more freedom. Grants, vouchers, low-interest loans, and other financial aid exist to put toward a modified vehicle.

Your Dealer

Begin the search for financial aid at your mobility dealer's office. Your dealer wants to sell you a vehicle almost as much as you want one. Salespeople generally familiarize themselves with local and state groups and programs that may help you afford your handicapped-accessible vehicle. The dealer may even have paperwork and help you fill it out. You'll at least get some contact information.

Organizations You Deal With

If you receive stipends or support from an agency, additional help might be available for paying for a converted vehicle. If you or your loved one's disability resulted from US military service, for example, you're likely entitled to money for a special vehicle through the VA. If you collect from Social Security, its Plan to Achieve Self-Support (PASS) program assists with mobility needs. Also, your state's Department of Health and Human Services can direct you to sources of grants and other financial assistance.

Disability-Specific Associations

Almost every disease, genetic condition, and type of injury that causes physical disability has one or more nationwide organizations devoted to advancing research, raising funds and awareness, and helping those afflicted. Most have state chapters, so get in touch with the nearest office. Monetary aid is often available through these groups, and staffers can point you toward other sources.

State Chapters of Federal Programs

All states have divisions of federal initiatives and organizations providing assistance to disabled residents. For example, Aging and Disabilities Resource Centers, Americans with Disabilities Act

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Handicapped-Accessible Vehicle cont...

Centers, Area Agencies on Aging, the National Association of Councils on Developmental Disabilities, and Statewide Independent Living Councils all have regional branches. If you need a handicapped-accessible vehicle to get to work, contact your state's Office of Vocational Rehabilitation.

Disabled Children

If you have a child with a developmental or physical disability, a modified vehicle improves life and helps your family participate in the community. Many charities and groups provide assistance to families like yours. Inquire with the Administration for Children and Families, the Disabled Children's Relief Fund, Easter Seals, the Midwest Special Needs Trust, the M.O.R.G.A.N. Project, the President's Choice Children's Charity, and the United Healthcare Children's Foundation.

Application Tips

Competition can be considerable for disability assistance. Typically, the more local the group, the fewer the applicants, but amounts offered are usually lower. Expanding to state and national levels generally increases the number of applicants and wait times, but also amounts offered.

Personalize your applications. Include references, a letter of recommendation

from a doctor, and one or two from a boss, commanding officer, or other professional associates.

Many applications request an essay or personal statement. Complete even the optional ones, as they help you stand out and make your case. Be honest, factual, and brief, illustrating your need and how a handicapped-accommodating vehicle would enhance life for you and your family.

Confirm you're eligible for each opportunity before applying. Read the rules so you don't waste time and postage applying for money you don't qualify for. Disability details, age or residency requirements, financial need, or other personal data may disqualify you.

Send out as many applications as possible. Although all forms are different, you'll provide the same personal information and copies of the same documents repeatedly. Gather your medical and financial records, birth certificate, social security card, and other paperwork in one folder.

Organization keeps this task manageable. Create a list of places you're petitioning and order them by application deadline. Don't miss deadlines; they aren't flexible. If you miss one, keep the information on hand, since most offerings are annual. Apply next year if you're still putting together your funding.

Readers' Tips

Why I Check Receipts

This is just another reminder for folks to always take the time to look over store receipts for accuracy. Today, at the grocery store, I was charged for an adult circus ticket of all things. I had to take it to the service desk to get my \$7 back!

Betsy

Homemade 'Oxygen' Cleaner

I love to use an oxygen cleaner for my laundry, but the name brand is so expensive! I have learned to make my own from a mixture of one cup hot water, 1/2 cup baking soda, and 1/2 cup hydrogen peroxide. It removes even old blood stains! Just soak the clothing in it for 20 minutes to overnight and then wash as usual. This will not harm fabric like bleach. It doesn't harm colors either!

Christine U.

Garage Sale Trick

At our recent garage sale, we had more merchandise than table space, so we got creative. Bi-fold closet doors, which removed easily, were placed across the backs of two kitchen/dining chairs, which gave us instant tables! We received many comments about these quick and easy tables throughout the day, and kept merchandise at browsing level for the customers.

LLC

Window Shades for Cooling

If you have a room that gets hot when the sun shines in, get a 4x8 sheet of 3/4-inch white foam insulating panel. Cut it to fit the window opening and pop it in. From the outside, it looks like a curtain. On the inside, if you close the shade or curtains, it isn't seen. You can easily remove it any time you wish. This saves big money on cooling bills, and it even helps keep in the heat during the winter months.

