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BUYING A NEW CAR

Whether you are buying or leasing a vehicle, these tips will help you get the best deal and avoid problems.

- **Check out different vehicles.** Do your research first, and compare vehicles. You can go to the website of every car manufacturer and review every model of car available. In fact, most manufacturer sites will even let you use drop-down menus to build an electronic version of your dream car. Then, when you decide which model, colors, and accessories you want, you can hit the locate dealer button and find the closest showroom that has your car.
- **Research the dealer's price for the car and options.** It's easier to get the best price when you know what the dealer paid for a vehicle. The dealer invoice price is available at a number of websites and in printed pricing guides. Consumer Reports provides the wholesale price; this figure factors in dealer incentives from a manufacturer and is a more accurate estimate of what a dealer is paying for a vehicle.
- **Ask about special discounts.** Determine if you qualify for special discounts or rebates for military personnel, students, or other qualifying groups.

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PLANTING A FAMILY GARDEN

There's no better time to plant a garden than spring, when the weather is just right for plants and flowers. But you don't have to do it alone. Planting a garden can be a great family activity that also promotes the environment. There are several things you should consider before getting started.

BEFORE PLANTING A GARDEN

Figure out how much space you have and what type of plants you'd like to have. There are different types of gardens for houses or apartments. Do some research and pick the one you like the most. Once you are ready, follow these steps.

- Select the plants you want. If you're not sure which ones to choose, go to a gardening store and take your family with you. Everybody can help pick the plants, flowers, or fruit trees for your home.
- Make a budget for plants and materials to help you stay on track.
- Be careful with drainage holes, as too little water or too much water can affect the growth of your plants.
- Make sure the soil has the right nutrients. Ask a specialist to recommend the right type of soil for your garden.

WHEN PLANTING A GARDEN

- Separate your flowers and trees so they are not too close to each other.
- Figure out how much water and shade each plant will need.
- Make a layout of your garden so you know which plants need to go where.
- Once you're ready to start, get your family together and assign tasks such as spreading the soil and placing the seeds in the holes.

AFTER PLANTING A GARDEN

Taking care of your garden regularly will help your plants grow healthily. Give family members weekly tasks to help maintain the garden. For a healthy garden, make sure to do the following.

- Water your plants according to their needs. Some will need more water, and some will need less.
- Add fertilizer to the soil to make sure your plants get the nutrients they need.
- Protect your garden from unwanted pests by using pesticides.
- Trim your plants and remove any dry leaves and fallen fruits. It will make your garden look clean and lush.

http://www.in.gov/library/files/frifacts_4.26.13.htm. Retrieved 11/18/15. *Looking for a spring family activity? Plant a garden.* Retrieved November 18, 2015.

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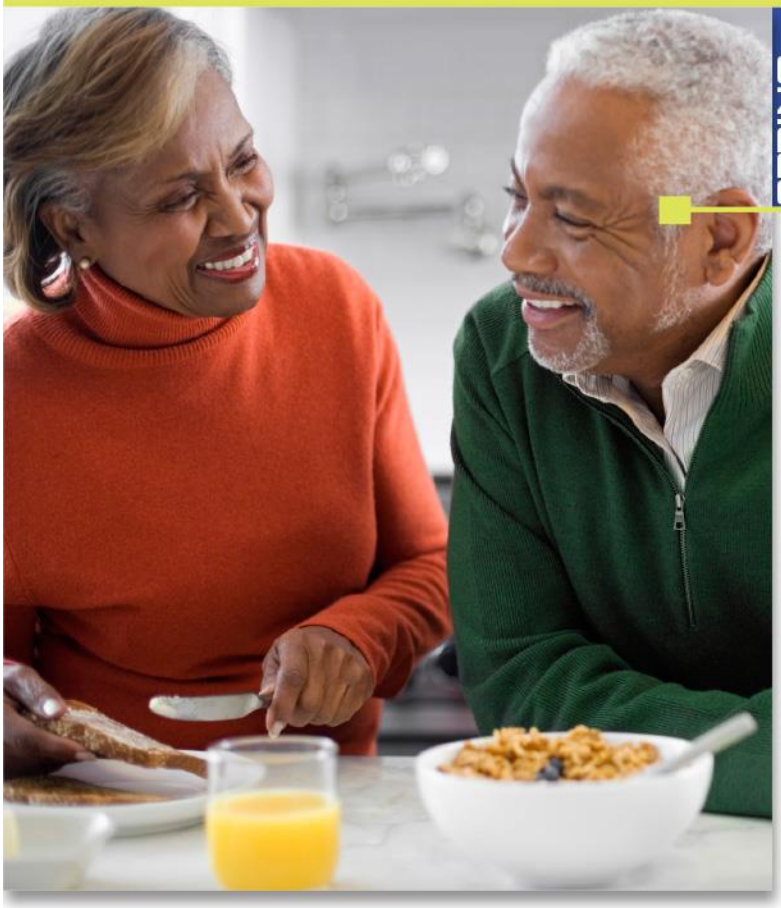

