



PACT

KANEOHE COMMUNITY FAMILY CENTER

A PROGRAM OF PARENTS AND CHILDREN TOGETHER

Family Center News

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Top 10 Ways to Cut Spending

Do you wonder where your money goes each month? Do you struggle to find money to invest for retirement, emergencies and other financial goals? If you follow these tips you will discover you have more money at the end of each month to apply to other financial goals, such as saving for college, retirement or just for a rainy day.

1. Consider canceling your home land line telephone if you have a cell phone. You could save \$30 or more per month.
2. Cut back on coffee from premium coffee shops. Spending several dollars per day on luxuries like premium coffee can really add up. For example, if you spend \$4 for a cappuccino five times a week for 50 weeks out of the year (you're on vacation the other two weeks), you would spend \$1,000 in a year. Consider premium coffee as a treat instead of a habit.
3. Pay your mortgage payment bi-weekly instead of monthly. You'll pay less interest and pay off your mortgage faster.
4. Carry cash instead of credit cards. Psychologically it is harder to spend cash than it is to use the credit card. You will spend less and save on interest charges.
5. Use the envelope system for groceries, dining out, entertainment and other discretionary spending categories. This will help you track how much you spend in these categories as well as prioritizing your spending.
6. Raise the deductible on your homeowners and auto insurance policies. It is not wise to file claims for small losses anyway (insurance companies love to raise rates after you file a claim), so a higher deductible will save you money now and in the future.
7. Take public transportation if available in your area. Take advantage of "park and ride and carpooling options.
8. Plan your purchases to avoid impulse buying. Take a list with you to the grocery store and stick with it. Studies show that impulse buying can add \$10-50 to your grocery bill. Ouch!
9. Go to the library instead of the bookstore. If you're an avid reader, give yourself a book budget for books that you will want to keep and go to the library for everything else.
10. Take a vacation at home. Check out all the local sites and happenings. You will rediscover Oahu and save on travel and hotel costs. Search online for 101 FREE things to do on Oahu.

Adapted from www.msfinancialsavvy.com

Baskets of Blessings

Saturday, November 19th

8:30 - 12pm

Castle High School, Cafeteria

Join us in this holiday gift giving opportunity for the entire family! **Baskets of Blessings** is a KCFC community service project for families. Come together and make food baskets to be delivered during Thanksgiving. Families participate in decorating boxes, and making cards. We're accepting grocery store gift cards, non-perishable items, and gift wrap paper. If you'd like to make a donation or participate please call Kaneohe Community Family Center at 235-7747 for more information.



Take Charge of Your Money₃!

Finding it difficult to make the time to learn how to get the most of your hard-earned dollar? Try this telecourse! "Take Charge of Your Money₃!" is a special series of sixteen educational sessions that will help you make informed decisions about your finances regardless of how much money you earn. The program features local professionals who share their expertise as guest speakers on various money management topics with no company or product endorsement. For more information go to www.ctahr.hawaii.edu/tcym

TV Schedule

Channel Oceanic 55, Sundays 3:00 - 4:00pm

- Nov. 6 - Planning for Higher Education
- Nov. 13 - Divorce: The Financial Issues
- Nov. 20 - Medicare and Social Security
- Nov. 27 - Legal Issues in Caregiving – Deciding “What If?”
- Dec. 4 - The Costs of Family Caregiving
- Dec. 11 - Home Safety & Housing Options for Hawaii's Seniors

Parent's Guide To The 5Rs



Resourcefulness

Live It! Learn how to turn old items in your house into something useful. For example, an empty plastic yogurt container can be used to plant something.

Teach It! When your children are done with something, instead of letting them throw it away, have them brainstorm other ways it can be used.

WEBSITES OF THE MONTH:

www.drugfree.org

Prevent your child from getting involved with drugs and alcohol. Get the latest information and practical advice to help you keep your child healthy, safe and drug-free.

www.howtocookthanksgiving-turkey.com

Learn how to cook turkey using a slow cook method that will keep it moist and delicious. Get answers to frequently asked questions.

Kaneohe Elementary Fun Fair
Thurs., November 10
1:00 - 5:00pm

A variety of games and rides; Twister, Turbo tubs, bounce house, slides, rock climbing wall and pony rides.
Food and drinks. Country Store (baked goods, crafts, plants) and a Silent Auction.

KCFC can help you with:

- Community resources and referrals
- Education resources for parents and professionals
www.hawaiiipirc.org
- Volunteer & community service
- Community Works in 96744
Coalition to Strengthen Families and Prevention of Underage Drinking
For more information call 235-7747.

KCFC Staff:

Christina Simmons, *Program Director*
Cynthia Okazaki, *Site Manager*
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The *Family Center News* is printed monthly by the Kaneohe Community Family Center (KCFC), a program of Parents And Children Together (PACT).

Please direct questions, comments and suggestions to:
The Kaneohe Community Family Center
King Intermediate
46-155 Kamehameha Hwy. Portable 1
Ph. 235-7747 Fax 235-7748
E-mail: kcfc@pacthawaii.org

Ben Parker Elementary Benji Fair

Friday, November 4, 2011
2:00 - 6:00 pm

Ono Foods: fried chicken plate, laulau, noodles, spam musubi, malasadas, baked goods.
Extreme rides and games. Contact: 233-5686.

