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How to find more
time for family



Living Small

How families can
manage **cramped**
quarters



Frugal Fun

Inexpensive
activities the whole
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How families can manage cramped quarters

Young parents living in cities face difficult decisions regarding their living arrangements. The suburbs versus city debate is one many young married couples have had, and that discussion is often prompted by the arrival of children.

Data from the U.S. Census Bureau suggests that more people are choosing cities over the suburbs in the 21st century. While that data indicates 53 of the 81 cities in the United States with populations exceeding a quarter million people experienced reduced growth in 2013-2014, the most recent year for which statistics are available, during that time such cities still exhibited growth well above their averages from 2000 to 2010.

There are many reasons why city life might make more sense than living in the suburbs for young married couples. Living in the city may lead to far shorter commutes for working parents, and the availability of public transportation

Data from the U.S. Census Bureau suggests that more people are choosing cities over the suburbs

in cities may save parents the costly expense of purchasing their own vehicles.

But city life may force families to cope with cramped quarters. Even the most spacious apartments may not provide the same square footage as single-family suburban homes. Parents who are committed to city living may need to get creative in order to live comfortably in apartments.

Actively police clutter. Few things can make apartments seem more cramped than clutter. Unsolicited mailings, old magazines and unused kitchenware are just a few of the items that can make small



apartments seem even smaller. Discard junk mail the moment you walk through the door, making a daily effort to keep kitchen counters and tables, coffee tables and other areas that tend to accumulate clutter clear of clutter. Reducing clutter also makes homes safer for young children, making it easier for them to navigate a home while reducing choking hazards.

Keep hosting duties to a minimum. Many men and women love to host friends and family, and that desire to host won't subside simply because you live in a city.

But even if you love to host, host more intimate gatherings so you are not forced to use your already limited storage space to store items, such as extra plates, utensils and drinking glasses, that you will only use every so often. Fewer guests means fewer items you need to store year-round.

Go easy on the tots' toys. Parents of young children know that kids' toys take up a lot of space, and that's space that many city dwellers simply don't have. Rather than adding to youngsters' toy stash each month, explain to them that space

is limited and that some older toys will have to go before new ones can be purchased. Donate old toys and let kids know their items will be given to less fortunate youngsters, as that may make kids feel better about parting ways with their toys. Set a good example by showing kids when you discard or donate older items before replacing them with new ones.

Think vertically. Single-family home owners may not need to make much use of the vertical space in their homes, but such is not often the case with apartment dwellers. Utilizing vertical space in an apartment can be as simple as buying some shelving units or bookcases. To be safe, keep items the kids will use on lower shelves so they are not tempted to do some climbing to reach their toys or books.

Parents who choose the big city over the suburbs may need to make some sacrifices to make better use of cramped quarters.



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Inexpensive activities the whole family can enjoy



Family-friendly activities provide great opportunities for parents to strengthen the bonds they have with their children. But finding affordable, fun events the whole family can enjoy can sometimes prove challenging for budget-conscious parents.

Few families can make it through a month without developing and adhering to a household budget. But even if money is tight, there are a host of affordable activities families can enjoy together.



Hiking

One of the best things about the great outdoors is that it's often free to enjoy. Research local parks to find ones that offer age-appropriate hiking trails. Parents with young children should look for parks that offer more relaxing hikes with well-established trails that do not require any difficult climbing. If the kids are a little older, parks with more challenging, less-developed trails may suffice. Prepare lunches at home and enjoy a family picnic in the park. Many parks do not charge entrance fees, and packing your own lunches will save on meals. The only cost you might be responsible for is the fuel it takes to get from home to the great outdoors.

Festivals

Many communities host weekend festivals that offer various family-friendly activities. These festivals may focus on a particular town or city's cultural history or offer wider appeal, such as an apple festival or a film festival for kids. These festivals tend to cater to families, offering games and possibly even rides kids will love. Adults, too, can enjoy such gatherings, as festivals often invite local restaurants and food and beverage merchants to set up booths and peddle their wares to hungry festival goers.

Bowling

While bowling is not free, bowling remains a relatively inexpensive and family-friendly activity. Bowling alleys may offer discounted rates for children and lower rates during off-peak hours. Seniors may also be eligible for discounts, so bring grandma and grandpa along as well. Bumper bowling makes it possible for toddlers to join in the fun, too, so don't be discouraged from bowling if your children are closer to preschool age than high school age.

Volunteering

Volunteering provides a unique way for parents to bond with their children while instilling a sense of community responsibility in their youngsters. Volunteering does not cost a dime, and parents can choose activities they feel will teach kids while simultaneously providing an activity they can enjoy. For example, local beach or park cleanup programs can teach kids about the importance of protecting the environment while also allowing them to enjoy the great outdoors.

Many communities offer a wealth of affordable family-friendly activities the whole family can enjoy.

How to help kids get into golf

Golf is a game of skill that can take years, if not decades, to master. Many golfers find their time on the golf course both rewarding and relaxing, even on those days when the fairways seem impossible to find.

