

From Our Home To Yours

FALL 2014 - NEWS YOU CAN USE!

Issue: 3



Welcome to NCALL

Greetings!

We are pleased to bring you the latest issue of "**From Our Home To Yours**", a seasonal newsletter aimed at promoting financial, educational, and inspirational wellness for the families we serve.

In this issue, you will find useful tips and resources, all of which can help you improve your financial well-being and supply you with tools to carry with you on your journey to a financially fit future.

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Fall Maintenance Tips

Use these must-do fall maintenance tips to keep your house in shape and help keep you warm this winter.

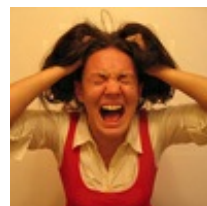


You will find tips for the exterior of your home, gardens, lawn care, pest control & more!

[Get Tips!](#)

Holiday Survival Guide

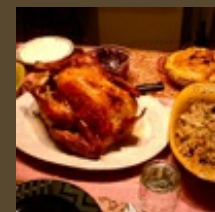
Are you stressed about the holidays, spending thousands of dollars on gifts, decorations, entertaining, and food each year? If so, you're not alone. Many Americans feel the sting of holiday spending well into the new year.



If you love to celebrate the holidays, but don't love the financial pinch you experience afterward,

[Get Tips!](#)

Slow Cooker Cornbread Dressing



Make a traditional cornbread dressing in the slow cooker so you'll have space in the oven for other holiday dishes.

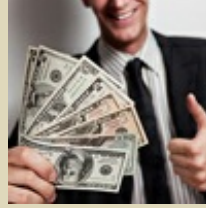
Ingredients

- 4 1/2 c cornbread crumbs
- 1 - 16oz. pkg stuffing mix
- 2 - 10 3/4oz. cans of cream of chicken soup
- 2 - 14oz. cans low-sodium chicken broth
- 1 med. onion, chopped

there are several great tips for giving and celebrating, without breaking the bank.

Mind Over Money

Get financially fit by attending Mind Over Money classes. Learn how to budget, understand credit, how to save, how to payoff student loans & more!



These classes are held at NCALL's **Dover** location at 363 Saulsbury Road. View **upcoming classes**, then call 302-678-9400 to register.

Free Classes!

1/2 c. chopped celery
4 large eggs
1 TBS rubbed sage
1/2 tsp salt
1/2 tsp pepper
2 TBS butter, cut up

Preparation

1. Stir together cornbread, stuffing mix, and next 8 ingredients in a large bowl.
2. Pour mixture into a lightly greased 6-quart slow cooker. Dot with butter.
3. Cook, covered on LOW for 4 hours or until cooked through and set.

Source: Southern Living, November 2005

Fall Fest at Fifer's 2014

Get out and enjoy the beautiful weather while it lasts and visit Fifer's Farms this Fall for family friendly fun! Corn mazes, hayrides, face painting, pumpkin patch, live music & more! Admission to the Corn Maze Fun Park is \$7/per person or \$35 per family, up to 7 people. Children under 2 and adults over 70 are FREE!



September 15th - November 1st

Monday - Friday: 10am - 5pm

Saturday: 10am - 4pm

*** CLOSED ON SUNDAYS ***

Learn More About Fifer's Farms

6 Ways to Cut Grocery Bills

1. Track Your Budget

At the start of each month, attach an envelope to the refrigerator. Each time you buy food, drop the receipt in the envelope. At the end of the month, analyze your spending to see where you can make cuts.

Aim to spend no more than **\$125** a week for a family of four, says Lynette Khalfini-Cox, the author of *Zero Debt* (Advantage World Press).



2. Make a List and Stick to it!

You've heard this before, but it bears repeating. People who avoid impulse shopping save big spending up to **23%** less on grocery bills, according to research from University of Pennsylvania.

Annual savings: \$861

3. Join a Food Co-op

Become a member of a locally owned grocery store in exchange for a share of the bounty. Find a co-op near you at coopdirectory.org

4. Cut Your Meat

"Any recipe calling for a pound of ground meat can be substituted with 13 to 14 ounces," says Melissa d'Arabian, host of Food Network's *Ten Dollar Dinners with Melissa d'Arabian*. Those few dollars of savings add up quickly.

5. Buy more fruits and vegetables

Research from the American Diabetic Association shows that when families add more produce to their diets, their waistlines get smaller and their food budget can shrink by **25%**.

Annual savings: \$936

6. Befriend the Managers

The folks in charge of the produce, meat, dairy, and seafood departments can tell you what time of day food is marked down so you can score the best deals.



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