

\$\$\$ MONEY TIP \$\$\$ - Soak up Summer (and Save Money) with a Staycation By Carey Denman

Why is it that a vacation, the very thing intended to rejuvenate and refresh, often ends up leaving you feeling as though you've just used a pickaxe to remove a concrete driveway? Perhaps it's because preparing for a vacation (the requisite lawn mowing, bill paying, house-sitting arrangements and packing) is a lot of work in and of itself. Factor in missed exits, unexpected expenses, noisy hotel guests, lost luggage, and car rental fiascos and it isn't hard to see why you might be feeling less than refreshed when you return home.

I've enjoyed my share of traveling experiences, standing in awe of famous cathedrals and sprawling coastlines, but why is that most of us tend to believe that vacation has to involve "going somewhere?" If you define the purpose of a vacation as a time away from work and to enjoy family, you might just consider embracing a growing trend known as the "staycation. A staycation involves taking in nearby attractions, lounging at the city pool, setting up camp in the backyard, picnicking, doing anything that you enjoy that doesn't require an overnight stay away from home. Of course, the staycation isn't a new idea, but it is one that's getting more serious consideration as people grapple with tough economic times.

The key to a successful staycation is to treat it as though it is a real vacation, not simply a poor substitute. Set specific dates, establish a budget, and enlist your family to brainstorm a list of activities that you'd like to do. Be as specific as possible and make a schedule, not so that all your time is regimented, but so that you can get the most out of your staycation.

If sleeping in and eating homemade crepes are high on your priority list, be sure to make time for these things. If you have other favorite foods or drinks that you plan to indulge in, include them on your list and in your budget. Want to hit your favorite Italian restaurant one night—put this on your list too. Teach your kids to skip rocks, get to that novel you've been itching to read, roast hot dogs under a starry sky, learn how to use the ISO settings on your camera, or rent all the classic movies you've been meaning to see.

Even with a staycation, tackling personal and home chores ahead of time (answering e-mails, mowing, bill paying, painting the trim, etc.) can help you to focus on relaxing. That way you're free to lie in the hammock in the backyard without thinking about cleaning out the gutters. You may also want to call a moratorium on all chores and avoid checking

your work or personal e-mail for the duration of your staycation.

Have fun chronicling your staycation adventures by snapping photographs, keeping a journal, and collecting bits and bobs along the way. You can even get your kids involved: give little ones their own disposable cameras and turn them loose. Have them draw or paint pictures that reflect your time together. Older children might enjoy snapping digital photographs and making a photo book online.

You can apply these ideas to a short weekend adventure, a week-long break from work, or simply as a way to capture those delicious, yet fleeting summer months. "Non Voyage"—all you staycationers!

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A Young Adult - Financial Fitness Class will be held on Saturday, May 30 from 8:30 AM to 5:30 PM at the North Bend Housing Authority (1700 Monroe, North Bend, OR). The cost will be \$10.00, which includes all class materials.

It is more important than ever for today's young adults to take responsibility for managing their own finances. This personal finance course teaches you money management skills that can put you on the path to building a good credit history, avoiding getting into debt, and an understanding of loans, savings and basic investing principals. Financial knowledge will also help you become more aware of common pitfalls, including consumer scams and how to avoid them.

This class is open to the general public with a class curriculum targeted for ages 14 to 21. It is for anyone seeking knowledge of the early fundamentals and steps of goal setting, financial planning and money management. Pre-registration is required, contact Valorie at 541-267-6505 for registration forms. Deadline for registration is 5/27/09.

If you know anyone who would like to attend, please have them register ASAP! If we do not get enough participation we will have to cancel this class.

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It is the soldier, not the reporter Who has given us freedom of the press.
It is the soldier, not the poet Who has given us freedom of speech.
It is the soldier, not the campus organizer Who has given us the freedom to demonstrate.
It is the soldier, not the lawyer Who has given us the right to a fair trial.
It is the soldier, not the ACLU who has protected our rights to life, liberty and the pursuit of happiness.
It is the soldier, not the politician who has protected our constitution and the individual rights it guarantees.
It is the soldier Who salutes the flag, Who serves under the flag, Whose coffin is draped in the flag, Who allows the protester to burn the flag.

SEEDS FROM THE SOWER
Michael A. Guido, D.D.
Metter, Georgia

A husband announced, "From now on, I'll cook breakfast every morning. Where's the recipe for oatmeal?"

The wife gave it to him, and he read, "Measure it. Use the small saucepan. Stir it. Time it, serve it. In washing the pan, soak it, scrub it, then put it away."

He wrote underneath, "I like the flavor, but not the labor. Forget it!"

Like the man, we enjoy the loving kindness of the Lord, but we forget His laws. We delight in His promises, but dodge His precepts.

But our Lord said, "If ye love Me, keep My commandments."

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