

Family, Parenting & Seniors

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Finance

Financial Tips for Young Families

Today's young families arguably have it tougher than any generation in recent memory. With the global economy on the rebound, many young families face an uncertain future, one that depends largely on an uncertain job market and a housing market that is increasingly unpredictable.



That uncertainty makes it all the more important that today's young families gain control of their finances, a task that many families find is easier said than done. While managing finances can seem intimidating, that doesn't have to be the case. Young families can gain greater control of their finances with a few easy means to managing money.

* Conduct a spending survey. One of the easiest ways for families to lose track of their finances is to take a casual approach toward spending. Nearly every family has similar major expenses, including a mortgage, car payment, tuition, etc. However, where many families falter is in their approach to spending on the small stuff. Daily spending can add up over time, so families looking to save should survey how they're spending money on a day-to-day basis. Chances are there are daily instances of unnecessary spending that, if stopped, can add up to big savings over time.

* Make saving part of the routine. Even if it's only a minimal amount, families should get into the habit of paying themselves each month. Treat a savings account like a monthly bill, depositing a predetermined amount each month, and even more in certain months when it's affordable. Saving for the future can be daunting, but when saving is perceived as a monthly responsibility it can get easier. And once a family makes saving a part of its routine, saving for the future starts to grow less daunting and more feasible.

* Don't be caught off guard. One of the things families fear most is being caught off guard by a major expense, such as an illness, problem with the house or accident. However, families, especially those with children, should always expect the unexpected and have a substantial amount of money set aside specifically for emergencies. When caught off guard, families without substantial savings set aside often must do something drastic, be it using high interest credit cards or borrowing against retirement accounts. Neither of these are ideal solutions, so young families should begin putting money aside for emergencies as soon as possible.

* Use credit responsibly. Good credit is a major plus for young families, but a credit rating, be it bad or good, is always fluctuating. Families who consistently use credit wisely, paying bills on time and, preferably, paying full balances whenever possible, will continue to benefit from a good credit rating. However, families who have good credit today won't necessarily have good credit tomorrow. Using credit responsibly is an ongoing process, but it's one that pays big dividends, particularly for young families.

5 Easy Ways to Save Big Bucks

Interested in saving money?

Most people are these days. However, while skipping your coffee and bagel combo every morning or bringing a bagged lunch to work will certainly save a few dollars here and there, such adjustments likely won't add up to huge savings. Rather, saving on big-ticket items is a great way to reap big savings.

1. Strike a deal with the doctor. The healthcare industry is constantly in flux. Many doctors are facing high malpractice premiums or are receiving low reimbursement rates from health insurance companies. That leaves room for negotiation on services. It's not that uncommon, either. If you are willing to pay cash for your health services, you may be able to negotiate lower rates on routine medical visits -- it doesn't hurt to ask.

2. While you're negotiating, talk to a real estate agent. A poor economy has taken its toll on the real estate market. As a result, agents are not selling homes as quickly or for as much as they were just a few years ago. This is the perfect time to save some money if you're in the market for a home. See if your real estate agent is willing to reduce his or her commission rate, especially if you do more of the leg work. With online search capabilities and automated

house listing e-mails, home buyers are more hands-on in the purchasing and selling process. Find out if you can save a percent or two on the agent's rate. That can add up to thousands in savings.



3. Buy in bulk. Many times family-sized or bulk items tend to be less expensive per unit sold. Take advantage of this fact by purchasing frequently used items when they are on sale and freeze or store them for future use. You could find you save more this way than clipping weekly coupons. Buying bulk doesn't necessarily mean you have to enroll in a warehouse store membership. Local supermarkets and big box retailers can run sales that rival the regular prices at warehouse places. Just do your research and comparison shop.

4. Purchase a used car. With the high number of lease turn-ins and the warranties many dealerships are offering on previously owned vehicles, buying used could be your most cost-effective option. Consider this: The moment you drive a new car off of the lot that car's value starts to depreciate greatly. There's little point in paying more for a car simply to have the latest model, say financial experts. A used car in good condition will work just as well and cost far less than an off-the-showroom floor vehicle.

5. Keep good credit. There's no point saving a few dollars here and there if you pay bills late and let your credit score slide. A poor credit score will garner you a higher interest rate on any loan for which you apply. This can mean thousands and thousands of dollars overspent.

Health

Eating Healthier as You Get Older

Though even the President of the United States' wife is publicly taking America's obesity epidemic to task, more and more people in America and across the globe are trying to tackle their weight problems and eat healthier. Because kids are naturally more physically active than their adult counterparts, it can be easier for the younger crowd to get healthier.

