

# The Penny Pincher

November 2002

A Newsletter from Garden State Consumer Credit Counseling, Inc.

## Congrats!

## As If Having Bad Credit Isn't Bad Enough

By: **Sandy Shore**

**W**e have all seen those ads in the back of magazines. For a small fee you can get a fresh start. Your credit report can be wiped clean of all that bad stuff. If you are struggling to pay your bills, or you have been turned down for a loan for a badly needed car or home improvement, these ads look very tempting. The amount of money they are asking for the service is small, so you figure, it can't hurt, I'll try it.

Congratulations! Not only are you the victim of fraud, but you have violated several federal and state laws and face fines and possible jail time.

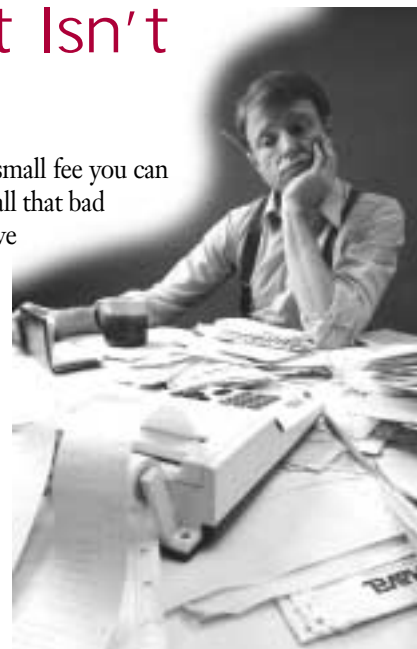
These "credit repair" services usually tell you to apply to the IRS for an Employer Identification Number (EIN). You then use that number in place of your social security number to apply for credit. The creditor will not see your old credit report and you get the credit you need.

By doing this you have made false statements on a loan application, misrepresented your social security number and obtained an EIN under false pretenses, all violations of federal law and some states laws you may also be guilty of mail fraud.

If you are considering one of these services, throw that ad in the garbage. If you are feeling the noose around your neck (just kidding, none of these are hanging offenses), don't panic. Call the attorney general in your state (they usually have hot lines listed in the blue pages of your phone directory). They are more interested in the people who are offering these services and will be glad to hear from you.

There are other scams out there. Beware of credit repair services that tell you not to contact the credit bureau directly or tell you to dispute all the information on your credit report. You can have errors corrected for free. If you dispute correct items, they may disappear temporarily, but they will be back on your report as soon as they are investigated.

No one can remove accurate negative information from your credit report but there are several legitimate ways to improve it. If you need help call me or any counselor at Garden State. It may take more time than a credit repair service, but its much better than doing time. ❖



## Debt Management Graduates

June 01, 2002  
to  
September 30, 2002

Total #  
of Clients

June 2002	164
July 2002	185
August 2002	128
September 2002	146

## Take Advantage of Available Benefits

By: **Diane Giarratano**

**T**here are so many different benefits and programs available today. Are you taking advantage of them? Do you know where to find them?

James Firman, president of NCOA, knew the importance of developing a tool that seniors can use to find out about important programs that are available and that can help. As stated in the AARP Bulletin, "We knew there were millions of people eligible for and not receiving benefits". Therefore, the NCOA has developed a website that is easy to use and can help track the benefits and programs that individuals would be eligible for. All an individual or couple has to do is fill out a questionnaire on-line and the database tracks and reports the programs. A description of the program/benefit is also included. This serves as an easy way to get helpful information on things such

as prescription costs, utility costs, health care, job searches, volunteer information and other services.

The counselors at Garden State CCC are continually referring seniors to this helpful website. Some of those people have been able to save hundreds of dollars a month because of the programs they found. So, if you want to take advantage of the many programs and benefits that are available to you, try the Benefits Check-up Program ([www.benefitscheckup.org](http://www.benefitscheckup.org)). ❖



# Preparing for an Interview

Source: [www.joblink-usa.com](http://www.joblink-usa.com)

**K**now the exact place and time of the interview, the interviewer's full name, the correct pronunciation and his or her title.

2. Learn pertinent facts about the company such as annual sales revenue, principal lines of business and locations.
3. Find out why the hiring manager and/or client representative is interested in your qualifications.
4. Determine how the opportunity will impact your immediate and long-term career development .
5. An interview is a "two-way street." Know what questions to ask during the interview. Your questions allow the hiring manager to evaluate your professional and personal needs. Insightful questions help both of you determine if your relationship will be mutually rewarding. Lastly, the better you understand the opportunity, the more you will be able to communicate your interest in the position.
6. Put your best foot forward. Always wear proper attire and greet your interviewer with a firm handshake and an enthusiastic smile. ♦



## 23 Important Interview Tips

Source: [www.jobopenings.net](http://www.jobopenings.net)

**A**rrive a little early. You will have time to collect your thoughts, and show the interviewer that you value his or her time.

2. Do your homework Know the interviewer's name and how to pronounce it. Know the company's major products or services. You can learn most or all of this information from the company's website, annual report or company literature.
3. Bring a Spare Copy of Your Resume in a Briefcase or Folder
4. Expect to Spend Some Time Developing Rapport. Personal chemistry is a main ingredient in the hiring process. Try to relax and become comfortable with the interviewer.
5. Watch Your Non-Verbal Communication. Maintain an open body posture and appropriate eye contact. Seat yourself at a reasonable distance from the other person. Smile.
6. Don't Be Embarrassed by Nervousness. Interviewers are human, and they often become nervous, too. In fact, nervousness is a good sign - it shows that you are taking the interview seriously. Avoid nervous mannerisms such as tapping your fingers, feet, playing with pens, etc.
7. Body language is powerful! Good eye contact, a warm, natural smile and a firm handshake can help you overcome nervousness, develop a personal rapport and present a confident image.
8. Don't Play Comedian or Try to Entertain the Interviewer. It is important to be personable, but do not overdo it.
9. Don't Exaggerate or Lie. You might be tempted to embellish your achievements in the interview, but it will come back to haunt you on the job!
10. Follow the Interviewer's Lead. Don't try to take over the interview. Stick to the main subject at hand, but do not dwell too long

on one point.

11. Be Prepared For Personal Questions, Even Some Inappropriate Ones. Anticipate how you will handle personal questions without blowing your cool. Some interviewers may not be aware of what they can and cannot legally ask you. Be sure you understand the question. It is okay to ask for clarification.

12. Emphasize the Positive. Be frank and honest, but never apologize for lack of experience or weaknesses. You can be self-confident without being overconfident or flippant. If you are new to the job market, your lack of experience has one very positive feature: you do not have to "unlearn" bad habits or different practices learned from previous employers. Many employers like the idea that you can be taught their individual company procedures without needing to get rid of other training first.

# Closing the Interview

Source: [www.joblink-usa.com](http://www.joblink-usa.com)

**I**f you are interested in the position, let the interviewer know. If you feel the position is attractive and you want it, be a good salesperson and say something like: "I'm very impressed with what I've seen here today; your company, its products and the people I've met. I am confident I could do an excellent job in the position you've described to me." The interviewer will be impressed with your enthusiasm.

2. Don't be too discouraged if no immediate commitment is made. The interviewer will probably want to communicate with other people in the company or possibly interview more candidates before making a decision.

3. If you get the impression that the interview is not going well and that you have already been rejected, don't let your discouragement show. Once in a while an interviewer who is genuinely interested in you may seem to discourage you as a way of testing your reaction.

4. Thank the interviewer for his or her time and consideration. If you have answered the two questions— "Why are you interested in this position?" and "What can you offer?"— you have done all you can. ❖



13. Wait for an Offer to Bring Up Salary. Let the interviewer bring up this subject. Often salary and benefits are not discussed at all on the first interview. Even though everyone knows that salary is important, you do not want to give the impression that it is the only consideration.

14. Don't be Afraid to Think Before You Speak. Use silence and intentional pause to your advantage. Time is occasionally needed to think and to reflect. The interviewer will respect you for taking a question seriously enough to give it a moment or two of consideration before answering.

15. Emphasize What You Can Do For The Organization. This means emphasizing your transferable skills. However, be careful not to reveal trade secrets from a previous employer. Employers are concerned most with what you can do for them. 16. Focus on your ability to tackle new situations, your communication skills, interpersonal abilities, analytical thinking talents, and other skills developed while in college or in previous positions.

16. Don't give "Prepared Answers". Most employers know these stock answers when they hear them. This is a good reason to use interview question / answer guide as just that - guides. If your answers are not personalized to your situation, they will sound forced and unnatural.

