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On January 1, insurance companies in Ontario must offer winter tire discount

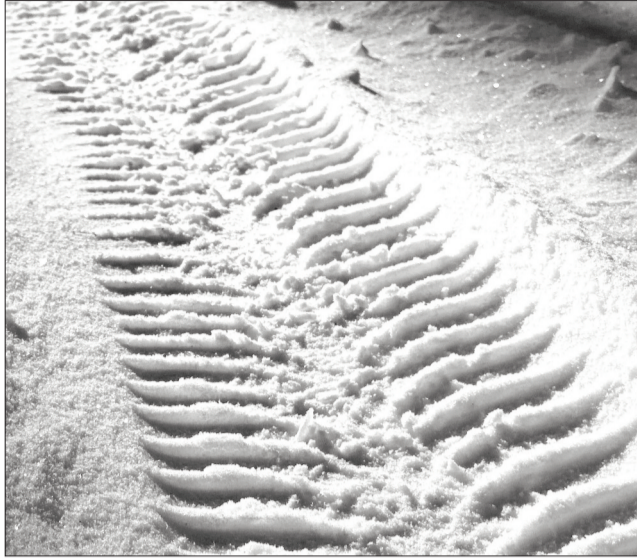
by Michael Erskine

LITTLE CURRENT—Just about every Northerner knows that there is a definite advantage in safety that comes with greeting the ice and snow of a harsh Canadian winter by donning winter tires, but come January 1, 2016 there will also be a government mandated reduction in insurance rates for those who buy and install winter tires from November to April—although the size and scale of that reduction varies greatly between insurance providers.

There are more than 50 companies who offer car insurance in Ontario and the discounts they offer vary considerably based on their claims experience and there are some companies that already offer the winter tire discount, but in order to access the rate reduction, you need to ask.

All Ontario insurers must offer something to their customers by January 1, 2016, but according to provincial finance minister Charles Sousa's office, 45 percent of companies already do offer some discount.

The discount range is between five and one percent of the cost of an insurance policy.



The tread of a winter tire is a far cry from an all-season tire.

Insurance broker Chris Bousquet of Cambrian Bousquet Insurance confirmed that many companies are already offering discounts, but that they vary widely depending on the insurance company offering the policy and the factors they use to calculate their rates.

"Looking through the information I have, rates vary from about 2.5 percent to five percent," he said.

In most events, the discounted rate is nominal and the break even point will be at least more than a half-

decade away for most policy holders, since the average insurance policy is likely to run to at least \$1,600, according to the Insurance Bureau of Canada. So the typical car owner can save \$80 per car per year by donning winter tires.

If an insurer does not already offer a discount, you will likely have to wait until after the start of the New Year in order to secure a discount, but you may be able to call your company for a policy adjustment when those changes do come into effect.

While the discounts will vary, the province only requires that companies offer something and compliance will be monitored by the provincial regulator, the Financial Services Commission of Ontario.

As always, the devil can be found in the details. Often discounts apply to just the collision portion of the discount, albeit that portion is generally the lion's share of a policy.

The discounts apply directly to each vehicle so in a two-car family, if one car has winter tires and the other car does not, only that portion of the policy that covers the car with winter tires will qualify for the discount.

As to compliance checks, that too varies a lot between companies, with some simply taking the insured's word for it, while others require the submission of invoices indicating the purchase and installation of the equipment.

But the real reason to don winter tires has little to do with money and everything to do with safety.

It used to be that those black rubber things that helped propel your car down the road were simply

...continued on page 4b

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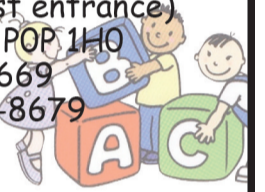
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...insurance companies in Ontario must offer winter tire discount

...continued from page 3b all called tires, that was before science and technology came up with better tire materials and designs for the different seasons. Now these tires are usually marketed as “performance” or “high-performance” tires. The tread on these tires usually have large tread blocks and are very stiff from side to side and wide grooves around their circumference

clear water away from the contact surface, but the rubber from which the tires are made is designed for warm weather and makes little concession to winter conditions of snow and ice.

