

Small Investments, Big Returns
Smart Parents, Smart Kids
Celebrate Life

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THE AMERICAN FEMINISTSM

Feminists for Life of America[®]



Cheap

FFL provides valuable strategies to parents on how to survive on a shoestring.

THE AMERICAN FEMINIST ♀

Feminists for Life of America

"When a man steals to satisfy hunger, we may safely conclude that there is something wrong in society—so when a woman destroys the life of her unborn child, it is an evidence that either by education or circumstances she has been greatly wronged." — Mattie Brinkerhoff, *The Revolution*, September 2, 1869



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PRICE LESS SOLUTIONS



ONE OF THE REASONS most often cited by women seeking abortions is a lack of financial resources and practical support. To a woman facing an unplanned pregnancy, these obstacles may seem insurmountable. Prospective parents regularly hear dire warnings in the news that it will cost hundreds of thousands of dollars to raise a child born today. But we should never underestimate the ingenuity of women, or the capacity for people to come together, challenge the status quo and holistically solve complex problems.

In the tradition of our feminist foremothers, FFL member Lynne Scholle Richardson systematically addressed the basic needs of expectant parents and struggling families in her 1992 book, *Raising Kids Cheap in Greater Cleveland*.

This issue of *The American Feminist*, based largely on Richardson's book, provides creative ideas and crucial information for those in need of practical support—expectant parents, family, friends, employers, educators, health professionals, counselors and other community service providers.

Serrin M. Foster
President

Because sometimes it takes a village

**to support parents
and SAVE a child.**

COVERING THE

ACCORDING TO THE 1999 CENSUS report, 32.3 million Americans live at or below the poverty level. With the economy worsening since then, it is harder than ever for women facing unexpected pregnancy or parents who have suffered a sudden loss of income to fathom how to provide for their families. Fortunately, struggling families can look to government agencies, private organizations, and even some common-sense ideas for help with food, health care, and clothing.

How to Start a Vegetable Garden

Garden Guides: www.gardenguides.com/articles/veggie.htm

Michigan State University: www.msue.msu.edu/msue/imp/mod03/01701337.html

Ohio State University: ohioline.ag.ohio-state.edu/lines/farm.html

Penn State University: www.icubed.com/users/toto/Vgarden.html

Suite101.com: www.i5ive.com/welcome.cfm/4948

The Garden Helper: www.thegardenhelper.com/garveg.html

University of Arizona: www.ag.arizona.edu/pubs/garden/mg/vegetable

Organic Gardening: www.members.aol.com/ovgguru/ovgguru.html

B A S I C S

Food for thought

Most people have heard of the food-stamp program. Yet the FoodUSA Web site estimates that nearly 10 million people who are eligible for food stamps do not even realize it. A scale based on a family's size, income and assets determines food-stamp eligibility. Check out www.foodusa.org for valuable information on the food-stamp program, as well as a questionnaire to determine who qualifies. The USDA also operates a toll-free number with information about food stamps at 1-800-221-5689.



Another government program that helps families get nutritious food is WIC (Women, Infants, and Children), which benefits pregnant women, new mothers, and children that live at or below 185% of U.S. poverty income guidelines. According to the WIC Web site (www.fns.usda.gov/wic), one in four new mothers in the United States participates in WIC. WIC is not an entitlement program, so eligible families are sometimes placed on waiting lists. Toll-free numbers for state agencies can be found at www.fns.usda.gov/wic/MENU/CONTACTS/tollfreenumbers.htm. County health departments also usually have information on the WIC program in their areas.

In addition to government assistance, many local charities also operate food pantries or food banks. County welfare offices can usually provide more information about such organizations. Check the phone book for county office numbers.

Common-sense approaches to purchasing and preparing food can also help stretch a budget. As Lynne Richardson

points out, prepackaged convenience foods are very expensive. It is much better to throw meals together using inexpensive recipes, which can be found in cookbooks at the local library. Buying non-perishable items in bulk and planning leftovers for subsequent meals are also good ways to save money on food. Growing vegetables for family consumption is very economical as well. Information on starting a vegetable garden can be found on many Web sites, including those of colleges that have agricultural programs (see sidebar opposite).