17. NEVER Speak Badly about a Former Employer. If there were problems with previous experiences, try to put your answers in the positive rather than the negative. If you slight a former employer, the



interviewer may assume that you will someday do the same to him or her.

18. Watch Your Grammar and Your Manners. Employers are interested in candidates who can express themselves properly. Even if you have to slow down to correct yourself — do it!

19. Be Prepared to Ask Questions. Almost all interviewers will ask if you have any questions. You should

have some ready and should have at least one that is related to the conversation you have just completed.

20. Use Telephone Interviews. If you are applying for jobs in places in other states, you can suggest a short telephone interview. Even a preliminary telephone interview can help you assess whether or not it would be worth your time and expense to travel for a personal interview.

21. Don't Expect an Immediate Job Offer. Offers usually follow the interview, a few weeks later. If you are offered the position on the spot, it is appropriate for you to ask for one or two days to think about the offer before responding.

22. Be Careful With the Closing. Do not linger. End quickly and courteously. Thank your interviewer for the interview. Smile.

23. Be Yourself! You do not want to get hired on the basis of something you are not. You want to be hired for who you are! ❖

# Tips Help Consumers Save Money During Holidays

Source: [www.ianr.unl.edu](http://www.ianr.unl.edu)

**A**merican families will spend \$500 to \$700 on average for the holidays. But you can spend much less and still celebrate. Keeping holiday meals simple is one way to save money, Prochaska-Cue said. Instead of preparing several meats, vegetables, salads, desserts, splurge on one special dish and make one or two side dishes. Consumers also can use their creativity to save money on items such as wrapping paper or holiday cards. Make homemade wrapping paper by decorating plain white paper or newspaper and use inexpensive ribbon instead of bows. Sending holiday cards also can get expensive. Consumers will save money on postage if they mail postcards to family members and friends instead. Making cards also can reduce costs. To save money on gifts, plan a gift exchange with a set money limit or make homemade gifts, such as cookies, ornaments or a decorated T-shirt or pillow. Don't forget about garage sales, thrift stores or rummage sales, especially for one-of-a-kind gifts. People also may decide to give family members special heirlooms or family treasures instead of purchasing a gift. If money is really tight, consider cutting out gifts for adults and giving something small to children. Holiday activities don't need to be pricey either. Going sledding, participating in community activities, singing carols or reading favorite holiday books are inexpensive ways to celebrate the season. The holiday season also gives people an opportunity to give back to their communities. Consider volunteering at a soup kitchen, donating toys to needy children, or delivering holiday goodies to people who work on holidays, such as firefighters and police officers. ❖

# Tips For a Light & Happy Holiday

By: *Kelly McGraw*

**M**ake a salad, a huge salad! Put anything and everything you like into it. Use peppers, carrots, onions, olives, corn, broccoli, croutons, cauliflower, sunflower seeds, tomatoes, sun-dried tomatoes, cucumbers. Combine them all in a large punch bowl. Use the punch glasses to hold different kinds of salad dressings. Your guests will love the presentation and fill up on the salad. Everyone will eat much less of the fattening stuff!



- ◆ Go for a walk! Bundle up and get as many people to go as you can. Everyone will enjoy the company and no one will even realize that they are exercising. This will create more quality time for you to share with friends and family, and it will keep you from picking on the leftovers.
- ◆ Play a game! After dinner or a brisk walk, take time to play cards or a board game. Don't make the day all about eating. You can use any activity to switch the focus away from the food. Everyone will spend more quality time with each other and there will be less concentration on stuffing your face. People will have a better time.
- ◆ Send food home with your guests! This will take a little extra work on your part, but you will be glad that you did. This way, all of the leftovers will be out of the house, and you won't be tempted to eat more later that week.

These tips may cause some work for you, but you will create new traditions that will keep your family and friends smiling. Just be careful, you might be asked to host every holiday. ❖

# 'Tis The Season To Be Grateful

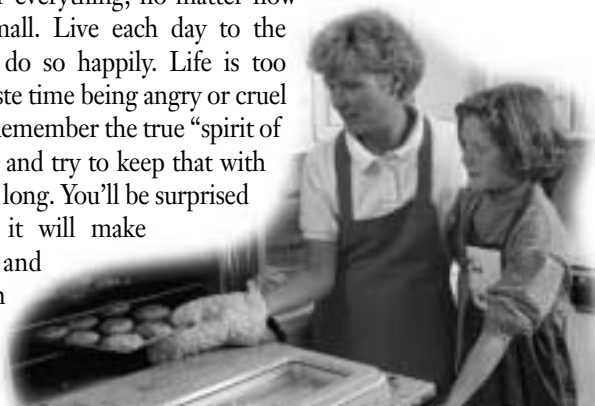
By: *Gina McCullough*

**W**ith the holiday season quickly approaching, the malls will be open longer, people will start spending money they don't have and sadly, the true spirit of the holiday season will be lost. The spirit that makes you smile a little more, be a little more friendly, be less selfish, more giving to others and feel a little more joyful. With the tragic events of September 11th a little over a year ago, we should all take a step back and really appreciate the true meaning and feeling of the season, something that should be carried over all year round.

No matter what race, religion or financial background you come from, the "holiday spirit" is one that everyone can take part in. First and most important, be thankful for what you have. Although there are times when you can feel like the weight of the world is on your shoulders and things just can't get any worse, look around and see what you have to be thankful for; family, friends, good health, a roof over your head, food on the table. Then take a minute to remember those who can't. Happiness should not be determined by the car you drive or the size of your paycheck. Happiness is what you make it and something that can be contagious to everyone you come in contact with. What does it accomplish to scream at the person who took your space in the parking lot? Nothing but a rapid heart rate, elevated blood pressure and still not the space that someone else took. Why not just smile and go on to the next space? Instead of getting angry at triv-

ial situations, think about the bigger picture.

The next time you get aggravated because the line is moving slow or the day just isn't going your way, remember that it is easy to turn it around and make something positive out of the situation. Remember September 11th and those who don't have the opportunity to stand in that line or get aggravated at something trivial. Remember their families and keep them in your hearts and minds. Remember the men and women who risked their lives for the lives of others. And remember those who have been and continue to fight for our country so we can continue to have the choices we do. Appreciate what you have and be thankful for everything, no matter how great or small. Live each day to the fullest and do so happily. Life is too short to waste time being angry or cruel or selfish. Remember the true "spirit of the season" and try to keep that with you all year long. You'll be surprised how good it will make you feel and how much happier your life will be. ❖



# Creating a More Relaxed Holiday Season

By: Sharon Hussain

The Holiday season is once again upon us. Are we looking forward to it with anticipation or dread? For many of us, the holidays signal increased stress and decreased funds. Experts tell us that the major cause of holiday stress is having unrealistic expectations. We look for that picture-perfect holiday, like the ones we have seen on TV, in the movies or on Norman Rockwell prints. In reality, the turkey may be dry, someone may have an argument with someone else and the kids may get bored with all that great new (very expensive) stuff they just received. That is what happens in real life, all across America, in homes just like yours and mine. Let's make a change this year.

Many of us have forgotten that the holidays are supposed to be about gratitude and joy. Instead, we stress ourselves to the point of exhaustion and spend our way toward poverty. We need to shift our focus to the true meaning of the holiday season. We need to understand that more is not better, it is just more, more stress and more bills. We need to give ourselves permission to simplify.

How can we possibly scale down the holidays when everyone is looking at us to do more? First, decide what kind of holiday celebration you would like. There are no right or wrong answers, just choices to be made. Once you decide what you would like your holiday to look like, it will be easier to take the actions that support your decision. No guilt. Discuss your need to make changes with your family. You may be surprised to discover they feel the same way that you do and would gladly welcome a more subdued holiday.

Most Americans state they would prefer a holiday with less materialism. In a poll conducted in the year 2000, by the Center for a New American Dream, 84 percent of the Americans polled stated that they would like a holiday with more emphasis on non-material things. Yet, despite this desire, we are spending more and more each year. In 1997, credit card debt exceeded \$450 billion. That figure continues to rise at an alarming rate. In that same year, Americans planned to spend an average of \$800 on Christmas gifts. It usually takes a credit card user at least six months to pay off his holiday bills.