For seniors, who no longer have rapid metabolisms, losing weight or keeping pounds off is far more difficult. Because even the most active senior is limited in what he or she can handle with respect to physical activity, a greater emphasis must be placed on eating healthy the older a person gets. Fortunately, there are many ways for seniors to eat healthier without making drastic changes to their lifestyles.

Don't Forget Fluids. Be it seniors, young adults or even kids, water is an essential part of a healthy diet. For years, the medical profession has said eight cups per day is what the average adult needs to keep his or her body working properly. Eight cups per day should help avoid dehydration, the side effects of which include dry skin, elevated heart rate, lack of energy, and weakness.

One area seniors should be extra careful regards their caffeine intake. Caffeine can make the body lose water, so seniors who still enjoy caffeinated coffee or the occasional soda should be aware that it might be costing them in other areas.

Change Your Shopping Habits. How a person shops for food can have a big impact on how healthy that person eats. For instance, don't shop when you are hungry. Doing so often leads to buying more food than you need and even buying certain foods you otherwise would not eat.

Seniors typically must live on a budget. While this can make it difficult to eat healthy, it's not impossible. Comparison shopping is one way to save money and eat healthy at the same time. Check labels for generic store brands to see if there's any difference in nutritional value. Often-times there is no difference, and the generic brands are significantly cheaper.

When buying fruit, buy fruit at various stages of ripeness. That way, you can eat one ripe piece of fruit today and one that will be ripe tomorrow.

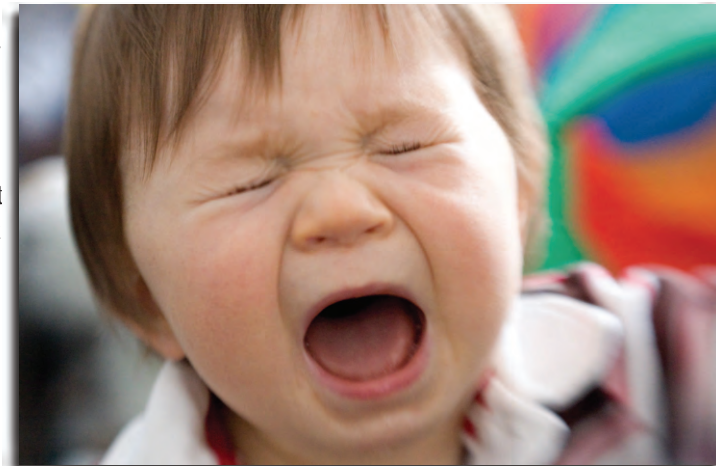
Don't Forget Dairy. While many seniors struggle to digest dairy as they get older, there are ways to still get the health benefits of dairy, including stronger bones, and not struggle with digestion. When eating dairy, eat smaller amounts more times per day. Also, eat dairy products with a meal and not alone. This can help ease digestion. For cheese, eat aged cheeses like Swiss or cheddar instead of mild cheeses, which are more difficult to digest.

Age a Factor When Disciplining Children

Children need a certain level of discipline. But what is the best method of teaching them right from wrong? Depending on your child's age, there are some strategies you can employ.

The Power of "No"

Toddlers can begin to learn the word "no" by saying the word gently and then removing the child from the offensive action. For example, if he or she is about to touch something that is off limits, tell him or her "no" and then move the toddler to a better location. However, too many "no's" can frustrate a child. You must give him or her plenty of activities that are safe and acceptable and try to limit the situations where he or she could get into trouble. If everything is "no," then the child may grow resentful.



Time Outs

As children age, a time out is an effective means to instituting good behavior. When the child misbehaves, he or she is sent to a distraction-free area for a set amount of time, generally one minute per year of age.

Experts say that a warning should be given before the time out. Then if the child misbehaves again, the child is sent to the time out area and told why he or she is there. Setting a timer can ensure that the child has a tangible way of tracking how long he or she is supposed to remain in time out.

Keep in mind that a time out will be ineffective if the child is sent to a place where he or she has access to toys or another amusement. If the child gets up during the time out, he or she should be returned to the spot and the timing starts over again.

Positive Reinforcement

Rewarding good behavior instead of simply punishing bad behavior is a way to instill good traits in children. An idea is to set up a good behavior chart. The child can receive a sticker every time he or she does something that is sticker-worthy, such as completing a chore or doing something Mom or Dad asks. When a set number of stickers or boxes on the chart are filled, a prize is given. This can be a toy, a day out, an extra half hour of playtime; whatever the parents choose.