Though many players never swing a golf club until they reach adulthood, it's never too early to hit the links. Some of the world's most accomplished golfers, including four-time Masters champion Tiger Woods, began playing as toddlers, and many feel that getting an early start can lead to a more successful game down the road.

Getting kids into golf is a great way for parents to bond with their children while enjoying the great outdoors. Golf can also be used to teach kids humility, sportsmanship and the importance of hard work. Thanks to the often frustrating nature of golf, parents may find it somewhat challenging to instill a love of the game in their youngsters. But there are ways to introduce kids to this wonderful game that kids might just play for the rest of their lives.

Focus on having fun. Few, if any, golfers at your local golf course on a given weekend could say with certainty that golf has never frustrated them. The challenge of golf may be its most appealing characteristic to older players, but young kids can be easily overwhelmed by the challenges golf presents. By focusing on having fun instead of perfecting techniques, parents can get kids to look forward to their time on the links. The more fun kids have, the more likely they will be to embrace the game and its many challenges. Don't put pressure on youngsters as they develop their games, but encourage them through their struggles and reassure them that you faced the same obstacles when you started



playing.

Hire an instructor with experience teaching children. Instructors with experience teaching children will understand the basics of the game and how learning those basics provides a great foundation for future enjoyment and success on the course. Instructors who have taught kids in the past also know that teaching youngsters the finer points of golf requires patience and encouragement. Ask a fellow parent or an employee at the club where you play to recommend an instructor for your child. And take advantage of any kids' courses your club offers.

Purchase the correct equipment. Even the best golfers are bound to struggle when using the wrong equipment. While it might be unwise to invest in especially

expensive equipment for youngsters likely to grow out of it in a few months' time, deals can be found on used kids' equipment. Used kids' equipment is typically subjected to less wear and tear than used equipment for adults, as kids tend to play less often and fewer holes than adults when they do play. But make sure to find correctly sized equipment that kids feel comfortable using.

Play some holes. Instructors may teach kids the differences between the types of clubs and how to swing and putt. But golf is most fun when players are out on the links going from hole to hole. Instruction is important, but don't forget to play a few holes with your child each week as well.

Golf is a challenging game, but it's one that can be enjoyed by athletes of all ages.

Cut costs at the grocery store

Parents know the cost of raising a family can be considerable. While some of the expenses associated with raising a family, including healthcare premiums, are largely beyond parents' control, moms and dads can take steps to cut costs and start saving money.

According to the U.S. Bureau of Labor Statistics' 2014 Annual Expenditure Survey, parents devoted about 8 percent of their family spending to groceries in 2013. Families with more than two children no doubt spend even more on groceries, which may be stretching their budgets very thin. Fortunately, parents concerned about their grocery bills can employ various strategies to lower those bills and start saving more.

Never shop without first making a list. Modern grocery stores are much bigger than they might have been when today's parents were growing up. While that might be more convenient by ensuring parents can find all their groceries under one roof, it also can lead to more impulse buys as shoppers stroll aisles and pass display after display. After checking your pantry and refrigerator to determine what you have and what you might need, make a list before heading out for the grocery store. Such lists can help you avoid purchasing items you don't need.

Keep the kids at home. Kids have a knack for finding unhealthy snacks and beverages, and parents may cave to the temptation to purchase such items in an attempt to get youngsters to calm down. By keeping kids at home while you grocery shop, you can limit distractions and get out of the store quickly. That reduces the likelihood that you will buy items you don't need, which will save you time and money.

Grow your own herbs and vegetables. Cooking with herbs is a wonderful way to add flavor to any meal, and vegetables are an essential element of a healthy diet. While store-bought herbs and vegetables may not break the bank, over time the cost savings of growing your own herbs and vegetables can be considerable. And

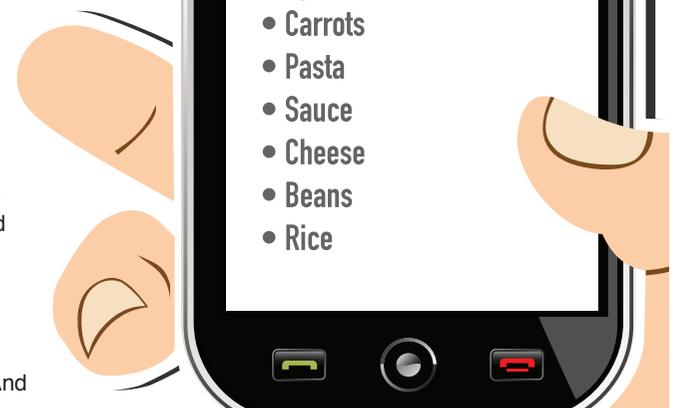
many people find gardening a relaxing and rewarding hobby they can enjoy on their own or with their children.

Resolve to prepare meals with items that have been abandoned in your pantry. Few people, especially parents, wait until their pantries are completely empty to go grocery shopping. If your pantry is full, clean it out and place some of the older, unexpired items on the counter, resolving to use them for meals during the week. This is a great way to make use of items you already purchased but might have forgotten about while also ensuring your money is not going to waste.