Although we want to be able to give to those we love at the holiday season, we do not need to go broke in the process. What, then, is an appropriate amount to spend gifts? Some suggest spending no more than 1% of your annual salary, while others suggest that you should determine your limit based on what you can afford without using credit cards (making sure you have enough to pay your living expenses, too!). I am in favor of the second option provided you are diligent about budgeting. Start planning early. Take advantage of sales throughout the year. Be realistic. Be humble. Be creative. Shop in non-traditional



places such as the supermarket, dollar stores and thrift shops. There are many alternatives to traditional gift giving you may want to consider, as well. You can give homemade gifts; give gifts of time or experience, such as an evening of baby-sitting to new parents or teaching someone how to bake; and/or give gifts to charity. Be mindful of the messages you are giving when you focus too much attention on the material aspect of the holidays, especially if you have children.

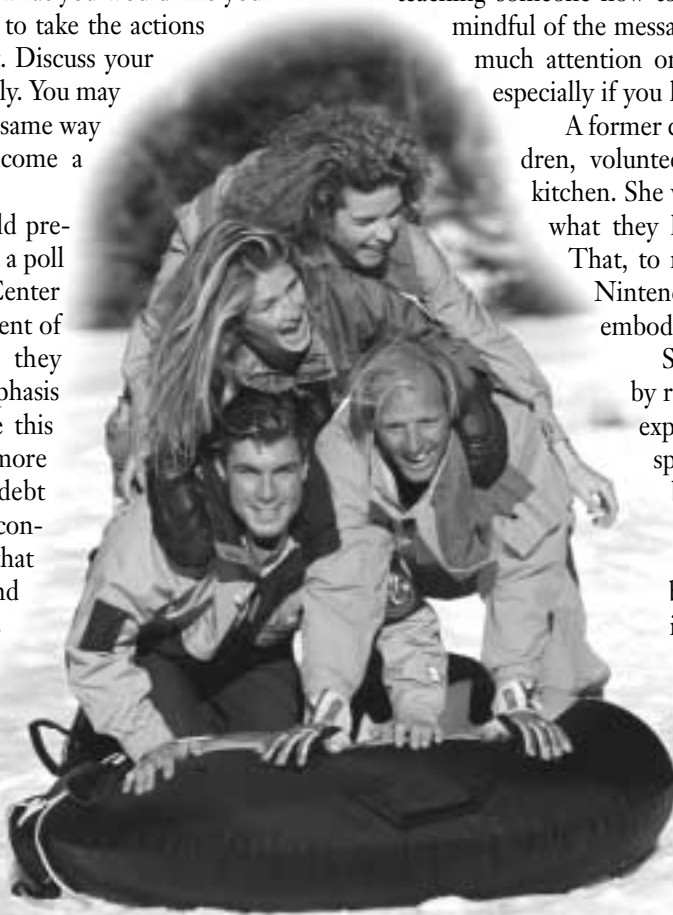
A former colleague, of mine, Elaine, and her children, volunteer to serve holiday meals at a soup kitchen. She wants her kids to always be grateful for what they have and to help others less fortunate.

That, to me, is much greater gift than another Nintendo game. That kind of giving truly embodies the holiday spirit.

So, preserve your sanity and your funds by re-thinking the holidays. Make them an experience to remember, not because you spent the most money or hosted the biggest Thanksgiving dinner, but because you celebrated the holidays in an authentic way. Entertain if you like, but because you celebrated the holidays in an authentic way. Entertain if you like, but don't do it to impress others or because you feel that you have to.

There are no musts! Have company over for dessert and coffee instead of cooking a whole meal if that will make things easier for you. Have everyone bring a dish so you are not stuck doing all the shopping, cooking and cleaning up. Create new rituals that center on

the meaningfulness of the season. Do what fulfills you. If you are stressed out about time and money you will not enjoy the season and neither will those around you. Time and money are very precious resources, don't waste either of them. This holiday season, resolve to make choices that are emotionally and financially wiser and speak to the true meaning of the season. ❖



# Jolt Your System

By: Kelly McGraw

**A**re you addicted to caffeine? How much coffee do you drink per day? About 90% of the people in America consume caffeine every day. Caffeine is a stimulant found in many of the things we eat and drink on a regular basis.

Caffeine has been used medically to stimulate the heart. However, most use it as an energy booster. Caffeine stimulates the nervous system, which causes people to feel nervous or restless, but people use it to help them feel more awake. In fact, caffeine does make it harder to fall asleep. It will take your body 15 to 20 minutes to absorb the caffeine in a cup of coffee, but it will stay in your system for 3 and a half hours.

Coffee does have some positive affects. Consumption of coffee has been proven to protect against cirrhosis



of the liver. Coffee has been used in treating Attention Deficit Disorder and Attention Deficit Hyperactive Disorder, and helps those who suffer from migraines. Coffee also reduces the risk of developing gallstones and protects against colon cancer.

Caffeine is found in tea and carbonated beverages as well. However, tea has 52% of the caffeine that coffee does. Recommendation for coffee intake is three cups or less per day. If your coffee intake is higher than 3 cups per day, doctors suggest to cut back gradually by one cup daily every 4 days. If you do consume a lot of caffeine, make sure you drink plenty of water. Your body needs the water to process the caffeine properly! ♦

# Bottoms up!

By Kelly McGraw

**H**ow well do you treat your body? Chances are, if you exercise regularly, you are not doing enough to replenish your body. When exercising in hot conditions your body can lose 2 liters of water per hour. The most popular cure for this problem seems to be found in sports drinks.

By the time you realize that you are thirsty, your body is already dehydrated. You should be stopping your exercise regularly to re-hydrate. More and more, people are turning to sports drinks to replenish their bodies. Sports drinks contain the necessary carbohydrates to maintain necessary blood levels, and stop the tired feelings experienced during exercise. They also replace electrolytes that the body loses in sweat. Water does not have the electrolytes or carbohydrates that sports drinks will provide.

Experts advise to drink at least 8 ounces of sports drink about 20 minutes before exercising and every 15 to 20 minutes during that exercise. You will also want to pick the right drink for you. There are three types of drinks, hyper tonic, hypo tonic, and isotonic. Hyper tonic drinks are used to supply the missing carbohydrates needed. Hypo tonic drinks will replace what your body loses in sweat. Lastly, Isotonic drinks will supply carbohydrates and replace what is lost in sweat. If you are trying to choose a drink that will work for you, just be sure to find one that tastes good. If you like how it tastes, then you'll be sure to drink it. That way you'll know what you are getting enough. One last thing, most of these drinks are high in calories, so check out the label, if you are counting calories. ♦

# Top Ten Tips When Helping Your Children With Homework

Source (Federal Consumer Information Center)

**S**et a daily schedule for homework and put the schedule where you will see it often. The best schedule and length of time will depend on your child.

2. Pick a well lit, fairly quiet place for your child to study. Make sure that necessary supplies are on hand and, if it is possible, let your child decorate their space with their favorite handmade artwork.

3. Remove distractions such as the television, loud noises and, if possible, noisy toddlers. Ideally study areas should be away from windows with distracting views.

4. Set a good example by reading and writing yourself during "study time" and encourage learning activities, such as letting your child write out the grocery list.

5. Show interest by reviewing your child's homework and talking about school activities in family conversations.

6. Be available for questions and look over completed assignments.

7. Children learn in different ways, and it will be easier for you to help if you understand something about your child's learning cycle.

8. Help your child get organized. Put an assignment book or calendar in a place where you will see it often and record, or have your child record, when assignments are due.

9. Encourage good study habits. Help your child get started early when he or she has to do research reports or other big assignments and give practice tests.

10. Talk about the assignments. Talking can help him or her think through an assignment and break it down into small, easy-to-handle pieces. ♦



# Abduction Avoidance Quiz

Source: [abcnews.com](http://abcnews.com) (Escape School by Bob Stuber)

**B**ob Stuber, creator of an abduction prevention and survival course known as Escape School, devised the following test to help parents teach their children how to avoid potential threats and what to do if someone tries to abduct them. Read your children the questions and ask which response they would use. Then go over the correct response with them.

◆ **Question 1: A car approaches you with the window rolled down. A sweet-looking lady asks you for directions. What do you do?**

- A. Turn and walk the other direction. Do not approach the car.
- B. Help her out, she's a nice lady.
- C. Help her, but from a distance.