Ensure health, insure health

The rising cost of health care is a major concern for many Americans. Since an ounce of prevention still seems to be worth a pound of cure, **encouraging family habits that promote good health can cut down on health care costs.** Examples Richardson highlights in her book include frequent hand-washing to prevent the spread of germs, quitting smoking and maintaining a healthful diet.

According to the Web site Insure Kids Now (www.insurekidsnow.gov) every state has a health-insurance program for infants, children and teens. To learn more about the insurance-eligibility guidelines for a specific state, link to a state agency through the Insure Kids Now site or call 1-877-KIDS-NOW. Individual counties may have programs as well. Children can usually receive vaccinations for little or no cost at county health departments regardless of family finances.

It is essential to obtain prenatal care as early as possible in a pregnancy.

Women seeking inexpensive prenatal care can contact their county health departments or local pregnancy-care centers to find out where they can receive free or low-cost treatment.

Breastfeeding newborn babies is better for both mother and child than formula feeding for several reasons:

- Best for the baby's health;
- Good for the mother's health;
- Less expensive;
- Promotes bonding between mother and child; and
- Relaxing for the mother.

Source: www.parentsplace.com

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About Poverty Measures

The United States government uses two different types of poverty measures to determine the number of people in the U.S. living in poverty and to define the requirements for certain government assistance programs.

Poverty thresholds are statistical data issued by the Census Bureau each year. These statistics estimate the number of people living in poverty in the United States. The data for one year is available in late summer of the following year.

Poverty guidelines are issued by the Department of Health and Human Services (DHHS) and are a simplified version of the poverty thresholds. Poverty guidelines are used for determining the financial eligibility for certain federal programs.

For instance, according to DHHS, a family of four living in the continental United States that has a net income of less than \$17,650 per year is considered to be living in poverty. (For a complete listing of the 2001 poverty guidelines, visit www.aspe.hhs.gov/poverty/01poverty.htm.)

However, as the Wider Opportunities for Women (WOW) Web site points out, the federal poverty guidelines do not account for factors such as costs of living and working, which vary by family size or geographic location. Therefore, Wider Opportunities for Women has created what it calls the Self-Sufficiency Standard.

According to WOW, the Self-Sufficiency Standard calculates how much money working adults need to meet their basic needs without subsidies of any kind. The organization has established what this standard is for many states. You can learn more about this project by visiting the Web site www.SixStrategies.org.

Families that are really struggling may also ask their local Medicaid office if they meet guidelines for assistance. Some cities also offer free or low-cost clinics.

Some common sense approaches to health care include keeping a thermometer and a supply of over-the-counter medicines on hand (well out of the reach of children) to treat common ailments. Consider buying generic or store-brand medicines rather than the more expensive brand names, as they often have identical ingredients (try comparing ingredients listed on the labels). Generic prescription drugs and doctors' samples also save lots of money. As Richardson suggests, examining medical bills and keeping track of everything that is sent to a family insurance company can help keep families from being overcharged for health care services.

Heating pads can work wonders for alleviating minor pain. An economical heating pad can be made using dry rice and an old clean tube sock. Simply fill the sock with the rice, tie the end of the sock, and heat in the microwave for two minutes. (Microwave power varies, so make sure it is not too hot.) It will stay warm for about one hour. A baggie full of ice can also serve as an excellent pain reducer.

Try this on for size

Clothing is one of the easiest places in a budget to save money. In addition to shopping at thrift stores and yard sales, try consignment shops—a less expensive alternative to retail stores. Salvation Army, Goodwill and other private organizations operate thrift stores—check the Yellow Pages for thrift store listings in your area. Having one or two predominant colors in a wardrobe aids in matching items, as does choosing garments in solid colors. Quality is more important than quantity when it comes to buying clothing. Paying a little more for a better quality outfit may save money in the long run, because good clothing does not wear out as quickly. Kids can be particularly tough on clothes.

End-of-the-season sales and clearance racks offer bargains for those who look. Having new clothes can work wonders for a child's self-esteem, so parents should try occasionally to buy a new outfit for each child.