Buy in bulk. Buying certain items in bulk can save large families considerable amounts of money. For example, buying a 100-count box of garbage bags for \$15 every few months at your local home improvement store is more financially savvy than purchasing a 10-count box of garbage bags for \$5 every couple of weeks. Avoid buying perishable items in bulk, as you run the risk of not eating the items before they expire, negating any savings you might have realized by buying in bulk.

GROCERY LIST

- Bread
- Milk
- Apples
- Spinach
- Carrots
- Pasta
- Sauce
- Cheese
- Beans
- Rice



Warning signs of childhood vision troubles

Adults know when they are beginning to experience trouble with their vision. In such instances, men and women will book appointments with their eye doctors to determine what's causing their problems. Whether it's a fear or eyeglasses or simply feeling their symptoms are normal, kids might be hesitant to tell their parents about any vision problems they're having. As a result, parents must learn to recognize certain warning signs that indicate their children are experiencing vision problems.

Vision problems in youngsters can be especially problematic, as many of the lessons kids learn in school still begin on a chalkboard. The following are some potential indicators that kids might be dealing with vision problems that require medical attention.

Reading habits: Vision problems may be most noticeable when kids are reading. As youngsters learn to read, they might use their fingers to keep their place while they figure out the pronunciation of certain words. But kids eventually grow out of that habit. Kids who are still doing so long after they have learned to read may be having trouble seeing words on the page. In addition, kids who pull their reading materials very close to their eyes may be struggling to see the words.

Viewing habits: Peculiar viewing habits may also be indicative of poor vision. Kids who sit too close to the television may be struggling to see what's on as opposed to just being overexcited to see their favorite shows. Kids who prefer to watch programs on tablets they can hold as opposed to televisions may also make that choice because it's easier for them to see on their tablets than on the television. In such instances, ask why they prefer tablets to television. When kids watch TV, ask them to move further away from the television. If they complain moving back makes it hard to see, book an appointment with an eye doctor.

Eye rubbing: Many kids, and even adults, rub their eyes when they are feeling fatigued. But kids who seem to rub their eyes frequently and at times of the day when they should not be tired may be experiencing vision troubles and feeling frustrated that they cannot see very well.

Eye activity: Some kids begin to close one eye when reading, watching television or attempting to read signs. That may be indicative of a refractive vision disorder, in which the eye struggles to focus, or refract, light correctly on the retina. Such problems can often be corrected with eyeglasses or contact lenses, but some refractive disorders may require surgery.

Squinting: Kids who squint a lot may be finding it difficult to focus on words on a chalkboard or even television programs. Squinting may also be brought on by a corneal abrasion. Parents who notice their youngsters are squinting should consult the child's eye doctor to determine the cause of the problem.

Vision problems can be especially harmful to children, who rely on their vision to perform their schoolwork. Parents who learn to recognize the various warning signs of vision troubles can nip problems in the bud before they have too great an impact on youngsters.

How families can cut screen time

No matter where you look, screens are everywhere. The proliferation of easily portable tablets and smartphones means many people, adults and children alike, are never too far from the nearest screen. While that accessibility has dramatically changed the way many people live their lives, excessive exposure to screen time can produce a host of unwanted side effects.

Spending significant time being sedentary and staring at screens can increase children and adults' risks for cardiovascular disease. An Australian study published in the December 2012 issue of the *British Journal of Sports Medicine* found that, compared with persons who watch no television, those who spend a lifetime average of six hours per day watching television can expect to live 4.8 fewer years.

So what can families do to cut back on their screen time? While it likely won't be easy to put down smartphones and tablets and turn off laptops and televisions, the following are a handful of ways for families to spend less time staring at screens.

Remove televisions from bedrooms. Parents may find it impossible to gauge, much less control, how much time their kids spend watching television when youngsters have TV's in their bedrooms. Though this will likely be met with considerable resistance, remove televisions from bedrooms in your home. Set a positive example for kids by removing your own bedroom television as well. Come kids' bedtimes, make sure all devices, including smartphones and tablets, are left in common areas of the home rather than bedrooms so kids are not tempted to watch videos instead of falling

asleep.

Institute a "no screens" rule during meals. Many parents grew up in households that did not allow televisions to be on during meals, and while the times might have changed with respect to the technology, similar rules can still prevail today. A "no screens" rule during meals gives parents and their kids time to catch up, bond and foster stronger relationships.

Do not use the television for background noise. Turn the television off when it's serving as just background noise. If you need background noise, turn on some music instead.

Log screen time. Logging screen time for each member of the family can provide an estimate of just how much time the whole family spends staring at screens. Encourage each member of the family to spend as much time being physically active as he or she spends staring at screens. Set goals for each member of the family to reduce their screen time, even rewarding those who reach their goals.

Reducing screen time can improve overall health and help family members reconnect with one another.