*The correct answer is: A. Turn and walk the other direction. Though it may seem mean to not help out someone who looks like your grandma, remember that bad people look like the rest of us! Keep walking, change direction, and pretend you don't hear.*

◆ **Question 2: A man approaches you, looking upset. He has an empty leash and poster showing a cute puppy missing. He says he's desperate to find his puppy, he'll even pay you if you find it. What do you do?**

- A. Help him, he has a leash and a poster, after all.
- B. Run the other direction and tell an adult.
- C. Tell him you'll keep an eye out, then go back to what you were doing.

*The correct answer is B. Run the other direction and tell an adult. You don't have to even own a dog to buy a leash, and you don't have to have one to make a poster on your computer.*

◆ **Question 3: You're very scared. A person has grabbed you off the street and now you're in the trunk of his car. What do you do?**

- A. Kick and beat on the trunk lid as hard as you can, as long as you're in the trunk.
- B. Scream until someone rescues you.
- C. Try to calm down, and then yank all of the wires at the back of the car.

*The correct answer is C. Yank all of the wires at the back of the car. The brake lights in car are connected at the back of the trunk. By pulling every wire you can find, you may cause the brake lights to go out. The chances of a police officer pulling the car over go way up.*

◆ **Question 4: Someone points a gun at you and orders you into their car. You:**

- A. Listen to them, hoping they won't shoot you.
- B. Try to wrestle the gun away from them.
- C. Run, screaming, away toward a more crowded area.

*The correct answer is C. Run, screaming, away toward a more crowded area. Here's a simple fact: If someone is willing to point a gun at you in a public place, they'll definitely be ready to use it once they get you alone. Do everything you can NOT to get into a car with an abductor.*

◆ **Question 5: Someone has gotten you into their car, and now you're in the front seat, scared and trapped. The door handles don't work on your side of the car. Your abductor drives the car, and tells you not to move. Up ahead is a stop sign. A car is in front of you. What do you do?**

- A. Scream and pound on the windshield, the people in the car ahead might be looking in their rear-view mirror.
- B. Once you are stopped behind another car, throw yourself on to the driver's side and press the gas pedal as hard as you can.
- C. Try to kick out the window on your side.

*The correct answer is B. Throw yourself onto the gas pedal. If you do this and send the car you're in into the rear of the car ahead, you'll have drawn attention to your vehicle. Your best bet for drawing attention to your situation is to cause an accident.*

◆ **Question 6: You're in a car, and your abductor has gotten out to make a call at a phone on a deserted road. He's locked you to the car, so you can't get out and run. What can you do?**

- A. Reach over and honk the horn.
- B. Flash the lights on and off.
- C. Wedge something into the ignition (Key Slot).

*The correct answer is C. Wedge something into the ignition. If you're on a deserted road, it's not likely there will be someone around to hear the horn or see the lights. But, if you can find something, anything, small enough to wedge into the ignition, then your abductor won't be able to start the car.*

◆ **Question 7: You're on your way somewhere when a car comes screeching up. From the open window, the frantic driver tells you that your mom has sent him or her, there has been a very bad accident and you have to go see your mom right away. You:**

- A. Go with them-in an emergency, seconds count!
- B. Go with them if you have a friend with you.
- C. Go with them only if you know them.
- D. Don't go with them unless they know the secret password.

*The correct answer is D. Don't go with them unless they know the secret password. But even if they send a family friend, make sure your family has a secret password that only you and your parents know. Then, make sure this person has the password before you get in.*

◆ **Question 8: you observe a car behaving suspiciously around children. What is the most important information you can remember about this car, in case the police need it later?**

- A. The license plate number.
- B. The kind of hat the driver was wearing.
- C. The color of the car.

*The correct answer is A. The license plate number. By far the most valuable information you could remember, write down and give to the police if they need it is the license plate. Probably the second most valuable bit of info is the description of the driver or someone else in the car.*

◆ **Question 9: You're out for a bike ride when someone tries to pull you into his or her car. You:**

- A. Hold onto your bike and don't let go!
- B. Drop your bike and run!
- C. Go along and hope he or she won't hurt you.

*The correct answer is A. Hold on to your bike and don't let go. Abductors don't want to attract attention or want you to be difficult. It is pretty difficult to put a bike into a car door sideways! Wrap your arms and legs around the bike and don't let go.*

◆ **Question 10: You're walking home from school and a car pulls up beside you, keeping up with you. You can tell they're following you, so you:**

- A. Keep walking but ignore them.
- B. Turn around and run the opposite direction.
- C. Run in the direction you were going.

*The correct answer is B. Turn around and run the opposite direction. It's a lot faster and a lot easier for a person to turn around than a large vehicle. Cross the street if you have to, but never near the car. Never, ever take a ride with a stranger! And don't initiate conversation with them, either. ❖*

# More Ways To Save Money

Source: [www.ftc.gov](http://www.ftc.gov)

## ■ AIRLINE FARES

You may lower the price of a round trip air fare by as much as two-thirds by making certain your trip includes a Saturday evening stay over, and by purchasing the ticket in advance.

To make certain you have a cheap fare, even if you use a travel agent, contact all the airlines that fly where you want to go and ask what the lowest fare to your destination is.

## ■ CAR RENTAL

Since car rental rates can vary greatly, shop around for the best basic rates. Ask about any additional charges (extra driver, gas, drop-off fees) and special offers.

Rental car companies offer various insurance and waiver options. Check with your automobile insurance agent and credit card company in advance to avoid duplicating any coverage you may already have

## ■ HOME HEATING

A home energy audit can identify ways to save up to hundreds of dollars a year on home heating (and air conditioning). Ask your electric or gas utility if they can do this audit for free or for a reasonable charge. If they cannot, ask them to refer you to a qualified professional.

## ■ LOCAL TELEPHONE SERVICE

Check with your phone company to see whether a flat rate or measured service plan will save you the most money.

You will usually save money by buying your phones instead of leasing them.

Check your local phone bill to see if you have optional services that you don't really need or use. Each option you drop could save you \$40 or more each year.

## ■ GASOLINE

You can save hundreds of dollars a year by comparing prices at different stations, pumping gas yourself, and using the lowest-octane called for in your owner's manual.

You can save up to \$100 a year on gas by keeping your engine tuned and your tires inflated to their proper pressure.

## ■ CAR REPAIRS

Consumers lose billions of dollars each year on unneeded or poorly done car repairs. The most important step that you can take to save money on these repairs is to find a skilled, honest mechanic. Before you need repairs, look for a mechanic who:

- is certified and well established;
- has done good work for someone you know
- communicates well about repair options and costs.

## ■ LONG DISTANCE TELEPHONE SERVICE

Long distance calls made during evenings, at night, or on weekends can cost significantly less than weekday calls.

If you make more than a few long distance calls each month, consider subscribing to a calling plan. Call several long distance companies to see which one has the least expensive plan for the calls you make.

Whenever possible, dial your long distance calls directly. Using the operator to complete a call can cost you an extra \$6.

## ■ MAJOR APPLIANCES

Consult Consumer Reports, available in most public libraries, for information about specific brands and how to evaluate them, including energy use. There are often great price and quality differences among brands.

Once you've selected a brand, check the phone book to learn what stores carry this brand, then call at least four of these stores for the prices of specific models. After each store has given you a quote, ask if that's the lowest price they can offer you. This comparison shopping can save you as much as \$100 or more.

## ■ CHECKING

You can save more than \$100 a year in fees by selecting a checking account with a low (or no) minimum balance requirement that you can, and do, meet. Request a list of these and other fees that are charged on these accounts.

Banking institutions often will drop or lower checking fees if paychecks are directly deposited by your employer. Direct deposit offers the additional advantages of convenience, security, and immediate access to your money.