Ken P.

Garden Supplies for Less

When my husband shops for fertilizer, soil, and all the things sold in plastic bags, he goes to the larger stores with garden departments and asks if they want to sell the ones with ripped or torn bags. They always do, and they practically give them away to him just to get rid of them. It's really a big savings.

E.

Gift Bag Decoration

While trying to come up with filler to add to a gift bag, I found an easy answer! I took pieces of wrapping paper I had saved that were too small to use and put them through the paper shredder. It's an easy way to come up with colorful filler for the gift bag!

S.

cont. on pg. 30...

Readers' Tips cont...

Dinner at the Ready

When I bring leftovers home from a restaurant, I immediately put them in the type of dish I will reheat them in and cover them. The next day, I just have to pop them in the oven or microwave. I find that the leftovers stay fresher this way, and it takes less time to reheat when I don't have to find the correct dish to reheat the leftovers.

Kathy H.

Save on Fabric Softener

Vinegar is a natural fabric softener (1/2 cup per load usually works). We use this for our baby's cloth diapers because fabric softeners take away their absorbency, and it works great. The vinegar also helps to remove soap residue.

Allison

The Free Table

My dad passed away recently. He lived in a trailer park and had many close friends there. While cleaning out his place, I found many items that I didn't want or need, but were too nice to throw away. I put a few of the more expensive things on Freecycle and set up a "Free" table in front of his house for the rest. This was a big hit with his friends, and it was a good way for me to meet his neighbors and friends.

B.

Less Expensive Cars

My husband and I agree that having two car payments causes our car expenses to be too high. We typically pay on a car for four years. When one is completely paid for, we keep it for another four years while we pay on the other person's new car. By doing this, we alternate who gets a new car. This keeps our car expenses to only one payment plus insurance, maintenance, and fuel.

Insurance is also considerably lower on a car that is over four years old. For family trips or special occasions, we always have one fairly new car to use, while enjoying a smaller expense from our budget.

RTH

You Wouldn't Believe...

At the beginning of the month, I started to do something that has been a real eye-opener. In this age of cell phones and taking pictures of everything, I've been taking a quick photo of all the food we throw in the garbage. I take pictures of that half eaten bagel or banana, the milk that went bad before it got used, and the cookies that got stale because they weren't reclosed properly. We are a family of four and we try to live wisely and not waste food, but I am honestly astonished (and somewhat ashamed) by looking at almost a month's worth of pictures of the food we are wasting.

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Readers' Tips cont...

I have a few more days to go before I show my two kids, but I did show my husband. At first, he thought I was joking, but not for long. Seeing the waste in so many pictures has been a definite eye-opener for us and will be the same for my kids I think. We can definitely do a better job and stop throwing food (i.e. money) in the garbage!

Ann F.

Wedding Gouging

Our local TV station surveyed costs of various wedding items. They concluded that many shops that cater exclusively to the bridal industry easily take advantage of the emotional state of young women and their mothers.

They pointed out that caterers charged a third more per plate for a wedding dinner than the exact same menu for a retirement dinner. I suggest brides explore the cost of both with the caterer of choice to ensure they are not being taken advantage of.

S.

Tracking Spending

I buy non-food items at the grocery store. Here is a trick that I use. I just put all the food items on the conveyer first, place a "stop" bar at the end of the groceries, and then unload the non-food items. When the cashier gets close to

the end of the groceries, I ask her to sub-total when she gets to the bar. They are always glad to do so. Then I just have them go on and add the rest of the items onto the ticket.

This way, I have a quick total of my food items. With a little subtraction, I also get a total of what I spent on non-food items. I don't have to spend time when I get home checking off the food items separately and adding them up one by one. Sometimes I get a real surprise at what I've spent on the other items, which is something that I didn't pay attention to until I started having my tickets tallied this way.

MH

Summer Nights

We installed a ceiling fan and use several other fans (priceless on a hot night), but the best discovery I made was a simple reversal of our wintertime routine. In winter, we often heat up (microwave) little fragrant herbal bean bags we received as gifts one Christmas, and we put them in our beds. In summer, the very same bags can go into the freezer during the day and back into our beds with us at night. My favorite spot is right on my feet, but on the head is nice too. I think you can make the bags out of small beans and dried grains and then toss in some lavender for fragrance.

Cynthia