Help kids feel more comfortable at the dentist

Routine dental examinations and cleanings are an important component of oral healthcare for both children and adults. However, many children do not visit the dentist until well after the time recommended by medical and dental professionals. Parents may be unaware of the dental health timeline, or they could be reluctant to bring their children for fear of how their kids will behave — especially if parents are harboring their own apprehensions about the dentist.

The American Academy of Pediatric Dentistry recommends that a child go to the dentist by age 1, or within six months of the eruption of his or her first tooth. Yet, according to a survey commissioned by Delta Dental Plans, the average age of a child's first dental visit is 2.6 years.

Parents worried about how their kids will respond to the dentist can take the following steps to acclimate kids to dental visits to make them more comfortable during their appointments now and down the road.

Be a positive role model. Children frequently learn by example. If they see their parents being diligent about dental care, they're more likely to embrace proper oral hygiene. Bring children to your own dental appointments so they understand the process and become familiar with the type of equipment used.

Stick to the first-tooth milestone. Take your child to the dentist on or about when his or her first tooth erupts. Early dental visits will get kids used to going to the dentist and prevent minor problems that may lead to more complex dental issues.

Read books about the dentist and role play. Information can allay kids' fears about the dentist. Read books together about dental visits and act out possible scenarios with your kids. Give kids toy dental health tools and have them practice exams on you and vice-versa.

Be supportive and instill trust. Avoid telling your child that everything will be okay. If a procedure is needed, this could affect his or her trust in you and make the dental office



an even greater source of anxiety. Simply be supportive and offer a hand to squeeze or a hug if your child needs you.

Consider using your dentist. Some parents like to take their children to a pediatric dentist, but it may not always be necessary. Many family practices cater to patients of all ages, and the familiarity of the office may help make children feel more comfortable. Speak with your dentist about the ages they see.

Steer clear of negative words. Michael J.

Hanna, DMD, a national spokesperson for the AAPD, suggests using positive phrases like "clean, strong, healthy teeth" to make the visit seem fun and positive rather than scary and alarming. Let the office staff come up with their own words to describe processes that won't seem too frightening.

By employing these techniques, kids' dental visits can be more pleasant for all involved, paving the way for a lifetime of healthy teeth.

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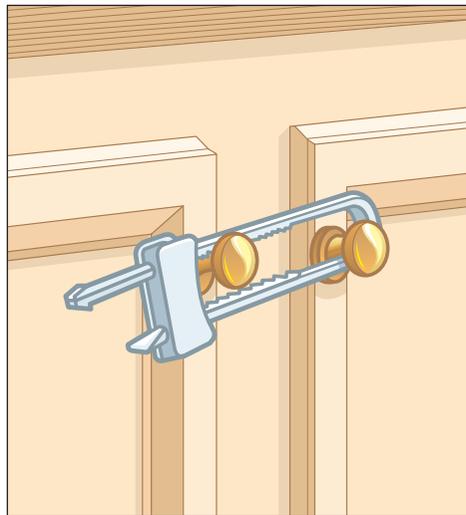
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How to **childproof** your home

New parents face a host of challenges upon bring their newborn sons and daughters home, not the least of which is childproofing their homes so the newest additions to their families are safe and sound. The strategies moms and dads employ when childproofing their homes will change as youngsters grow older and more curious, but the following are a few tips to get parents started.

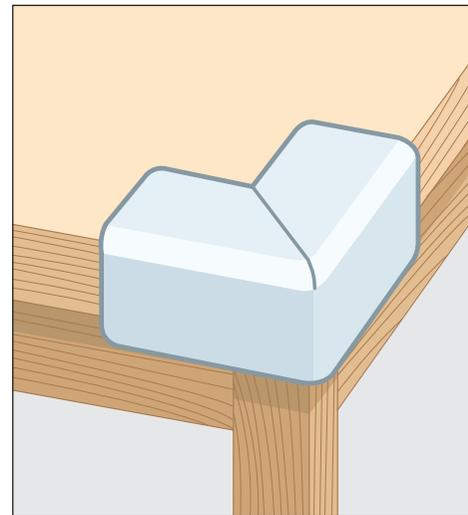
Install safety latches and locks on cabinets and drawers. Curiosity might start to take over at the moment infants learn to crawl, so new parents should install safety latches and locks on all cabinets and drawers in their homes. The United States Consumer Product Safety Commission notes that such latches and locks can prevent access to a host of potentially harmful items, such as medications, cleaning products, knives, and other sharp objects.