## ■ HOME IMPROVEMENT

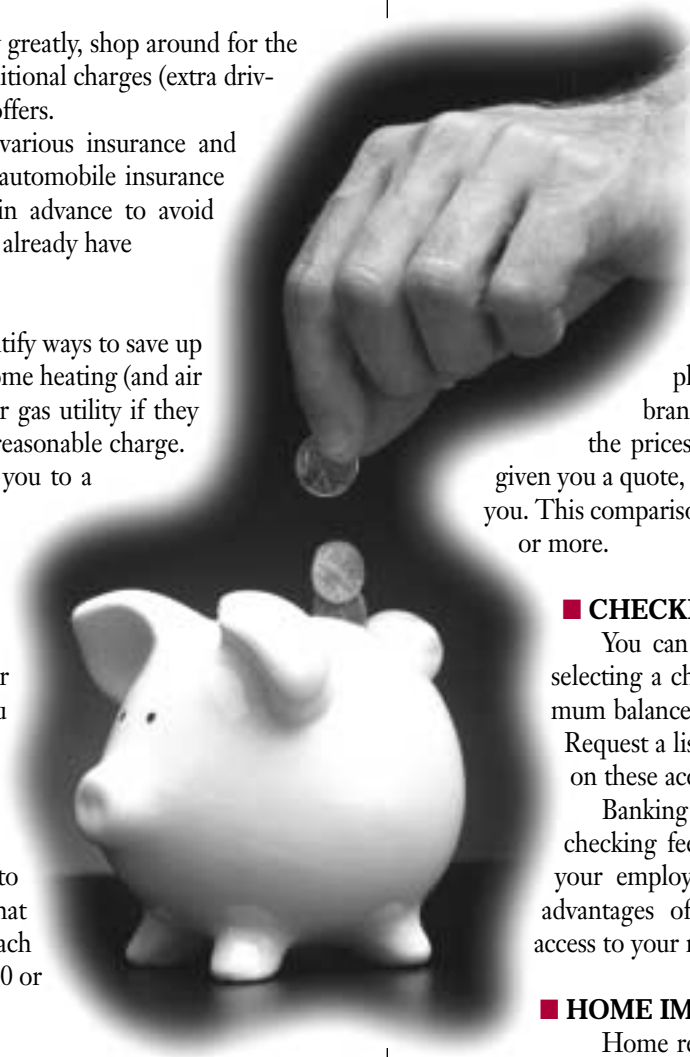
Home repairs often cost thousands of dollars and are the subject of frequent complaints. Select from among several well established, licensed contractors who have submitted written, fixed-price bids for the work.

Do not sign any contract that requires full payment before satisfactory completion of the work.

## ■ ELECTRICITY

To save as much as hundreds of dollars a year on electricity, make certain that any new appliances you purchase, especially air conditioners and furnaces, are energy-efficient. Information on the energy efficiency of major appliances is found on Energy Guide Labels required by federal law.

Enrolling in load management programs and off-hour rate programs offered by your electric utility may save you up to \$100 a year in electricity costs. Call your electric utility for information about these cost-saving programs.



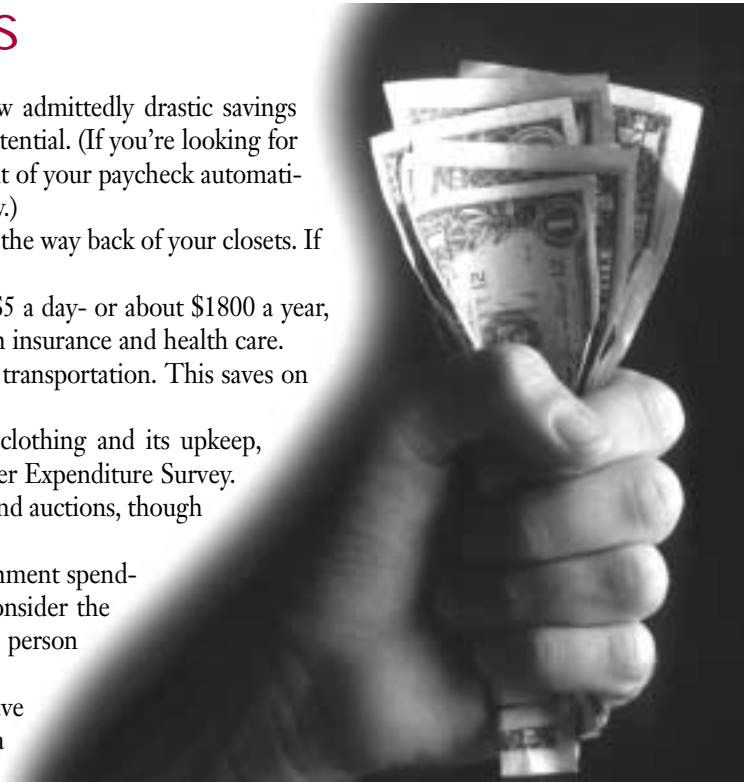
# Seven Radical Saving Tips

Source: [msn.com](http://msn.com)

To help curb the consumer in you, we've come up with a few admittedly drastic savings strategies, along with some ballpark figures of their savings potential. (If you're looking for a real no-brainer way to save, arrange to have a certain amount of your paycheck automatically deposited into a savings account. Then, sit back and watch it grow.)

- ◆ Hold the mother of all garage sales. Cast a critical eye on the stuff at the way back of your closets. If you haven't used it in six months, chances are you can do without.
- ◆ Quit smoking. Pack-a-day habit? In Washington state, that's easily \$5 a day- or about \$1800 a year, that can go right into your savings, not to mention what it saves you on insurance and health care.
- ◆ Tame your driving addiction. In other words, carpool or use public transportation. This saves on gas, insurance and maintenance cost.
- ◆ Buy used. The average consumer spends about \$1850 a year on clothing and its upkeep, according to the U.S. Bureau of Labor Statistics' most recent Consumer Expenditure Survey. You can potentially cut that in half by shopping at consignment shops and auctions, though the life of the goods may be less than buying new.
- ◆ Become a homebody. At just over \$1800 a year on average, entertainment spending has a way of quickly eating through the best-planned budgets. Consider the library for books, music and movies. Eat out less often. The average person spent about \$2100 a year on eating out in 2000.
- ◆ Cut your housing expenses. While a move across the tracks may save some money, moves are expensive in themselves. Consider renting out a room.
- ◆ Cut up your credit cards. Build an emergency fund first to handle most unexpected expenses. This allows you to become your own lending agency. Credit cards can be a cash-flow management tool, but paying only the minimum will keep you in debt for years

If you're really ambitious and follow all the above tips, you could be looking at savings of nearly \$12000 a year. Figuring you can invest it at the historical rate of return at 10% your savings will start to compound nicely, and rapidly. ❖



## Word Search

Word Search to the left contains 18 words we use in our industry. See if you can find them all hidden in the diagram. The names are formed in the diagram forwards, backwards, up, down, or diagonally, but are never formed by skipping over any letters. Letters may be used more than once, and words may even overlap. You will not, however, use all the letters in the diagram.

P I L P I L G R I M O P I O D  
P L C E L E B R A T E I P T E  
V A C A T I O N A V O E S Y C  
A O H O L L L O V A R S N O O  
C H E I L I G H T S N A W O R  
P I S L I G C L I G A M E N A  
A F T O R N A M E N T L I H T  
R D N A C A N D Y H U N D S I  
T R U G A N D A T U R K T E O  
Y O T I N K L T U R K U R A N  
U N S V D W E N T S E A S O N  
W I N I R F A M I L Y A N S T  
I W I N T E R S E A T S O N S  
N I F G T E R W I N N O W S E  
T N R E P R E S E N T S P R E

### FIND:

Pilgrim  
Turkey  
Vacation  
Chestnuts  
Ornament  
Family  
Giving  
Winter  
Party  
Season  
Snow  
Presents  
Candy  
Candle  
Pies  
Decoration  
Lights  
Celebrate

## Count The " F's"

Read the sentence below and count the F's in the sentence. Count them ONLY ONCE. Do not go back and count them again. Turn to page #11 for the answer.

FINISHED FILES ARE THE  
RE-SULT OF YEARS OF  
SCIENTIFIC STUDY  
COMBINED WITH THE  
EXPERIENCE OF YEARS.

# Household Hints and Tips

By: *Household Hints and Tips*

## ■ 7 TIPS FOR CLEANING A ROOM

You are not ready to win the house-cleaning stakes until you have a plan and a winning strategy. Keep these rules of the game in mind when you start your race to the finish:

- ◆ Define your goals. Don't be vague about your efforts. Make a checklist. Then you'll know what you're doing and what comes next
- ◆ Set a time limit for each room. For example give yourself two hours to clean the kitchen. This lets you pace yourself.
- ◆ Set realistic goals. Are you doing a general clomp of the house or a thorough spring clinging? Plan accordingly.
- ◆ Stick to cleaning. Don't start rearranging the furniture or hanging pictures.
- ◆ Tackle the tough rooms (kitchen and bath) first while your energy is high.
- ◆ Don't leave a room until you're finished. This helps keep you focused.
- ◆ Don't answer the phone. It really wreck your momentum and distracts you from the job at hand.

## ■ CLEANING YOUR BOAT

The first rule on caring for your boat is to clean it often, frequent cleaning keeps it looking like new. The second rule is to clean from top to bottom. There are many boat cleaning products, some for specific surfaces. Using a product mean for one surface on another surface can sometimes cause damage. Consult your marine supply center and ask other boat owners. Always try the gentlest cleaner first, and, for tough jobs, a biodegradable degreaser. And always wear eye protection and gloves.