Spanking

The spanking debate has strong proponents and opponents. Supporters say that spanking, within reason, can be good for a child. Some supporters argue that as the popularity of spanking has declined, violence, discipline issues and drug use among children has increased. Others say that the discipline method worked for them, so why not for their child?

Opponents to spanking say that the act teaches anger and aggressive behavior and is no more likely to teach responsibility than a time-out or other punishment. It has also been said that children who are spanked are more likely to be depressed, use alcohol, view hitting their spouses as alright, and participate in crimes as an adult.

Consistency

Whatever form of discipline is used to teach children right from wrong, parents must be consistent in their follow-through. If a child is told he or she will be disciplined, either through a time-out, by having a privilege taken away or another method, the punishment will be ineffective if there is no follow-through. Children will quickly learn that threats are just that ... threats.

Summer

Alternatives to Summer Camp

Not every family can afford summer camp or chooses to have their children attend. But faced with two long months of vacation from school, what options are there for keeping children occupied during the lazy days of summer?

A top-run, private, sleep-away camp can cost around \$10,000 for the season. In today's tight economic climate, many families are choosing to scale back expenses, and that includes pricey summer camp.

However, just because cost is a factor, it doesn't mean that children can't attend camp this season. Parents simply need to do their research or come up with other creative alternatives.

First, investigate the opportunities in your area. Summer camp doesn't have to mean eight weeks of recreation in the middle of the wilderness. There may be locally run businesses that also offer summer programs. For example, many private day care organizations open up their doors to campers for the summer. They may set a limit on age.

Also, churches, synagogues and other houses of worship may offer a summer recreation program. If you are a parishioner you might be eligible for a discounted rate.

Don't forget to check out the YMCA or other clubs in the area. They typically offer a summer program. Some places offer payment plans to spread out the financial responsibility, while others may offer scholarships based on financial need.

Find out if your child's elementary school has a program for the summer. Some may offer crafts, sports and other activities for a few hours during the day. This is a benefit to parents who have to work and cannot have their children home alone each day. Bus service may be available.

If you've exhausted other options, get creative. If you have a number of reliable friends or neighbors, you can set up a camp rotation. Each member of the camp group will be responsible for the kids on a particular day. The responsibilities rotate among the other parents. This enables free time for adults during the summer, and the potential to stagger work schedules and accommodate children being out of school.

Older adults, such as grandparents or other relatives, also may be able to assist in "camp" duties during the summer. Children, students and seniors often have a reduced admission rate to museums. Spending time together will help generations bond.



Controlling the Clutter When You Have Kids

When children arrive they bring many blessings -- and also a lot of stuff -- into your life. What starts out as baby bottles, diapers and playmats quickly transforms into toys, toys and more toys. Every birthday, holiday and special event seems a ripe occasion for doting relatives and friends to bestow another toy upon your darling boy or girl. Very quickly your house can become overrun with kiddie clutter.

Parenting involves making wise choices for your children, and one of the important ones you can make involves teaching them about responsibility and maintaining their personal property. Involving them in the organization and sorting of toys can be a worthy lesson.

So how do you take back your house from the legion of toys setting up roosts in every corner? Here are a few organizational tips that can help.

- * Create an area of the home that can be a kids' play area. If there isn't space in a basement or a spare room, the child's bedroom will have to suffice.

- * Purchase storage solutions according to the child's age. Younger children will benefit from several open bins that are easy to reach. Older children can use under-the-bed storage, drawers, pegs, and hooks.

- * Skip large toy chests as a catch-all for the toys. This can create an overwhelming mess for a child and they will be less likely to want to play with their toys. Instead, consider smaller bins that can separate toys according to themes, such as action figures, dolls, blocks, and cars.

- * Low-level bookcases attached under a window or in another cozy location can store books, magazines and coloring books in an organized fashion.

- * Keep a basket handy in another area of the house to gather up the toys that inadvertently will spill over to the living room, kitchen or car. It can be a great chore to have your child take those toys back to the play area and put them away.

- * Build a maintenance routine into your child's day. Just as an adult can get overwhelmed by clutter, so can a child. He or she starts with a clean room, plays and then finds stuff everywhere. Have a twice daily "clean-up" routine. In the morning your child can straighten the bed, put dirty clothes in the hamper, and neaten up his or her room. In the evening he or she can put away toys and get the room ready for the next day of play.

- * Go label happy. Labeling, especially labels with images and words, help children learn where things belong. Stick labels on toy bins, inside of drawers where socks and underwear are stored, etc.



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