Use anti-scald devices. Burns from hot water can quickly cause significant burns to young children's skin, so install anti-scald devices that regulate water temperature and reduce the risk of kids being burned. The CPSC also recommends lowering water heaters to



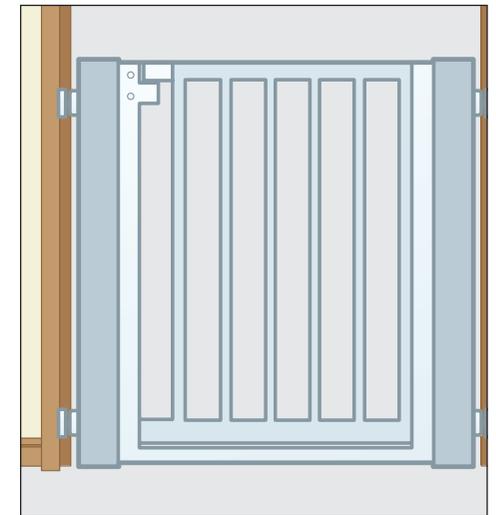
120 F to further reduce the risk of burns.

Use safety gates at stairways and in rooms that are off limits. Safety gates around stairways and in doorways of prohibited rooms can reduce the likelihood of potentially harmful falls and keep kids out of rooms where they might be harmed. Place gates in the doorways of rooms that contain sharp objects, work tools, substances that can



prove harmful if ingested, and any other items you don't want inquisitive tots to come into contact with. Make sure all safety gates at the top of stairways are the kind that can be nailed into the wall.

Attach bumpers to the edges of sharp furniture. Corner and edge bumpers can reduce the risk of injury when kids bang their heads on sharp furniture such as coffee



tables or other items with hard edges. Make sure the bumpers are firmly secured before allowing youngsters into the room.

Infants, toddlers and young children are vulnerable to injury around the house. Parents can reduce that injury risk by taking several steps to childproof their homes. More childproofing tips are available at www.cpsc.gov.



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Did you know?

According to Let's Move!, a comprehensive initiative launched by First Lady Michelle Obama to combat childhood obesity, doctors are concerned that the rise of obesity in children and teens may lead to problems such as heart disease, type 2 diabetes, asthma, and sleep apnea as they age. Children who are obese may have high cholesterol, high blood pressure and an abnormal glucose tolerance, increasing their risk factors for cardiovascular disease. But poor physical health is not the only concern parents should have if their children are obese. Overweight and obese children are often targets of social discrimination, which can negatively affect their self-esteem and may even hinder their academic and social functioning. Parents concerned about their children's weight should consult their children's physicians and recognize that a combination of daily exercise and a healthy diet is the most effective way to help kids lose weight and maintain a healthy weight into adulthood.



Don't forget to schedule your child's check-up, immunizations, or physical!

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How to find more time for family



Balancing professional responsibilities with commitments at home is challenging for many working parents, the majority of whom admit to feeling stressed about juggling work and family life. A 2013 survey from the Pew Research Center found that 56 percent of working mothers and 50 percent of working fathers find it difficult to balance their personal and professional responsibilities. While the same survey found that only 23 percent of mothers feel they spend too little time with their children, those figures doubled for fathers.

Finding more time for family can seem impossible, especially as children get older and more involved in school and extracurricular activities. Kids growing up and getting more active in school and in their social lives tends to coincide with parents advancing in their careers and taking on more responsibilities at work. But no matter how hectic family schedules become, parents and kids can work together to find more time for one another.

Commit to nightly family dinners. Family dinners do more than just ensure kids are eating healthy meals each night. In its "The Importance of Family Dinners VIII" report, the National Center on Addiction and Substance Abuse at Columbia University found that, compared to teens who have fewer than three family dinners per week, teens who ate dinner with their families five or more times per week were one a half times more likely to say their parents knew a great deal or a fair amount about what's really going on in their lives. The report also found teens who say their parents know very little or nothing at all about their lives were one and a half times more likely to have used marijuana and one and a half times

more likely to have used alcohol than teens who said their parents know a great deal or a fair amount about their lives. Nightly family dinners need not include elaborate meals, but parents who find time to have dinner with their children at least five nights per week may end up knowing their kids better and helping their sons and daughters avoid risky behaviors.

Inquire with your employer about telecommuting. Telecommuting can be very family-friendly, allowing parents to cut out potentially lengthy commutes and spend more time with their children as a result. George Washington University in Washington, D.C. cites encouraging a better work-life balance for its employees in support of its telecommuting policy. The university notes that employees who have a better balance between their personal and professional lives may benefit from reduced stress and stronger overall health, which benefits the university by reducing healthcare costs. Parents who want to find more time for their families should inquire about telecommuting. Even if it's just one or two days a week, the benefits can be considerable for both employee and employer.

Move closer to work. Commuting consumes a considerable amount of time. In its 2015 ThankYou Premier Commuter Index, Citi found that the average commute in the United States is 45 minutes, and that those commutes cost workers nearly \$2,600 per year. By moving closer to their offices, workers can instantly create more time for their families and potentially save themselves considerable amounts of money.

Parents need not reinvent the wheel to find more time for their family, which can greatly benefit kids and parents alike.




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How to prepare a home for elderly residents



Many seniors move in with their adult children to make their golden years safer, more enjoyable and manageable.

Upon reaching retirement age, new retirees may face decisions regarding their living arrangements. Some seniors may opt to stay put, while others may want to downsize their homes to save money and relieve themselves of the burdens of maintaining larger homes.