Winter tires, or snow tires if you like, are made from material that helps them to grip at low temperatures and their tread patterns are designed to bite into snow. In addition, a series of hair-

thin cuts known as “sipes” crisscross the tread blocks and subdivide the treads with thousands of additional edges for added grip. The resulting tread is less stable than that of a winter tire, but much better suited to winter conditions.

All-season tires try to be all things to all people and suffer in both winter and summer as a consequence. The tread pattern on all-sea-

son tires tries to maintain a dry-weather grip along with a snowstorm bite. That means they sport medium-size tread blocks to provide the stiffness and performance of a “summer” tire while increasing the number of biting edges. As in winter or snow tires, sipes are present, but not as many as on a true snow tire. The rubber material is usually designed to work in a wider temperature range, but here too there are trade-offs required.

The results of pairing your tires to the season for which they are designed can yield impressive results in both acceleration and stopping power. Tire performance tests by car expert Dan Edmunds in 2009 showed that it took their test vehicle almost half a minute longer to accelerate to 64 kilometres (40 miles) per hour on snow and ice with summer tires than with winter tires. The all-seasons took only 24 percent longer, but that is still a pretty significant difference. When they upped the speed to roughly 100 kilometres an hour the test car wearing summer tires wasn't able to get to that speed within the track available.

When it comes to the vastly more important skill of braking in winter conditions, winter tires outshine all rivals, stopping from 64

kilometres within 156 feet, that's 28 feet shorter than the all-season tires' 184-foot performance. Summer tires required a distance of 351 feet with “the ABS actuator rattling for all it's worth the whole way.”

Once you are travelling at 100 kilometres and hour, the stopping distances more than double for all categories, taking 362 feet for the snow tires to stop and 421 feet for the all-season tires. Summer tires remained untested because they couldn't get up to speed in the first place—Mr. Edmunds did the math instead and came up with an estimate “north of 800 feet.”

Since 2007, snow tires have been mandatory in Quebec, but the rules vary greatly from province to province. In British Columbia, tires with chains or winter tires are required by law in certain mountainous areas and studded tires, up to 3.5 mm, are permitted between October 1 and April 30. Other Canadian provinces only require all-seasons for winter driving, they do allow studded tires. In Alberta, Saskatchewan and the northern territories (Northwest Territories, Yukon, Nunavut) studded tires are not subject to any specific dates or restrictions, while in Manitoba, studded tires are permitted from October 1 to April 30.

Northern Ontario residents can now use studded tires from September 1 to May 31. Previously, studded tires were only allowed from October 1 to April 30. This change was based on advice and recommendations from the Ontario Provincial Police (OPP). Nova Scotia and New Brunswick permit studded tires from mid-October to the end of April (May 1 in New Brunswick). Prince Edward Island allows studded tires from October 1 to May 31. Newfoundland and Labrador laws don't allow studded tires before November 1, but permit them until the end of May.

While studded tires do improve driving and braking in snow and ice, they apparently perform less well in slushy or dry conditions.

But, when the tables are turned and summer rain is thrown into the equation, the summer tires come into their own. When braking in warmer temperatures, summer tires stopped the car in 157 feet, much better than the snow tires which came in a surprising second at 181 feet, but the all-season tires really disappointed with a stop coming in at 215 feet, 58 feet longer than the summer tire. So changing in the spring to summer tires is also a very important part of the equation.

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Target indoor moisture at its sources, such as bathrooms and kitchens.

Coping with condensation and other home moisture issues

MANITOULIN—Finding the right moisture balance in a home can be challenging. Too little moisture and a home can be plagued by static electricity and interior spaces that can feel dry and uncomfortable. But too much moisture in a home may make it susceptible to mold, mildew and insect infestations. Moisture also can rot wood and cause unsightly stains on walls and ceilings.