Richardson notes that expectant mothers can save money by borrowing maternity clothes from friends, or buying pants with elastic waistbands in larger sizes than they normally wear. Loose-fitting men's shirts can also serve as excellent maternity blouses. Baby clothes are extremely easy to find second-hand, as babies grow out of them quickly.

Although it seems like food, health care and clothing can take a huge bite out of a budget, there are many ways to economize in these areas without compromising nutrition, safety or fashion. ○

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GIVE ME SHELTER

ONE OF THE FIRST STEPS in finding affordable housing is to erase those glamorous images of homes on television, since most people do not live in spacious, beautifully decorated, perfect houses or apartments.

If there is an emergency need, due to disaster, eviction, or fear of violence and abuse, the first place to turn is the local human services or social services department. It is typically listed under the name of the town, and then “Administrative offices,” in the special government section of the phone book (usually on

different-colored pages). If the town is small and has no such separate department, the town clerk’s office may be able to offer referrals.

Emergency services organizations such as the American Red Cross, the Salvation Army, Catholic Charities and the United Way should be in the phone book’s regular listings. They can also

be found under Social Services in the Yellow Pages, in addition to a variety of other agencies that serve general or special needs, including services for battered women. These same agencies are also places to ask about low-cost housing.

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Affordable housing

Most towns and cities have a public housing office, although it may be difficult to get placed because of long waiting lists and shortage of available housing in most places. However, there can be rent subsidies for those who can prove great financial need. The Department of Housing and Urban Development (HUD) may have listings of low-income housing. Various church agencies also administer low-cost housing, and in some parts of the country there are cooperative housing developments that one might join.

If none of these works out, it is time to get creative. For example, one young woman with a small child and an alcoholic husband who had abandoned them had a job that paid enough for food and child care, but not for housing. She survived for almost two years by accepting a free room with another single working mom who had to travel a lot on her job, in exchange for caring for that woman's pre-adolescent daughter.

Others have tried the shared housekeeping approach. Two, three or four housemates may be able to afford a large apartment that none could afford alone. This may be a little more difficult with children, but the right combination of friends can make it advantageous for the children, as well. Parents can team with other parents to afford a house or apartment in expensive areas of the country, and then also share the expenses, child care and housekeeping. This approach replicates the kind of social arrangements and mutual support that most people had in pre-modern villages, and that some still have in fast-disappearing extended families and multi-generational households. Of course, it is important to make sure that house-sharers are mutually compatible and flexible people, and to plan the living space for privacy as well as togetherness.

There are other opportunities for the creative house-hunter. Sometimes

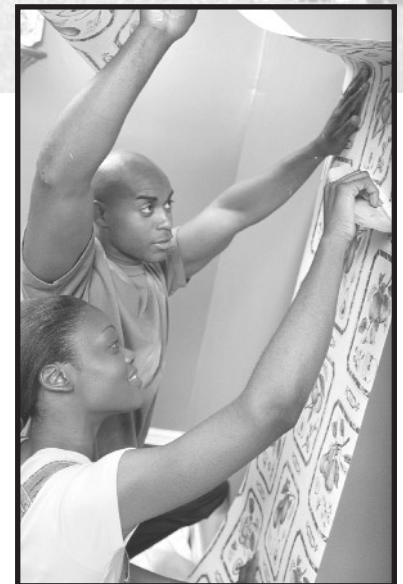
an elderly person is happy to rent a room or share a house with someone who can help with chores or provide safety in numbers. University people on sabbaticals and retired people taking extended vacations are often glad to have low- or no-rent house sitters. You can find such opportunities by reading or posting notices at churches, colleges, local libraries, or in newspapers. Even some grocery stores have lively and interesting bulletin boards that can lead to kindred spirits and practical help.

The buying game

Buying a house is a different process altogether. Low-income buyers can take advantage of special programs for first-time homeowners with low interest rates if the cost of the house is low enough. Most realtors or banks have information about the variety of financing arrangements available. It also pays to investigate auctions of foreclosed properties, which are frequently advertised in local newspapers. Banks have listings of foreclosed houses they have for sale, and the tax collection offices of towns and cities have information on properties they are auctioning off to compensate for unpaid taxes.