Those are not the only situations in which seniors find themselves. Some seniors realize they can no longer care for themselves without assistance. In such instances, seniors may opt for assisted living facilities or choose to move in with a relative, such as a grown son or daughter. While assisted living facilities are designed to meet the needs of the elderly, young men and women welcoming seniors into their homes may need to take on some home improvement projects to ensure their homes are as safe as possible for elderly residents.

Convert a room on the first floor into a bedroom. While this may not apply to all

seniors, some men and women struggle with stairs as they age, and that can make it difficult for them to fully participate in a household. Homeowners with an extra room to spare can convert a room on the first floor of their homes into a bedroom so seniors won't have to climb up and down stairs throughout the day. That ease of accessibility to the primary floor of the house encourages seniors to be active participants in a household. If possible, choose an area that is close to a first-floor bathroom.

Take steps to make bathrooms safer. The National Institute on Aging says that more than one in three seniors over age 65 fall each year, and 80 percent of those falls take place in the bathroom. Slippery tile floors can make it difficult for seniors to navigate bathrooms safely, and bathtubs and shower stalls present additional challenges. Install grab bars on bathroom walls and next to toilets to provide support. In addition, consider installing a shower chair or bench and removable shower nozzle in the shower or tub so seniors can sit down while they bathe and rinse without having to stand up on slippery surfaces. Make sure any mats around bathtubs and sinks are nonskid to reduce the risk of falls even further.

Install an extra phone line or two. While kids

and adults between the ages of 18 and 50 may never use the landlines in their homes, many seniors still rely on traditional telephones as their primary means of communicating with the outside world. Install extra landlines in your home, including in seniors' bedrooms, so they can more readily access the phone should they fall and need to call for emergency help. Phones in seniors' bedrooms may also provide some additional privacy to seniors who don't want to carry on phone conversations in busy areas of the home, such as the kitchen or living room. Such lines may also reduce feelings of isolation.

Prioritize accessibility when storing items. When storing groceries, books, magazines, or other items seniors are likely to use, choose locations that are accessible to seniors. Avoid storing items on the top shelf of pantries, bookcases or entertainment centers, as seniors with limited mobility may not be able to reach them.

Many seniors move in with their adult children to make their golden years safer and more enjoyable and manageable. Such a change in living arrangements may necessitate some changes on the part of homeowners so they can ensure their homes are safe for seniors.

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Budget-friendly family vacation tips

Family vacations provide wonderful opportunities for families to bond and make lasting memories. But such opportunities do not come without a price, and that price is oftentimes very steep.

According to the 2015 TripBarometer study from popular travel website TripAdvisor, travelers across the globe are open to spending more on travel in 2016 than they have in the past. The study, conducted on behalf of TripAdvisor by the independent research firm Ipsos, analyzed more than 44,000 responses from travelers and hoteliers across the globe. Thirty-three percent of respondents plan to spend more on travel in 2016 than they did in 2015, while 31 percent admitted that they plan to spend more on travel because it's important for their health and well-being.

Those figures are good news for the travel industry, but travelers, especially parents who plan to vacation with their children, should expect to encounter rising room rates when planning their trips. That's because nearly half of all hoteliers surveyed indicated their intentions to increase room rates in 2016. While that might scare off some budget-conscious travelers, parents should know there are ways to cut the costs of family vacations.

Consider alternative accommodations. Families accustomed to staying in

hotels while on vacation may be able to save by exploring some budget-friendly alternatives to hotels. Vacation rental properties, which may include private homes or condominiums, may charge less per day than four- or five-star hotels in the same city. Before booking accommodations, parents should explore all lodging options, including online bed and breakfast websites that may showcase private homes that boast lower nightly rates than large hotel chains.

Book through a travel agency. Many travelers now book their own vacations through popular do-it-yourself travel websites such as Orbitz, but going it alone may not be the most cost-effective approach for families. Many travel agency representatives are accustomed to working with travelers who are on a budget and building vacations that include all the sights their clients want to see for the amount they're willing to spend. Travel agency representatives typically have considerable connections in the countries they specialize in, and those connections can produce memorable experiences at lower costs than travelers would likely pay booking the trips on their own. In addition, many travel agencies include the cost of admissions to various sights in their packages, making it easier for travelers to budget for their trips.

Scour discount websites for deals. E-commerce marketplaces such as Groupon aren't just for date nights at home. Such websites and services also provide domestic and international travel deals. Families can book entire trips through such websites, many times at considerable discounts, or scour the sites for deals on sightseeing opportunities in the cities where they will be vacationing.

Plan to cook. Meals can quickly consume travelers' budgets. The Consumer Expenditure Survey released in 2015 by the U.S. Bureau of Labor Statistics indicated that food and alcohol can take up about 16 percent of the budget for international travelers, and 27 percent for domestic travelers. Such estimates seem low and might reflect the difficulty surveyors had distinguishing between travelers who visited friends and family, and subsequently spent little on food, and travelers who had to purchase all of their vacation meals. Families can cut meal costs by planning to do some of their own cooking. Rental properties and extended stay hotels are typically equipped with full kitchens, which can help parents save money without sacrificing the quality of their vacations.