Maintaining humidity in the optimal indoor range helps to keep the home safe, reduce energy consumption and keep a home's occupants healthy. Damp conditions can lead to the growth of fungi, viruses and bacteria and may exacerbate people's asthma and allergies. The ideal relative humidity range of a home should be between 40 to 50, according to heating and

cooling experts and the Environmental Prevention Agency. Humidity should be even lower in the winter to prevent condensation on windows and other surfaces. Lower relative humidity also reduces the out-gassing of volatile organic compounds or VOCs.

Measure humidity with a hygrometer to get an accurate assessment. If the humidity levels fall above or below the desired range, action should be taken. Homeowners dealing with excessive moisture can try these remedies.

- Ventilate areas of the home. Ventilation can be the first step to reducing indoor humidity. Target the areas that create the most moisture, such as kitchens and bathrooms. Turn on venting fans to remove

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Five make-ahead recipes that are

MANITOULIN—The fall and winter can be full of hustle and bustle, be it preparing for the holidays or spending hours on end at any number of arenas. Rose Diebolt, co-proprietor and chef at Garden's Gate Restaurant in Tehkummah, and also the author behind The Expositor's famed Rose's Recipes column, has provided readers with numerous recipes that can be made ahead and frozen for convenience. All one needs to do is pop them in the oven on one of those oh-so-busy nights.

Workday Irish Beef Stew

This recipe is perfect for a slow cooker, quick to put together and you can use a not-so-tender cut of roast beef. If you don't have a slow cooker place everything into an ovenproof pot, cover the pot with a lid and pop it into a 250°F oven for 4 to 5 hours. Make extra and place in the freezer for another night.

- 2 Tbsp olive oil
- 2 onions, diced
- 5 cloves of garlic, minced
- 2 1/2 lb bottom beef sirloin (in one piece) fat trimmed
- 3 potatoes, peeled and diced
- 3 carrots, peeled and diced
- 2 stalks celery, diced
- 1 tbsp finely chopped fresh thyme
- 2 bay leaves
- 4 cups beef stock
- 1 cup frozen peas, thawed and drained
- Salt and pepper to taste

1. Heat a large pot over medium-high heat. Add the oil. When the oil is hot, sauté the onions and garlic until the onions are browned.
2. Transfer the garlic and onions to a slow cooker. Place the beef, potatoes, carrots, celery, thyme and bay leaves on top of the onions. Add the stock.
3. Cover and cook on low for 6 to 7 hours or until the meat is tender.
4. Remove the bay leaves. With two forks, pull the meat apart into chunks. Stir in the peas, and add salt and pepper to taste.



5. Ladle up a chunky, bubbly bowl of warmth!

Slow Cooker Apple Ginger Sauce

If you are lucky enough to find a wild apple tree with lots of apples, then this recipe is perfect to use some of them up. The recipe calls for ginger, but cinnamon can be used instead (use 1 Tbsp for this recipe). My favourite tool for the sauce making is an immersion blender.

- Ingredients:
- 5 pounds of mixed ripe apples (approx. 15 medium apples)
- 1/2 cup of brown sugar
- 4 inches of fresh ginger, unpeeled and thinly sliced
- 1/2 cup of water or apple juice

- Instructions:
- 1. Squarely cut the apples off their cores and toss into the slow cooker.
- 2. Sweeten with the sugar, season with the ginger (or cinnamon) and moisten with the water. Stir a bit to coat the

apples evenly.

3. Cover and cook at any setting for at least 6 hours or so.
4. Process through a food processor or old-fashioned food mill or an Immersion blender.

Tightly seal and refrigerate within 30 minutes of cooking. Store for up to 6 days.

Freeze: Portion the applesauce, tightly seal and freeze for up to 6 months.

Whole-Wheat Carrot Applesauce Muffins

Use the slow cooker applesauce in this recipe or put a dollop on top of the muffins when eating them. This recipe makes 12 deliciously oversized muffins.