Use brushes for cleaning. The flexible bristles of brushes won't grind foreign matter into the surface. The biggest danger in cleaning a boat is scratching it with grit that's collected on a sponge or mop Here are some tips:

- ◆ A good way to clean and protect your boat in one step is to mix polishing compound with a heavy liquid wax.
- ◆ To remove bird droppings on a smooth surface, use a degreaser. On a nonskid surface, use a white cleanser and a small, stiff brush.
- ◆ To remove stubborn fiberglass stains, sand with 600 grit sandpaper.

## ■ CLEANING YOUR CAR

Does your car look like you live in it? Maintaining your car can pay off in extra comfort and increase its trade in value.

The Interior:

- ◆ Vacuum seats and floors. Use the vacuums at the coin operated car-wash, they have better suction.
- ◆ Remove and shake out floor mats.
- ◆ Dampen stains with a good carpet spot cleaner, and then rub with a piece of towel folded into quarters. Keep rubbing and turning the towel until it doesn't pick up any more dirt. Then brush the carpet.
- ◆ Use an automotive glass cleaner on interior windows.
- ◆ If the plastic in front of the gauges is cloudy, wax it.

- ◆ Apply a protectant to the dash top. Wipe the treated area with a damp towel followed with a dry towel

The exterior:

- ◆ Work in the shade. Don't start until the hood is cool.
- ◆ Use a quality lambs wool mitt to wash the exterior. You'll need a 5-gallon bucket of water for rinsing your mitt.
- ◆ Use a washing liquid made for cars, and dilute it twice as much as the label says. Never use a household detergent.
- ◆ Remove bug spots with ammonia and water. A quart of water with 1/2 cp backing soda will wash insects off the windshield and radiator.
- ◆ Remove salt with a bucket of soapy water and cup of kerosene.
- ◆ Remove tar with WD-40 or cover with peanut butter, allow to remain for about an hour, and wipe off.
- ◆ Work from the top of the car down, rubbing gently to avoid scratching. Rinse mitt frequently.
- ◆ You can use foaming aerosol bathroom cleaner, its less expensive than automotive products for wheels, rims, hub caps and whitewalls. Spray on. Leave a few seconds then wash off
- ◆ To get rid of rust on chrome, scrub with a wad of aluminum foil, then coat with gray or clear wax crayon to protect the metal.

- ◆ Use cotton towels or a dimpled synthetic chamois for drying. Or add a teaspoon of rinsing agent made for dishwashers to your pail of rinse water.

- ◆ Use a quick spray cleaner to remove water spotting and give the car a waxed look.

Spray a mist on the car and wipe gently with a soft cotton towel to get the water spots.

- ◆ Cola gets grease and film off car windows.
- ◆ In the winter, fill an empty spray bottle with alcohol and spray your windshield. Since alcohol doesn't freeze, it will make it easy to wipe off snow or frost.

## ■ CLEANING THE KITCHEN

The kitchen is the "nerve center" of the home. A clean, well-organized kitchen is the foundation of a well-run household.

- ◆ Spray stubborn spots, and let them soak while you work.
- ◆ Polish stovetop, knobs and backsplash with all-purpose cleaner or window cleaner.
- ◆ Scour drip pans with a nylon scrubber. Dry and replace
- ◆ Polish appliance surfaces and fronts with glass cleaner.
- ◆ As you go, clean and polish countertops
- ◆ Clean cabinets with an all-purpose cleaner.
- ◆ Clean the sink
- ◆ Polish sink fixtures, using toothbrush around handles and base of fixture.
- ◆ Empty trash

*"The Penny Pincher" does not assume responsibility for any advice given. It is up to the reader to determine if advice is safe and suitable for their own situation.*



# Thanksgiving on a Budget

Source: *Karen Cox, Colorado State University*

**H**ere is the breakdown of the cost saving you can find between a traditional Thanksgiving dinner compared with a budget Thanksgiving dinner. Both are for a family of four.

Budget Item	Cost
Frozen Roast Turkey 12 lb	\$11.88
Savvy Stuffing	\$.73
Quick Basic Gravy	\$1.26
Cranberry Gelatin Ring	\$1.03
Apple-Yam Casserole	\$1.79
Crisp Corn and Green Beans	\$2.38
Homemade Mashed Potatoes	\$.93
Apple Slaw	\$1.02
Brown and Serve Rolls	\$1.29
Margarine	\$.19
Pumpkin Pie	\$3.98
Cranberry Iced Tea	\$1.14
<b>Total</b>	<b>\$27.62</b>



Traditional Item	Cost		Cost
Smoked Roast Turkey 12 lb	\$19.08		
Oyster Stuffing	\$13.30	Waldorf Salad	\$3.53
Store Bought Giblet Gravy	\$7.56	Crescent Rolls	\$1.99
Fresh Cranberry Sauce	\$2.99	Butter	\$.25
Pecan Candied Yams	\$4.75	Pecan Pie	\$4.99
Green Bean Casserole	\$7.29	Wine	\$12.00
Boxed Mashed Potatoes	\$1.57	<b>Total</b>	<b>\$79.12</b>



## Interesting Facts About Money

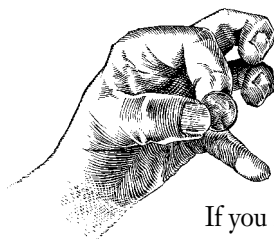
Source: [www.oldcash.com](http://www.oldcash.com)

- ◆ Security at the Bureau of Engraving and Printing is extremely tight. There are several hundred closed-circuit video cameras, several thousands alarms, and an army of security officers .
- ◆ A \$1 bill cost about 3 cents to make, and a \$100 bills cost the same.
- ◆ To keep up with demand, the Bureau of Engraving and Printing often keeps its currency presses running day and night.
- ◆ If you were to stack all the worn our dollar bills for one year, they would reach 200 miles in the air.
- ◆ \$1 bills wear out in about 17 months.

## Count The " F's"

Solution

There are six F's in the sentence. A person of average intelligence finds three of them. If you spotted four, you're above average. If you got five, you can turn your nose at most anybody. If you caught six, you are a genius. There is no catch. Many people forget the "OF"s



## The Penny Pincher

If you have any comments or suggestions for future newsletter, please write to:

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Freehold, NJ 07728  
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# You Expect a Lot From Your Child...But His Age De

Source: *Survival Guide for Parents developed by The New Jersey Governor's Task Force on Child Abuse and Neglect*

**P**arents somehow know that their child is not always going to behave perfectly. A child's needs and actions change as he or she grows up, and all children develop at different rates. This is perfectly normal. However, knowing what to expect as your child goes through the different stages of life can help you a great deal. Listed below are some behavior traits to expect as your child grows:

## ■ NEWBORN TO SIX MONTHS

*Infants tend to be easily frightened, especially of quick movements, including those of their own arms and legs.*

◆ **TRY** wrapping your baby snugly in a small blanket, so he will not be frightened of his arms and legs moving about.

◆ **AVOID** making unnecessary quick movements or loud noises near your baby during infancy.

*Your baby has just come from a quiet, warm and safe place and wants to feel secure.*

◆ **TRY** cuddling your baby and speak in soft affectionate tones. Talking to your baby helps him develop social skills and to learn about his new world.

◆ **DON'T** be afraid that you're spoiling your baby. Newborn babies cannot be spoiled. Pick your baby up and love him as much as possible.

*Food, burping and bathing are basics for newborns. However, because your baby cannot communicate what he wants, your baby may cry a lot.*

◆ **GIVE** your baby a pacifier even if he has just eaten and you don't think your baby is hungry. It will help your baby feel secure and relaxed.

◆ **DON'T** ignore your baby's cries or shake or hit your baby to make him stop. Shaking and hitting can injure your baby.

## ■ SIX TO EIGHTEEN MONTHS

*Teething will begin during this time, causing your baby to be cranky at times.*

◆ **TRY** comforting your baby with a cool teething toy (the ones that can be chilled in the refrigerator are ideal) or apply a special pain reliever.

◆ **DON'T** try to discipline your baby or ignore your baby's cries. She does not know right from wrong at this time, so try to make your baby as comfortable as possible.

*Your baby will develop a sense of humor and laugh when amused and cry when unhappy.*

◆ **TEACH** your baby simple games like Peek-A-Boo and Patty Cake and to point to eyes, nose, mouth and ears.