Families looking forward to their next vacations can implement several strategies to make those trips affordable.

Parents should know there are ways to cut the costs of family vacations!



How kids can help out around the house

Dual-income households have become the norm, replacing households in which only one parent works. In an analysis of the Decennial Census and the American Community Survey Public Use Microdata Sample files, the Pew Research Center found that 60 percent of married couples with children under 18 lived in dual-income households in 2012. That's nearly double the amount of households where only fathers worked, and 10 times the number of households where only mothers worked.

While there are many financial benefits to dual-income households, managing a household in which both parents work full-time can be difficult. Parents who both work full-time have less time to maintain their homes, and few may have the energy to keep up with the chores and cook dinner each night. Involving the kids with helping out around the house can be a great way for parents to instill a sense of responsibility in their youngsters while also taking some of the burden off Mom and Dad.

How much kids can help out around the house depends on their ages. The following are a few age-specific chores kids can do to make life at home a little easier on their parents.



Toddlers

Toddlers and preschool-aged children might not be able to do too much to lighten their parents' loads, but simple chores like cleaning up their play areas can make things easier. Make kids responsible for putting their toys away after play time. Kids between the ages of two and three also can help set the table for dinner by laying out placemats, but make sure such youngsters steer clear of utensils.

4- to 5-year-olds

Children finishing up preschool and those currently enrolled in kindergarten can pitch in a little more around the house than they did as toddlers, setting the table for meals (prevent kids from accessing sharp utensils like steak knives) and even helping with some simple meal prep. Such youngsters can put their folded laundry away and clean their rooms as well.

6- to 9-year-olds

First, second, third and fourth graders are old enough to be given more significant chores than they had when they were younger. Kids between the ages of six and nine can be trusted to feed the pets, though parents should teach them the appropriate times to feed pets each day and the correct amount of food to place in bowls so pets don't overeat. Kids in this age group also can rake leaves and water plants around the house after being taught how to properly water each plant. Folding laundry, dusting furniture and bookshelves and taking out the garbage are a few more tasks kids between the ages of six and nine should be able to handle.

Children 10 and older

Kids who are 10 and older can help out in ways that can make parents' lives much easier. Such youngsters can clean bathrooms, do laundry, vacuum the floors, and load and unload the dishwasher. Such chores are time-consuming and complex, and parents may want to give older kids allowances or increase their allowances to show their appreciation.

Adolescents

Adolescents can be trusted to make simple meals and babysit their younger siblings, saving parents' time and money. If adolescents babysit, consider paying them for their time even if they already receive an allowance.

When giving kids additional responsibilities around the house, parents should realize that kids won't always be perfect when doing their chores. Resist the temptation to do chores for them, and praise and encourage kids when they do things right.

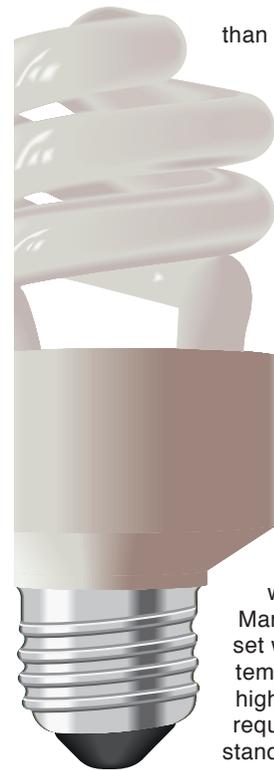
3 ways families can reduce everyday expenses

The costs of raising a family can be considerable. In its 2014 "Expenditures on Children by Families" report, the United States Department of Agriculture estimated that parents in middle-income households with a child born in 2013 can expect to spend \$245,000 raising a child up to age 18. While estimates regarding the cost of raising children in Canada are widely varied depending on the source of the approximations, it's fair to assume that raising children in Canada can be costly as well.

Thanks to the costs of food, housing, childcare and education, many parents find themselves looking for ways to trim their everyday expenses and create more room in their budgets. Fortunately, such cost-cutting can be done without forcing parents to alter their lifestyles dramatically.