- Ingredients:
- 1 1/2 cups whole wheat flour
- 1 tsp baking soda
- 1 tsp ground cinnamon
- 1/2 tsp ground ginger
- 1/2 tsp salt
- 1/2 cup butter, softened but not melted
- 1/2 cup honey
- 1 egg
- 1 tsp pure vanilla extract
- 1 cup applesauce
- 3/4 cup carrot shreds (cheese grater works great)

Instructions:

1. Preheat oven to 350°F. Grease or line a muffin pan with muffin cups and set aside.
2. In a medium bowl whisk together the flour, baking soda, cinnamon, ginger and salt.
3. In a large bowl, beat together the butter, honey, egg and vanilla on medium speed. Turn the speed down and slowly add in the flour mixture until well combined. The batter will be fairly thick at this point.
4. Using a spatula, carefully fold in the applesauce and carrot. Divide the batter evenly among 12 muffin cups. Bake for 22 to 24 minutes or until a toothpick comes out clean and muffin are beginning to turn golden brown on top. Enjoy.



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Mac and Cheese

When you make a mac and cheese from scratch you won't go back to chemical "Kraft." It seems like a lot of work but get yourself organized and you will have a few meals ahead of time. Make it ahead and leave it in the fridge for microwaved meals on the fly or fill some smaller pans and freeze for meals ahead. The recipe calls for Parmigiano-Reggiano which is like Parmesan but stronger in taste and not as salty.

For the crust:
 2 cups bread crumbs
 1 cup finely grated Parmigiano-Reggiano or other Parmesan cheese
 Freshly ground pepper
 ½ cup butter, melted

For the Mac and Cheese:
 1 pound whole wheat macaroni or regular
 2 Tbsp butter
 2 onions, chopped
 4 garlic cloves, minced
 1 tsp fennel seeds (optional for fussy eaters)
 ½ cup all-purpose flour
 4 cups whole milk
 1 cup whipping cream
 2 Tbsp Dijon mustard
 1 Tbsp paprika
 1 tsp hot sauce

1 pound grated medium to old cheddar cheese
 4 raw spicy Italian sausages, sliced (optional)

1. Preheat oven to 350°F. Lightly oil a 13 x 9 inch pan or use smaller glass or tin foil pans.

2. Prepare the crust by mixing together the bread crumbs, cheese and pepper. Toss with the butter until everything is evenly coated.

3. Bring a large pot of salted water to boil and add the noodles. Cook until al-dente. Drain and return to

pot.
 4. Meanwhile, toss the butter into a large pot over medium high heat. Melt, then add the onions, garlic, and fennel seeds. Saute until the onions are lightly browned. Evenly sprinkle the flour over the onion mixture and stir to make a thick paste. Whisking constantly, pour the milk and cream in and cook gently until the sauce thickens. Stir in the mustard, paprika, and hot sauce, then add the cheese and sausage. Pour this over the hot noodles

and stir well.

5. Pour the creamy mac and cheese into the prepared baking pan. Sprinkle evenly with the bread crumb crust. Bake until golden brown, crusty and bubbly, about 30 minutes.

To freeze, tightly seal the finished dish. Reheat straight from the freezer or thaw in the fridge for 1 to 2 days before reheating.

Chicken Potpie with Phyllo Crust

I have a go-to cookbook when comfort food is a must. It is a well used cookbook because the corners are folded and ripped, the cover is half off and certain pages within the book are stained. A favourite: 'Rose Murray's Comfortable Kitchen Cookbook.' You

will find recipes that are quick as well as easy, and many are quick-to-fix but long-simmering.

⅓ cup butter
 ¼ lb mushrooms, quartered
 1 onion, chopped
 2 clove garlic, minced
 ¼ cup all-purpose flour
 3 cups hot chicken stock

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Winterize your home to keep energy costs down and your house in tip-top shape

by Robin Burrige

MANITOULIN—Fall is a beautiful time to take in the colourful scenery, but it is also the perfect time to prepare your house for the long winter ahead, ensuring your home's good condition come spring and preventing high energy costs.

A good fall routine is to tune up your heating system. Hiring a technician to inspect and clean your furnace, fireplace or heating system is not only a good idea to ensure that the system is clean and in good

repair, it also ensures that it is working efficiently and can prevent possible fires. Changing the filters twice a winter will also help improve energy efficiency and air quality.