◆ **DON'T** ignore your baby when she cries but try to find something to amuse her.

*This is a time of rapid development. Your baby will learn to sit, crawl, stand, walk and even talk during this stage. Your baby will enjoy being with other people most of the time. Sometimes, however, the baby will not want to leave your side.*

◆ **LET** your baby follow you around as you go through your daily routine at home. It will amuse the baby to "help" you.

◆ **DON'T** get frustrated if your baby seems to lag behind in learning skills compared to other children at the same

age. Babies mature at different rates. Your baby will catch up.

*When your baby starts walking around the house, she will want to touch things because she is curious. She may break things of value if they are within reach. Or she may get hurt if she pulls something over.*

◆ **CLOSE** toilet seat covers—your baby could get seriously injured by falling in the water.

◆ **PUT** valuables and items that may be harmful out of your baby's reach.

◆ **AVOID** scolding your baby every time she gets near something breakable. In time, your baby will learn to recognize what is forbidden, but right now she is still too young to know the difference. You will have to remind your baby time and time again to do or not to do things.

## ■ PRE-SCHOOLERS: THREE TO FIVE YEAR OLDS

*Your child will ask a lot of questions of you during this period. This is the natural way your child learns and develops.*

◆ **ANSWER** your child's questions in short, simple sentences and try to be patient when she asks "Why?" over and over again.

◆ **DON'T** tell your child to stop asking so many questions or that you do not have time to answer.

*Showing off and using "bad words" are typical behavior*

◆ **IGNORE** the bad words, but pay attention to your child when she needs or wants you.

◆ **DON'T** yell or spank your child for using swear words. Don't tell your child to go away when she is showing off.

*Some children may develop certain fears during this time as part of a developing imagination.*

◆ **GIVE** your child a nightlight or stuffed animal to help her feel more secure at bedtime.

◆ **DON'T** tell your child she is being a "scaredy cat" or leave your child alone in the room at night to cry it out.

*A lot of time is spent playing—often imitating...*

◆ **HELP** your child develop coordination by letting your child play with puzzles, blocks and crayons.

◆ **DON'T** get frustrated when your child is constantly underfoot. Remember your child needs lots of space to be active.



# termines What You'll Get From Him

## ■ SCHOOL AGE CHILDREN: SIX TO TEN YEARS OLD

Your child may cry and whine over unimportant things.

◆ **TRY** to remain calm, and make every effort to determine the cause of the problem.

◆ **DON'T** scream back or call your child a "cry baby".

*Your child will begin to develop a conscience and appreciate the value of rules.*

◆ **KEEP** rules consistent so your child knows what to expect.

◆ **DON'T** hit your child when he breaks the rules. When disciplining your child remember to use "child timeframes." Ten or fifteen minutes may seem short to an adult, but not to a first grader who is being made to sit in a chair.

*Your child will start to develop friendships.*

◆ **ENCOURAGE** these friendships, and provide opportunities for your child to meet other children.

◆ **DON'T** constantly bring up your child's lack of friends. Instead, help your child meet other children through scouting, church groups, sports and other activities.

*These years are very important for your child because they set the tone for all future academic achievements.*

◆ **ENCOURAGE** your child as much as possible. Praise him when he does well in school. Set up a study area.

◆ **AVOID** comparing your child to others when he is doing poorly.

Don't, say "I was better when I was your age."

## ■ EARLY ADOLESCENCE-PRE-TEENS

*Your child may start to challenge adult authority at this stage and question the fairness of decisions.*

◆ **SET** a good example for your child and try to let your child in on making some decisions. When a rule is presented, explain the reason for it.

◆ **DON'T** exaggerate the consequences of breaking rules. Young people at this age find security in structure and enforced rules help. Be fair, but firm

*Your child may begin to establish his/her own sense of maleness or femaleness at this stage.*

*Realize that boys and girls need periods of time during which most of their activities are with children of the same sex.*

◆ **ENCOURAGE** your child to actively participate in groups and sports.

◆ **BEGIN** discussions about sexuality as soon as you think your child is ready.

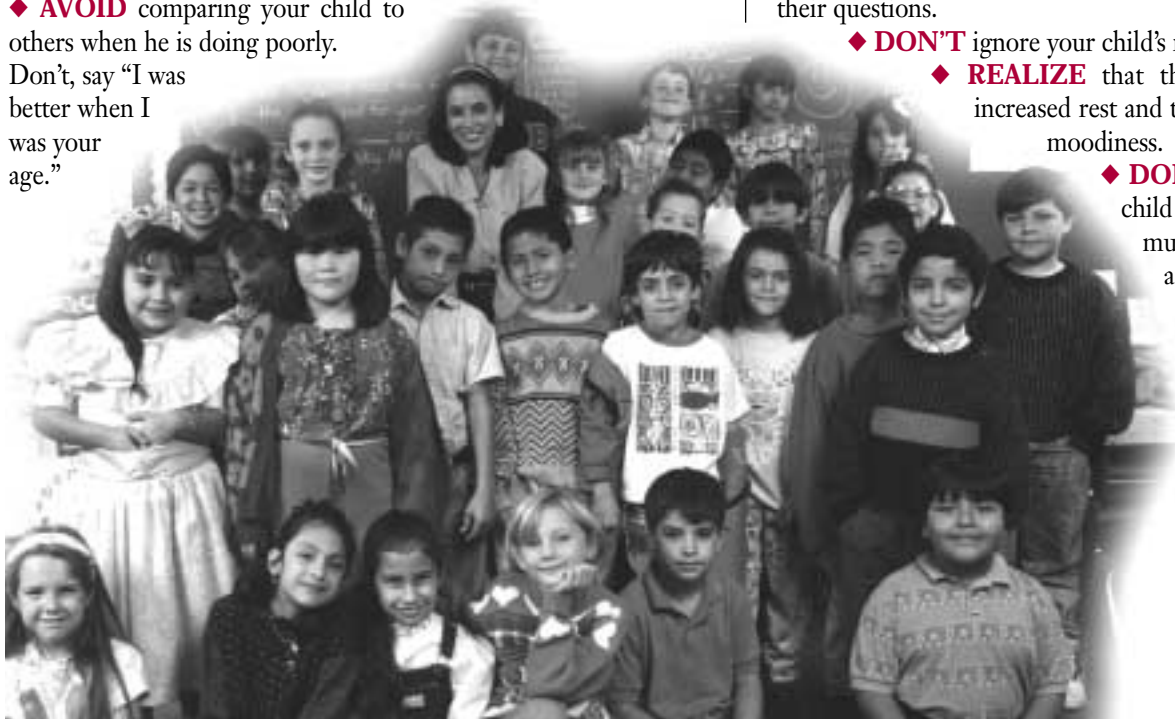
◆ **EXPLAIN** to your child that menstruation or signs of male puberty might begin shortly. This will reduce anxiety about puberty and adolescence.

◆ **MAKE** sure that your child has accurate information about the changes taking place in his body. Be open & frank with answers to their questions.

◆ **DON'T** ignore your child's requests for information.

◆ **REALIZE** that there is a physical need for increased rest and that too little rest can result in moodiness.

◆ **DON'T** slap your child, call your child names or tell your child how much you can't stand being around him. Be aware of your child's moods, but try not to overreact.



## Did You Know?

Source: [www.thenc.org](http://www.thenc.org)

- ◆ The average balance on a credit card is \$8000.
- ◆ Last year, over 1.3 million Americans filed for Bankruptcy, the highest in our nations history.
- ◆ The average household has 10 credit cards.
- ◆ The average interest rate is 18.9%.
- ◆ Credit card companies solicit the average American 7 times per year through mail.
- ◆ Late fees are now \$25 and up.

- ◆ Almost half the households in America report having difficulty paying their minimum, monthly payments.
- ◆ Americans paid out approximately \$65 billion in interest last year alone.
- ◆ If your credit cards balance is \$8000, and you make the minimum payment at 18% interest, it will take you 25 years, 7 months to pay off the debt.

# How To Choose a Child Care Center

Source: *The New Jersey Governor's Task Force on Child Abuse and Neglect*

In New Jersey, over 53 percent of all mothers are now working outside their home. Consequently, most parents will find it necessary to utilize the services of outside child care facilities, whether on a daily basis, during an emergency situation or during school recesses and summer vacation. No matter what the situation, you should know the basics to look for in a center. Also, because demand for child care is high, you should start your search early.