Retirement Lifestyle PLANNING

It's never too early or too late to begin a life plan for retirement. You'll probably revise it many times before you reach retirement age, whether that's in 5 years or 25. But no matter when you kick off your plan, you're less likely to have difficulty adjusting to retirement if you've thought in advance about what you want it to be like. Planning offers several benefits:

- Gathering information for your retirement helps clarify your options and may lead to some surprising opportunities.
- Having a plan can help you deal with the loss of a career and a work identity.
- Planning is an exercise in goal setting that can help you accomplish more and feel fulfilled.

Thinking about what you want to do, where you want to live, what you want your relationships to be like, and what you want your lifestyle to be are all good places to start your planning. Write down your goals in each of these areas, and keep them with your financial plan. Change them as necessary.

PHASES OF RETIREMENT

Like going through adolescence or becoming a parent, retirement is a time of change that can cause turmoil and stress—as well as tremendous personal growth. Retirement changes your lifestyle, your perceptions of yourself, and what you do with your time.

As with any period of change, retirement is different for every person. However, there are some general stages that most people go through:

- **Preretirement**—As you enter this phase, you'll face the realization that retirement isn't just some far-off time in your future; it's imminent. During this phase, primary tasks involve getting ready for retirement.
- **The honeymoon**—This phase provides a time for you to enjoy yourself as well as plan for the routines and life that will follow. It's a good time to start considering the big picture.
- **Disenchantment**—For some people, a period of disenchantment and sometimes depression follows the honeymoon. During this time, the main tasks are adjustment and reflection. (Taking the time to adequately plan for retirement can help you avoid disenchantment.)
- **Reorientation**—This is when you develop ideas and start moving toward a more balanced life and diversified set of interests, relationships, and routines. The tasks of this phase involve balancing and diversification.
- **Stability**—In this phase, you're not just thinking about and planning for your retirement; you're living it. Here, the final goals are to determine for yourself who you want to be, what you want to do, and how you want to do it.

HOLISTIC RETIREMENT PLANNING

There are six basic areas of retirement planning. They are:

1. *Letting go of work*
2. *Activities*
3. *Health*
4. *Finances*
5. *Relationships*
6. *Lifestyle*

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Retirement Lifestyle PLANNING

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CONSIDERATIONS

Think about each of the six retirement planning areas with these aims in mind:

- Learning about yourself
- Learning about your options
- Setting tentative goals
- Implementing your goals
- Evaluating your situation as you approach your goals
- Revising and refining your goals

FOLLOW YOUR INTERESTS TO NEW CHALLENGES.

Think carefully about each of these questions. The answers can serve as your retirement map.

- What would you like to accomplish in the years ahead?
- What's really important to you? If you knew you had just a few weeks or months to live, how would you use them?
- What's missing from your life right now?
- What sort of choices are you facing now, and what sort of decisions are you making?

As you make your decisions

- Think of all your possible choices, including the outlandish ones. Be creative.
- Review the list and eliminate or adjust choices that are physically impossible. For example, you probably won't become a soloist with a ballet company, but you might start taking ballet lessons.
- Evaluate your choices. Now think about the choices that seem most realistic. As in the previous step, try to be creative. You may not be able to run for the U.S. Senate, but how about the local school board?
- Lay out the consequences. What are the downsides to your possible choices? Who'll be affected by your choice, and how? How will your possible choices affect your life or your finances?
- Reflect on the decision you're planning to make: What will it feel like to take those steps and make that choice you're considering? What will it feel like not to make that choice? Is the decision you're pondering permanent, or is it reversible?

EXPLORE YOUR OPTIONS.

There are lots of options for retirees today. Be adventurous and explore them all. It's possible that an off-the-wall idea will spin into the perfect plan. Look at just a few ideas:

Change your scene . . . permanently—Sometimes a job is the only thing that keeps you connected to the place where you live. After you retire, you may want to move near your family or friends, next to a golf course or beach, or on top of a mountain. When considering new locales, remember to check out the tax situation. One way to stretch your retirement dollars is to choose a location that offers residents special tax incentives. There are lots of places in the United States and abroad that offer enjoyable lifestyles and reduced taxes.

Travel—Retirees can travel from home or even take their home on the road. Travel can also reduce your tax burden. Travelers can usually spend as many as 9 months in a foreign country on a tax-free visitor's visa. Banks treat yachts as homes, so why not make the boat your primary residence? That way, you can bring your home along when you travel.