As well, make sure you check your water heater to make sure it is working at peak efficiency. You can also wrap your water heater in an insulating blanket and insulate hot water pipes. Water heater blankets are

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...Coping with condensation

...continued on page 5b

moist air from the bathroom during showers and baths. Exhaust hoods can control humidity from cooking in the kitchen. When possible, open windows on dry days to help air out damp spaces.

- Rely on fans. Use fans to circulate the air and prevent moist air from pooling in certain locations. Fans also will help increase ventilation.

- Keep gutters and downspouts clean. Prevent water from pooling around the foundation of a home and infiltrating the basement or crawlspace. Direct gutter

water further away from the house if possible, and keep gutters free of obstructions.

- Service HVAC systems regularly. Routine inspections of heating and cooling systems can identify any problems, such as clogged air-conditioning drain lines or faulty operation, that can contribute to moisture problems.

- Beef up insulation. Insulate cold water pipes and look into insulated toilet tanks that will help eliminate condensation issues. Sealing out moisture in a basement or crawlspace also can help. Vapor barriers can eliminate a great

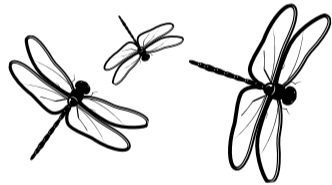
deal of moisture coming into the home.

- Address any plumbing leaks. Make sure you trace possible leaks to their sources and have them repaired. Constantly dripping water can add to humidity levels and create other problems.

- Use a dehumidifier. If all other efforts have been tried, a dehumidifier unit can help remove excess moisture from the air. Dehumidifiers are particularly helpful in basements where moisture can collect.

Controlling moisture in a home results in a safer and healthier space.

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...Winterize your home to keep costs down

...continued from page 8b

an inexpensive yet effective investment as they can help water heaters retain heat longer, producing lower heating bills as a result.

You can also lower the water heater temperature. Changing the temperature is another simple way to lower utility costs during the winter. Many manufacturers set water heaters at 60°C (140°F), but setting the heater to 48°C (120°F) can lead to considerable cost savings without sacrificing comfort. An added and cost-effective benefit to lowering water heater temperature is that a lower temperature slows mineral buildup and corrosion in water heaters and pipes, reducing the likelihood of costly repairs while extending the life of the water heater.

If you haven't already looked into a programmable thermostat, they are a great way to reduce energy costs as you can program them to drop in temperature at night while you sleep and when you are away during the day.

Caulk around windows and doors or hire a handyman to do the task. Inspect the area around your windows or doorframes. If it is larger than the width of a nickel you need to fill the gap with caulking or water-



Caulking windows ensures a lack of home heat loss.



Cleaning gutters in the fall to prevent ice buildup.

stripping. Air leakage is one of the leading causes of home heat loss.

Turn off your outside water and drain the lines to prevent cracked pipes and make sure pipes that run through unheated spaces are insulated.

Clean out your eavestroughs to prevent ice dams and build up. Clogged eavestroughs with leaves and sticks can cause water damage to your home's roof.

Check your insulation for maximum heat retention. Adding extra insulation to your attic is another simple but very effective way to reduce heating costs and keep you cozy this winter.

Lastly, check your roof for damage, lost or missing shingles. If left unrepaired, these can use leaks or damages to your home over the winter. Don't forget to check the areas around vent stacks and chimneys as well.

These are just a few of the many things you can do to make your home safer, better and more energy efficient this fall. Once accomplished you can curl up with a mug of something hot and rest assured that your home and your wallet will be less weathered over the winter months.

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Cost-saving measures when gifting a large family

MANITOU LIN — Exchanging gifts with loved ones is one of the joys of the holiday season. But it can be challenging to reign in holiday spending when your shopping list is especially lengthy. Fortunately, there are many ways for holiday shoppers to cut costs this season.

Create a limited gift exchange. Speak with other family members who also may be feeling the pinch of holiday spending to establish a gift exchange system. Rather than purchasing a gift for everyone in the family, split the list accordingly. Maybe everyone will

only be expected to purchase gifts for the children, instead of buying for kids and adults.