Emergency Preparedness Fair

Saturday, November 5th



9:00 - 12:00pm

K.E.Y. Project

47-200 Waihee Road

Are you prepared? Come learn how to tackle the storm before it hits! Information, demonstrations, products and more! Come and meet Hawaii's Civil Defense, Honolulu Police & Fire Departments, NOAA, Red Cross and Hawaii's severe weather man, Guy Hagi from the KGMB-KHNL Hawaii news team.

Kaneohe Parks & Recreation
37th Annual

TURKEY TROT

THURSDAY,
NOVEMBER 10th
5pm Registration
5:30pm Races Start



An evening of free family fun! All go home winners! Obstacle course with stunts and skills for parents with toddlers (3-5 yrs), children, teens, adults, and seniors (55 yrs.+) at **Kaneohe Community Park** (aka Kaneohe Playground). Everyone wins!
For more information, call 233-7312.

Parker Annual Holiday Craft Fair

Saturday, November 19th

9 am - 2 pm

45-211 Waikalua Rd, Kaneohe (near Ben Parker School and the Kaneohe Police Station),

Over 50 vendors with crafts, jewelry, gifts, plants, white elephant, food, baked goods & more. Lots of free parking.

WINDWARD CITY LIGHTS BLOCK PARTY

Saturday, November 26th

5:00 - 9:00pm

Waikalua Rd. fronting the Kaneohe Police Station.
Free admission, family-friendly event.
Lighting ceremony with Mayor Peter Carlisle at dusk. Craft booths, keiki rides, ono food, and entertainment. Parking is available at the Ben Parker school field.
Co-sponsored by the City & County of Honolulu and Hope Chapel Kaneohe Bay.

November

- Holiday Ideas Demonstrations**, 10am - 12pm at Kailua District Park. Free demonstrations featuring simple gifts, decorations and food ideas for the holidays. Call 729-3938.
- Dyslexia Simulations Workshop**, 6:30 - 9pm at HI USA Credit Union, 1259 A'ala St., Honolulu. Simulations to give a hands-on awareness of what persons with dyslexia experience every day. To register call 538-7007.
- Behavior Problems in Dogs & Their Solutions**, 5:30 - 7:30pm FREE at WCC. Informational session only. Learn proven techniques that will help bridge the gap between dogs and humans. No dogs permitted.
- Ohana Food Distribution**, 2:30 - 4:00pm at K.E.Y. Project, Kahaluu.
- Oogles 'n Googles, Preschool Activity**, 10:15am at Kaneohe Public Library.
- Community Works in 96744**, 5pm at Kaneohe Community Family Center (KCFC). Community coalition to prevent underage drinking and use of other illegal drugs. Call 235-7747.
- Windward Homeless Coalition**, 5pm at St. Matthew's, Waimanalo. For more information call 343-4052.
- Cyber Safety Education & Awareness Workshop**, 9 - 11am FREE at WCC, Learn the safety and security issues of the internet. Call 235-7433 to register.
- Windward Community Children's Council Mtg.**, 6 - 7:30pm at Windward Comprehensive Health Center, Health Conf. Rm. Open to all parents and guardians of special needs children. Call 586-5370.
- Kahaluu Neighborhood Board Mtg.** 7pm at K.E.Y. Project, Kahaluu. Call 527-5749.
- Ohana Caretakers Support Group**, 9 - 11am at QLCC. Relatives caring for children. Call Robin at 234-2207.
- Huikakoo (Grief Support Group)**, 5:30 - 8pm at QLCC. Call Kristi at 235-7613.
- Song Tales for Preschoolers: A Musical Storytime**, 10:15am at Kaneohe Library.
- Veteran's Day Holiday**
- Alzheimer's Support Group**, 10 - 11:30am at KCFC. Call Melany at 235-7747.
- Pre-School Nature Hour**, 10:30am at Ho'omaluhia Botanical Gardens. "Frogs & Toads." Bring lunch. Call 233-7323.
- Kaneohe Neighborhood Board Meeting**, 7pm at Ben Parker, Cafeteria. Call 523-4815.
- La Hana Loko I'a**, 8am - 12pm. Work day at Waikalua Loko fishpond (ma kai of Puohala El.) For more information call 263-8202.
- Ohana Food Distribution**, 1:00pm is registration and distribution starts at 2:30pm. "First come, first served" at K.E.Y. Project, Kahaluu.
- Thanksgiving Day Holiday**
- Kaneohe Christmas Parade Meeting**, 6:30pm at Church of the Nazarene. Volunteers needed! Call Ku'ulei at 348-2749.

School Community Council Meetings (SCC)

Ahuimanu	11/8	@ 2:30	Library
Ben Parker	11/1	@ 2:30	Principal Off.
Castle H.S.	11/1	@ 5:30	Admin Conf Rm.
He'eia	11/3	@ 6:00	Library
Kahaluu	11/7	@ 3:00	Library
Kaneohe	Please call the school 233-5633		
Kapunahala	11/10	@ 4:00	Office
King Int.	11/16	@ 4:00	Office
Puohala	11/3	@ 5:00	Library
Waiahole	11/17	@ 2:15	Library