You will want to make sure the child care center where you leave your child is credible. Check the center's license, which must be posted. The licensing agency ascertains that the center meets basic requirements in physical plant and life safety, staff qualifications, staff/child ratios, health care and program activities. In New Jersey, all centers serving six or more children under the age of six must be licensed by the Division of Youth and Family Services (DYFS) Bureau of Licensing. The Child Care Resource and Referral System (609-292-0571) also provides information on child care centers.

If the child care center is providing services for less than six children, and is therefore not licensed, check with other parents who are using the service to make sure the quality is up to your standards.

There are nearly 2,000 licensed child care centers in New Jersey, including those centers run by the Division of Youth and Family Services under DYFS supervision, Head Start Centers for

Children from low income families, centers for handicapped children, centers run by religious groups and corporations,

and centers that are privately owned.

You can obtain the names of child care centers from the Child Care Resource and Referral System, DYFS is Bureau of Licensing, the yellow pages, classified ads, libraries, churches and community groups. Also check with friends, neighbors, and co-workers about the centers they use.

When looking for the right child care center, ask yourself these questions:

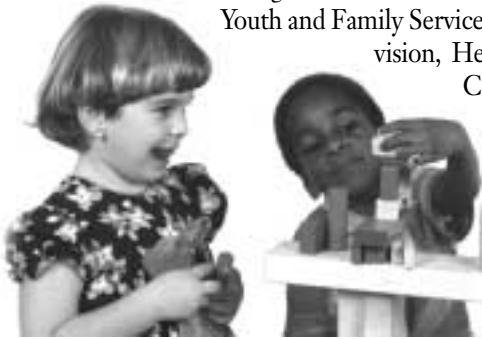
1. Do you need a full or half day program?
2. Are the hours of operation on a prescheduled basis or on a drop-in basis?
3. Do you need the services every day or only a few days a week?
4. Is the center close to home?
5. Are there fees within your budget?
6. Do the center's hours of operation coincide with your work schedule?
7. Are lunches and/or transportation provided by the center?

You must also consider your children's needs:

1. Does the center have a clean and safe environment?
2. Does the center provide an opportunity for learning and creative expression?
3. Will your children have the opportunity to socialize?
4. Is the staff friendly and outgoing?
5. Does the center provide activities and an environment that your child will enjoy?

After you have asked yourself these questions and investigated several centers, you can make a decision that is right for both you and your child.

The Governor's Task Force on Child Abuse and Neglect also offers a booklet, "Choosing A Child Care Center," that can provide more information. A copy can be obtained by calling 1-800-THE-KIDS.



## How To Choose A Child Care Center Check List

### **Who Operates Child Care Centers**

- Private Owners
- Religious Groups
- Head Start (low income families)
- Division of Youth and Family Services

### **Where to Find Names of Child Care Centers**

- The Child Care Resource and Referral System
- DYFS's Bureau of Licensing
- The Yellow Pages
- Classified ads in newspapers
- Libraries
- Churches
- Community groups
- Friends, neighbors and co-workers

### **Look for Programs That Meet Your Needs**

- Do you need a full-day or half-day program?
- Does the center operate on a pre-scheduled basis or can you use it on a drop-in basis?
- Will you need the service every day or only a few days a week?
- Is the center convenient to home?
- Do the hours of operation coincide with your work schedule?
- Are the fees within your budget?

### **Look for Programs That Meet Your Child's Needs**

- A center with a clean and safe environment
- A center that provides an opportunity for learning and creative expression
- A center that provides opportunities for children to socialize
- A friendly and outgoing staff
- Activities and an environment that your child enjoys

### **Make Sure the Center Has a License**

- All child care centers in NJ that care for 6 or more children under the age of 6 must be licensed by DYFS's Bureau of Licensing.
- The license must be posted.
- The license ensures that the facility has met the basic requirements.

### **Find Out About Funding and Costs**

- Compare costs of care
- Some programs are subsidized by corporations or other groups and may be less expensive.

### **Observe and Evaluate the Center's Programs**

- Talk to other parents who use the center.
- Talk to the children at the center.
- Never choose a center without visiting and observing its facilities first.

# The Recipe Corner

*(inexpensive delicious recipes)*

## HONEY BUN CAKE

*By: Jen Dailey*

### Cake:

- Vegetable oil spray
- 1 package plain yellow cake mix (no pudding in the mix)
- 1 cup sour cream
- 3/4 cup vegetable oil
- 4 large eggs

### Filling:

- 1/3 cup honey
- 1/3 cup packed light brown sugar
- 1 tablespoon cinnamon
- 1/2 cup finely chopped pecans (optional)

### Sugar Glaze:

- 2 cups confectioner's sugar — sifted
- 1/3 cup milk
- 1 teaspoon pure vanilla extract

### Instructions:

Place a rack in the center of the oven and preheat the oven to 350 F. Lightly mist a 13-by 9-inch pan with vegetable oil spray. Set the pan aside.

Place the cake mix, sour cream, oil, and eggs in a large mixing bowl. Blend with an electric mixer on low speed for 1 minute. Stop the machine and scrape down the sides of the bowl with a rubber spatula. Increase the mixer speed to medium and beat 2 minutes more, scraping the sides down again if needed. The batter should look thick and well blended. Pour the batter into the prepared pan, smoothing it out with the rubber spatula.

Add the filling. Drizzle the honey on top of the batter, then sprinkle on the brown sugar, cinnamon, and pecans, if desired. With a dinner knife, swirl through these ingredients to blend them slightly. Place the pan in the oven.

Bake the cake until it is golden brown and springs back when lightly pressed with your finger, 38 to 40 minutes. Remove the pan from the oven and place it on a rack to cool while you prepare the glaze.

For the glaze, place the confectioner's sugar, milk, and vanilla in a small mixing bowl and stir until the mixture is well combined. Pour the glaze over the top of the hot cake in the pan, spreading it to the sides with a spoon. Allow the cake to cool for 20 minutes more before cutting it into squares and serving warm

**Notes:** Store this cake, covered in plastic wrap at room temperature for up to 1 week (if it lasts that long!). Or freeze it, wrapped in aluminum foil, for up to 6 months. Thaw the cake overnight on the counter before serving.

## KELLY'S PUMPKIN BARS WITH FROSTING

*By: Kelly Wall*

### You will need:

- 2 cups flour
- 2 cups pumpkin
- 2 tsp. Baking powder
- 4 eggs
- 1 tsp. Salt
- 1 cup oil
- 1 tsp. Baking soda
- 2 tsp. Cinnamon
- 2 cups sugar

### Instructions:

Mix dry ingredients together in a large bowl. In another bowl, mix pumpkin, oil, and eggs together. Add pumpkin mixture to dry mixture and combine thoroughly. Press into greased cookie sheet and bake at 350 f for 20-25 minutes.

### Cream Cheese Frosting:

- 1 stick of softened butter
- 1 8 oz package of cream cheese
- 3 tsp. Warm water
- 8 oz. Powdered sugar
- Mix all together, then whip for 5 minutes. Spread over bars

## FESTIVE FUDGE

*By: Jen Dailey*

Prep Time: 10 Minutes

Servings: Makes about 2 lbs

### Ingredients:

- 3 cups (18 oz.) Semi-sweet chocolate chips
- 1 (14 oz.) can sweetened condensed milk (not evaporated milk)
- Dash salt
- 1/2 to 1 cup chopped nuts, optional
- 1 1/2 teaspoon vanilla extract

### Instructions:

In heavy saucepan; over low heat, melt chips with Eagle Brand and salt. Remove from heat; stir in nuts if desired and vanilla. Spread evenly onto wax paper or buttered foil lined 8 or 9 inch square pan. Chill 2 hours or until firm. Turn fudge onto cutting board peel off paper and cut into squares. Store covered in refrigerator.

### Other Great Fudge Flavors::

Chocolate Peanut Butter Chip Glazed Fudge: Proceed as above, stir in 3/4 cup peanut butter chips in place of nuts.

Glaze: Melt 1/2 cup peanut butter chips with 1/2 cup whipping cream; stir until thick and smooth. Spread over fudge.

Marshmallow Fudge: Proceed as above, omit nuts and add 2 tbsp. Butter to mixture; fold in 2 cups miniature marshmallows.

If you have an inexpensive and delicious recipe that you would like to share, please write to us at:

GSCCC Newsletter, 225 Willowbrook Road, Freehold, NJ 07728

or e-mail us at: Newsletter@GardenStateCCC.org

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