Propose that you only exchange gifts with immediate family members and not your extended family, such as your cousins, aunts and uncles. Develop a system that works for everyone so no one feels like they need to break the bank this holiday season.

Host a holiday grab bag. Grab bags are great ways to exchange gifts without going broke. In a traditional



grab bag, everyone brings a gift that does not exceed a predetermined value and puts it in the bag. Each fam-

ily member then pulls a gift out of the bag. Allow everyone the option to swap with one another if one gift is more fitting for a particular person.

Set a price limit. Decide in advance that gifts should not exceed a certain price. This way if you are budgeting for the holidays you will have a better understanding of what you can expect to spend if every gift should be around \$30.

Pool your resources. Rather than giving many little gifts, pool your resources with some relatives and give a single big-ticket gift. Each person can

contribute the same amount, or family members can contribute as much as they can afford. Give an experience. Sometimes the gift of an experience, such as tickets to a sporting event or a night at the theatre, can make a thoughtful and impressive gift. Again, other family members can

contribute, and collectively you can enjoy a night on the town or another adventure.

Having a large family can be expensive come the holiday season. However, there are ways to curtail your spending without taking any joy out of the holidays.

...make-ahead recipes

...continued from page 7b

- Salt and pepper
- ¼ cup chopped fresh parsley
- 1 tsp dried marjoram
- 6 cups diced cooked chicken
- 4 cups cubed carrots or parsnips or a mixture of both
- 1 cup frozen peas
- 5 sheets phyllo pastry

1. In large saucepan, melt 2 Tbsp of the butter over medium heat; cook mushrooms, onion and garlic for 3 minutes. Stir in flour and cook, stirring, for 2 minutes.

2. Gradually stir in stock and bring to boil, stirring constantly; cook for about 3 minutes or until thickened. Season with salt and pepper to taste; stir in parsley and marjoram. Remove from heat.

3. Stir in chicken, parsnips and peas. Pour into ungreased 13 x 9 inch baking dish. Refrigerate until cooled.

4. Melt remaining butter. Cover phyllo sheets with waxed paper and damp towel to prevent drying out while you work. Place one phyllo sheet over chicken mixture, folding under excess pastry around edges to fit inside dish. Lightly brush sheet with butter. Repeat with remaining sheets and butter, making sure to brush top sheet. (Recipe can be prepared to this point, covered and refrigerated for up to 12 hours. Remove from refrigerator 30 minutes before cooking.)

5. Bake in a 350°F oven for 25 to 30 minutes or until the pastry is golden and filling bubbly.

You can use smaller pans and freeze some to use for another night.

Tuscan White Bean Stew

If you can't find Pancetta you can substitute with regular bacon but I will only use Burt Farm bacon—more flavour and less fat. Beans should be soaked for a minimum of eight hours and if you soak them longer, they then need to be stored in the fridge. You can omit the bacon and instead add some chopped kale. I use a crock pot which saves turning on the oven for just one dish.

- 1 Tbsp olive oil
- 6 ounces pancetta, chopped fine
- 1 large onion, chopped
- 2 medium celery ribs, chopped
- 1 medium carrot, peeled and chopped fine
- 7 medium garlic cloves, minced
- 1 pound dried great northern, or navy beans soaked overnight, and drained
- 4 cups low-sodium chicken broth or vegetable broth
- 1 cup water
- 1 28-ounce can diced tomatoes
- 2 bay leaves
- 1 sprig rosemary
- Salt and ground black pepper

1. Preheat the oven to 300°F. Heat the oil in a large pot (use a pot that you can transfer to the oven) over medium heat. Add the pancetta or bacon and cook, until golden brown about 5 minutes.

2. Add the onions, celery, and carrot; cook, stirring until very soft and lightly brown. Add the garlic. Cook for 30 seconds.

3. Add the beans, broth, water, tomatoes, bay leaves and sprig of rosemary. Bring to a boil. Cover the pot and place in the oven. Cook for 1 1/2 hours to 2 hours or until the beans are tender.