Some parts of the country have lower housing costs than others. If a family's job situations are flexible enough to allow movement to a different area of the country, it makes sense to research housing and other costs, and to move where it is more affordable. Another option is Habitat for Humanity, an organization that provides low-interest loans in exchange for "sweat equity"—labor on their housing projects, which are built predominantly with volunteer labor and donated materials.

Fixing up an old house can be tempting, and both urban and rural



Fixing up an old house can be tempting, but requires the skills, the time, and the money to do it right.

rehab projects are widely available, but they require the skills, the time, and the money to do it right. In addition, prepare to put up with the inescapable headaches, construction mess, and general chaos that come from restoring old houses. Inevitably, every project will take much more time than planned. But if you do go this route, it is imperative to have an inspector check for the presence of lead or asbestos, because their removal is dangerous unless done by professionals.

Utilize this

Whether renting or owning, there are many ways to keep utility costs down. The first step is weatherproofing: caulking around window frames, weather-stripping doors, and using plastic insulating kits on windows if there aren't storm windows or thermopanes (windows with two panes of sealed glass with a vacuum between them, creating additional insulation). Pay special attention to the attic, because heat rises. Attic insulation prevents summer heat from making life unbearable, as well. A local hardware store, Home Depot or the equivalent can offer all sorts of valuable information and advice on these matters.

If an air conditioner is too expensive or raises utility costs, closing all doors, windows, and curtains early in the morning on hot days in a well-insulated home can keep it cool all day. A dehumidifier will add to the comfort and keep the mold away. The windows should be opened to let the cool air in at night and then closed up again before it starts to get warm.

Cheap chills

In cold weather, setting the thermostat in the low 60s will save a great deal on heating costs. It is also more healthful. Lower temperatures are much better for the body's functions, while high temperatures tend to dry out the air and one's nasal

passages, leading to respiratory infections, dry skin and other conditions. A good-quality humidifier in the winter not only moistens the air, but it also makes the air feel warmer. Wear several layers to help ward off the chill, especially a first layer of the kind of thin insulating clothing that winter athletes use.

To save electricity, lights and appliances should be turned off whenever they are not in use (except for fluorescents, which use very little energy except in the switching on or off). Buying long-lasting bulbs and energy-efficient appliances is also helpful. Laundry can be saved for sunny days and hung out to dry. (This also saves by not wearing out clothes as quickly.) To save on water charges, keep showers short, use a dishpan to wash dishes, and avoid excess toilet-flushing.

James Duley's Web site, www.duley.com, offers articles on do-it-yourself home projects, many of which will save on utility costs.

Calls for help

Phone companies have a variety of plans that they change from time to time, so it can make a big difference to call periodically to determine the best rates for local and long-distance service. The same goes for Internet access. Forgoing cable television (considered a necessity by some!) is also a valid option.

When it comes to furnishings, it is not necessary to have the best of everything, and all of it right away. In fact, when children are small it is better not to have too many things that will not withstand some wear and tear. Hand-me-downs from relatives or friends can meet the need. A mattress and spring on a metal frame is just as good as an expensive bed frame, and a futon on the floor is even cheaper. Newspaper ads are a good source for needed items, as are bulletin boards at churches, supermarkets, and companies. Flea markets, auctions,

garage sales and tag sales are also good sources, although they pose an impulse-buy temptation. Shop for big items only when they go on sale; January, February, July, and October are good months. Even sale items, however, require research and comparison pricing—better bargains might be available without any sales.

Old chests and tables can be refinished or painted (but don't paint a potentially valuable antique). Make a desk with a discarded door, using new legs or a couple of file cabinets from a hardware store. Many towns now have recycling centers that include free swap shops (check with the town or city clerk, or the town's office of rubbish collection).

There are also used-furniture stores, and some social service agencies have used furniture warehouses for the needy. Canvassing the neighborhood for discarded items can also be a valuable source of furnishings — it is possible, in some affluent suburbs, to get some extraordinary bargains on rubbish-collection days. People who don't count their pennies often get rid of things that are still perfectly good. With a little resourcefulness and creativity, a comfortable home can be created with very little expense. ○

Ruth Moynihan, married for 48 years, mother of seven innovative children and grandmother of 16, received her Ph.D. from Yale University in 1979 and is the author of several history books.