1. Consume less energy.

Reducing energy consumption does not mean parents and their children will spend their nights in darkened homes illuminated only by candlelight. Technology has made it easier than ever before to cut energy costs around the house. If you don't already have one, install a programmable thermostat at home so you are not paying to heat or cool your home while no one is there. Though their price tag might be higher



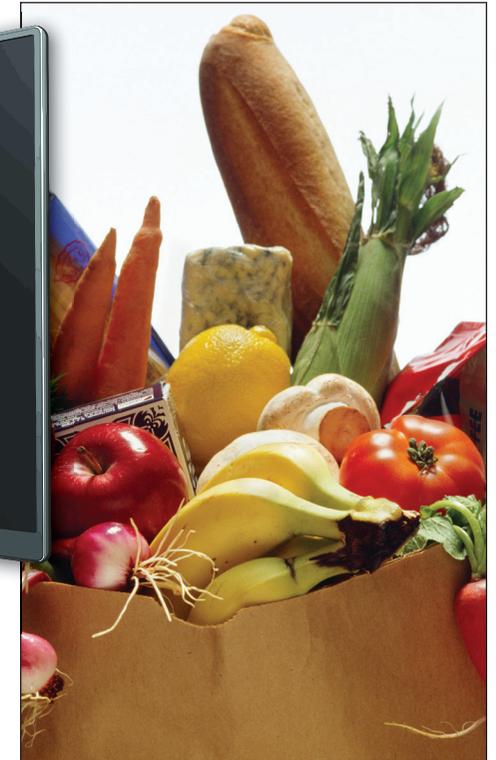
than traditional light bulbs, energy-efficient lightbulbs also can cut costs, as they consume considerably less energy without reducing light output and last far longer than traditional bulbs. Parents can also reduce the temperature on their water heaters. Manufacturers may set water heater temperatures as high as 140 F, and it requires considerable standby heat to keep waters at that temperature.

Lowering your water heater temperature to 120 F won't make showers any less enjoyable, but you might notice considerable energy savings over the course of the year.



2. Conduct an entertainment audit.

Home entertainment options have expanded considerably in the 21st century. Many families still pay for cable or satellite packages, but they're now also paying for streaming subscriptions to services such as Netflix or Amazon Prime. Audit your entertainment consumption, determining whether your household relies more on cable/satellite service or streaming subscriptions. Consider reducing your cable/satellite package to the basic plan, if not cutting the cord entirely. If your family is less reliant on streaming subscriptions, cancel those subscriptions to save money. If you rely on both equally, consider cutting one for a month to see if you can live without it. With so many entertainment options available, chances are you won't even notice the missing service.



3. Become a smarter food shopper.

Frequent trips to the grocery store waste gas, add unnecessary wear and tear on your vehicle and increase the chances you will make impulse purchases. Try to get all of your grocery shopping done in one weekly trip, using a list so you are less likely to make impulse purchases. Make the most of sales by buying sale items with longer shelf lives, such as cereals, in bulk.

Saving more money is a goal for many families. While saving more often means making sacrifices, those sacrifices do not always necessitate drastic lifestyle changes.



Did you know?

According to Let's Move!, a comprehensive initiative launched by First Lady Michelle Obama to combat childhood obesity, doctors are concerned that the rise of obesity in children and teens may lead to problems such as heart disease, type 2 diabetes, asthma, and sleep apnea as they age. Children who are obese may have high cholesterol, high blood pressure and an abnormal glucose tolerance, increasing their risk factors for cardiovascular disease. But poor physical health is not the only concern parents should have if their children are obese. Overweight and obese children are often targets of social discrimination, which can negatively affect their self-esteem and may even hinder their academic and social functioning. Parents concerned about their children's weight should consult their children's physicians and recognize that a combination of daily exercise and a healthy diet is the most effective way to help kids lose weight and maintain a healthy weight into adulthood.

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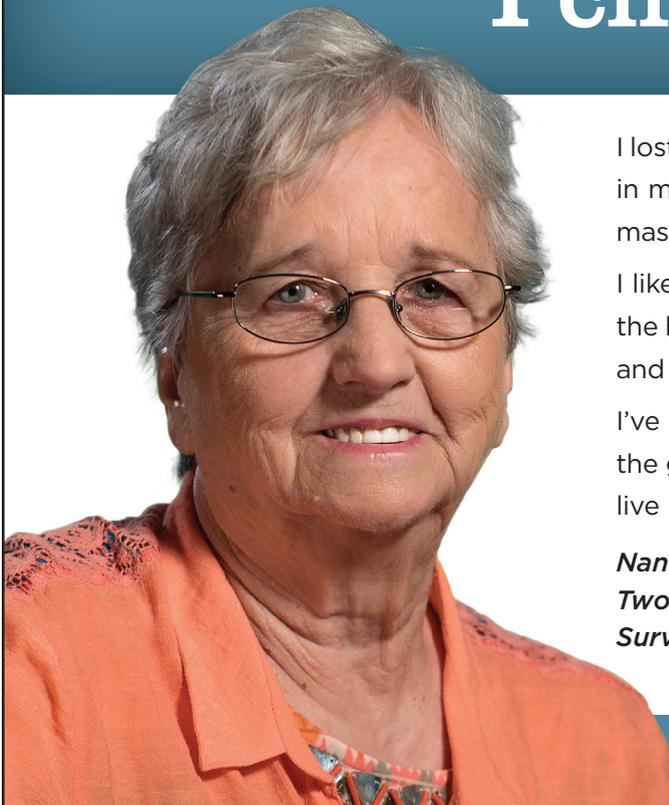


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Nancy Sykes
*Two-time Breast Cancer
Survivor*



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