4. Remove the pot from the oven and take out the bay leaves and rosemary sprig. Transfer two cups of the bean mixture into a bowl and mash with a fork or potato masher. Stir the mashed beans back into the stew and season with black pepper and salt. *The stew can be refrigerated for up to 4 days or frozen up to 4 months. To reheat from frozen allow the stew to thaw completely in the refrigerator before reheating.

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Teach kids financial lessons for the new year

MANITOULIN—At the dawn of a new year, many adults resolve to make positive changes in the year ahead. But New Year's resolutions aren't exclusive to adults. In fact, New Year's resolutions provide a great opportunity for parents to teach their kids about setting goals and maintaining the discipline necessary to realize those goals.

Many adults express a desire to save more money when making their New Year's resolutions. Parents who want to instill financial responsibility in their children and encourage youngsters to save money right alongside mom and dad can do so in various ways.

- Start giving kids an allowance in return for doing their chores. A great way to teach kids about money management is to give them an allowance in return for doing their weekly chores. This teaches kids that they must earn their money and also teaches them to budget. Resist the temptation to give kids extra money or advances on their allowances, as doing so can compromise the lesson that kids need to budget.

- Encourage kids to establish specific financial goals. Kids can benefit just like adults by setting specific financial goals. If kids have their eye on a new gadget or gaming console, encourage them to create a savings log that tracks

how much they're saving each week and how close they are getting to reaching their goal. As kids' balances increase and they get closer to their goal, they may grow just as excited as adults do when they see their investments perform well.

- Match kids' contributions. Another great way to encourage kids to save

comes to money. Many adults feel the best financial lessons they learned were a by-product of a mistake they made that forced them to re-examine their approach to money. Letting kids make financial mistakes now may help them avoid bigger and more costly mistakes down the road.

- Teach impulse control. Another valuable financial lesson parents can instill in their kids is controlling their impulses with regard to spending. Many adults exercise impulse control by waiting 24 hours to make purchases. In this scenario, adults who see something they like online or in-store that they did not intend to buy will wait a day after seeing the item before deciding whether or not to purchase it. That 24-hour waiting period often prevents people from buying products they don't need. Kids can benefit just as much from following this guideline. In the interim between seeing the item and deciding whether or not to buy it, discuss with kids the pros and cons of buying the item. This can teach them to carefully consider each of their purchases, making them more responsible consumers for the rest of their lives.

New Year's resolution season provides a great opportunity for parents to impart valuable financial lessons to their children.



Make a New Year's resolution to teach your children to be financially aware.

money is to match the deposits they make into their accounts. Whether it's teenagers saving for their first car or younger kids saving for a new bike, kids may be more likely to save if they know their contributions are being matched. Parents can explain that matching is not just for kids, as many moms and dads benefit from employers who match their retirement contributions.

- Let kids make mistakes. Everyone makes mistakes, especially when it

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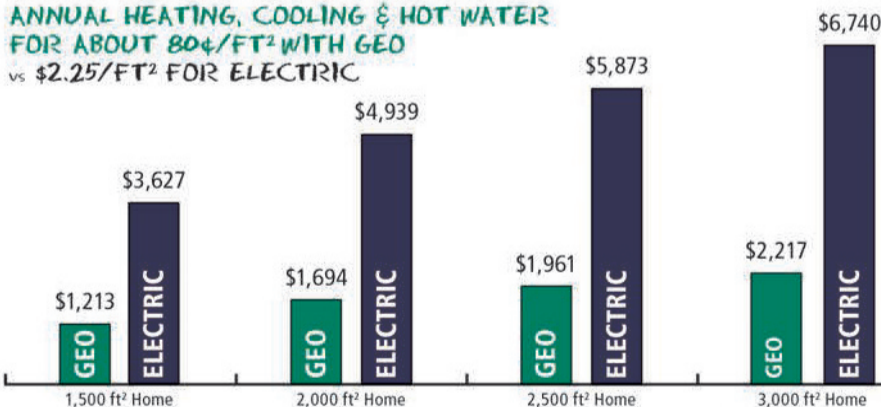
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