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Buying a NEW CAR

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- **Negotiate.** Negotiate up from the invoice price instead of down from the inflated price to get a good deal.
- Find out if the manufacturer is offering rebates. Sometimes, manufacturers offer rebates that will lower the cost. Two websites that offer this information are http://www.carsdirect.com and http://www.autopedia.com/html/Rebate.html.
- **Get price quotes from several dealers.** Find out if the amounts quoted are the prices before or after rebates are deducted.
- **Avoid low-value extras.** Extras such as credit insurance, auto club memberships, extended warranties, rustproofing, and upholstery finishes can add a significant amount to the cost of the vehicle. You do not have to purchase credit insurance in order to get a loan.
- **Investigate hybrid cars.** These types of vehicles are becoming popular among consumers interested in fuel economy and reducing their negative impact on the environment. These cars combine the benefits of gasoline engines and electric motors and can be configured to achieve different objectives such as improved fuel economy, increased power, or additional auxiliary power.

USA.gov. *Buying a new car*. Retrieved August 19, 2014, from http://www.usa.gov

Retirement Lifestyle PLANNING

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Volunteer—Volunteering is an excellent way to pursue an interest and be part of the community. Lend your marketing expertise to a local environmental organization, or become a church deacon. Serve as a reading coach at a local school. Volunteers set their own schedules but still have a place to report to each day or week. Volunteering also provides challenges and social connections.

Explore your spiritual needs—This can be the perfect time to focus on spiritual journeys. Want to visit a monastery or learn to meditate? Consider international retreat centers or retreats offered through your place of worship.

Go on a businessperson's holiday—You can work for fun and money in retirement. After retiring, former New York City Mayor Ed Koch kept busy as a lawyer, radio talk-show host, newspaper columnist, television news commentator, syndicated movie reviewer, public speaker, university lecturer, commercial spokesman, and author. "That's nine jobs by my count, which suits an old workaholic like me just fine," the late politician said.

If your favorite thing in the world is work, your dream retirement might involve a combination of part-time jobs or a new business. Part-time work is also a good way to stretch your retirement dollars.

Set a course toward your goals.

After the self-evaluation process is complete, choose a plan. But don't be afraid to reconsider and revise retirement plans as your situation changes.

While exploring your options, make sure to account for transition time; to build new relationships and maintain existing ones. While you're making time to take care of business, be sure to plan for the fun things in life, too.

Feeley, V. & Gorman, M. (Reviewed 2015). *Lifestyle planning for retirement.* Raleigh, NC: Workplace Options.

Digital Grounding: MODERN DISCIPLINE

"Go to your room." Grounding teenagers used to be as simple as refusing trips to the mall, cutting off phone privileges, and taking away the car keys. Welcome to parenting in the 21st century. Restricting your child's access to a social life isn't as easy as it used to be. Kids are connected to their friends in ways you may not even know about.

According to reports by the Pew Research Center's Internet & American Life Project, 54% of teens text their friends on a daily basis, and texting has surpassed all other types of communication, including in-person contact. Among teens that are online, 73% are using social networking sites, and 8% of them are tweeting; these numbers are much higher for high school–aged girls. Kids are finding ways to keep connected that are not limited to nights out at the movies or going to the library to study together. And it's not just teenagers; tweens and even younger children are using digital media to reach out to each other.

Grounding can be an effective way to send kids the message that bad behavior can have serious consequences, but what is a parent to do in the digital age? The answer is digital grounding. The Pew study reports that 62% of parents polled reported taking away cell phones from teens as a form of punishment.

Parents are pulling the plug on the Internet and taking away the Xbox, too. Is digital grounding an appropriate form of punishment for your child?

THE PUNISHMENT SHOULD FIT THE CRIME.

It's tempting to remove the cell phone or Internet when your child acts up, but is it the right choice? The teen years are vital for kids to learn about social interaction, and like it or not, phones and Facebook are how most of them are communicating.

Grounding, digital or otherwise, is a pretty serious punishment. Maybe a total banishment of electronic communication is unnecessary. If Facebook is getting in the way of schoolwork, perhaps a break from social networking for a month or a semester until grades come back up is the way to go. If you are paying the bills for texting or cell phone use that is getting out of control, you can restrict usage until your child learns some responsibility. But remember, limiting your child's cell phone may limit your ability to get in touch with him or her anytime, anywhere—a convenience many of us have grown to rely on.

MAKE SURE DIGITAL GROUNDING IS EFFECTIVE.

If your teen does not depend on digital means to connect with friends, then maybe old-fashioned grounding is the way to go. If you do digitally ground your teen, make sure you can effectively do so. Sure, you can unplug the computer, but smartphones have Internet access. Even if you restrict social networking sites at home, your child may be able to use school or library computers to access them. Cutting off Facebook may require that you change your child's password, and to do that you have to have the password.

Close monitoring of your child's use of digital devices is always a smart idea. Limiting use of those devices as a punishment is your call.

Egan, S. (Reviewed 2014). *Digital grounding: Modern discipline.* Raleigh, NC: Workplace Options.