Smart Parents, Smart

RAISING CHILDREN has many rewards, but low-income parents often find the challenges of the job overwhelming, especially when they are making decisions about their continuing education, looking for appropriate child care, or trying to find reliable transportation.

Successful solutions to these challenges can substantially improve quality of life for both parents and their children. Recent studies have shown that a mother's income rises with each year of education she obtains beyond high school. According to the Child Care Development Fund, instituted by former Vice President Al Gore in 1999, **good-quality day care is critical to a mother's productivity at work or school, as well as her child's intellectual development.** And a great job and terrific day care arrangement are contingent upon a parent's ability to get to and from work or school.

Overcoming all three of these obstacles may seem like an insurmountable task, but information about services and organizations willing to help single parents is as close as the nearest phone, library, or computer.



The education answer

It's never too late to get an education. Working parents who have not received a high school diploma can arrange to take the high school equivalency test (GED). More than 800,000 adults take the GED each year and two-thirds go on to attend junior colleges and universities. Many high schools offer day and evening classes that prepare students to take the test. The official GED Web site (see sidebar for Web site addresses) lists the locations of current classes and offers sample test questions and study guides.

For those who want to begin or continue their college education after the birth of a child, resources are available to help defray associated costs and ensure success. Federal Pell Grants are awarded on a yearly basis to students needing financial aid. The amount of the award is determined by a standard formula, and child care expenses are taken into consideration. Not all universities or colleges offer Pell Grants, so check the U.S. Department of Education's Web site to find a participating school near you. Also, the American Council on Education has a Web site called "College Is Possible," offering adults encouragement and information to help them pursue a college degree.

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and How to Get There





Kids

- Contact the GED Testing Center toll-free at 1-800-626-9433 or www.acenet.edu.
- Order *The Student Guide*, a free booklet about financial aid offered by the U.S. Department of Education by calling 1-800-4-FED-AID (1-800-433-3243).
- Get information about the U.S. Department of Education's site at www.ed.gov.
- The "College Is Possible" Web site can be found at www.collegeispossible.org.
- The Child Care Development Fund Web site offers information about child-care subsidies at www.acf.dhhs.gov.
- The U.S. Department of Education/ Office of Post-Secondary Education can be found at www.ed.gov/offices/OPE.
- For car-pool information call RIDESHARE at 1-800-825-RIDE (1-800-825-7433).
- The National Highway Traffic Safety Administration has an Auto Safety Hotline. Call 1-888-DASH-2-DOT (1-888-327-4236) or consult their Web site for crash test information at www.NHTSA.org.
- Check Kelley Blue Book prices at www.kbb.com.
- Check out About.com's resources for single parents at www.singleparents.about.com/mbody.htm.



Books on Making Toys and Games

The Pop-up Book: Step-by-Step Instructions for Creating over 100 Original Paper Projects. Paul Jackson, Paul Forrester/paperback/Henry Holt & Company, Inc./March 1994

Toys, Games, and Furniture: Over 30 Woodworking Projects You Can Make for Children. Reader's Digest Association, Inc./hardcover/August 1995

American Folk Toys: Easy-to-Build Toys for Kids of All Ages. John R. Nelson/hardcover/Taunton Press, Inc./April 1998

The Muppets Make Puppets: How to Make Puppets Out of All Kinds of Stuff Around Your House. Cheryl Henson, Muppet Workshop Staff/paperback/Workman Publishing Company, Inc./October 1994

Scrap Saver's 101 Great Little Gifts. Sandra Lounsbury Foose, Nancy Janice Fitzpatrick (Editor), Susan Ramey Wright (Editor), Catherine S. Corbett (Editor)/paperback/Southern Progress Corp./September 1994

Earth-Friendly Toys: How to Make Fabulous Toys and Games from Reusable Objects. George Pfiffner/paperback/Wiley, John & Sons, Inc./April 1994

Most families are not wealthy, and with the tremendous costs of living, many parents have no disposable income. Some of the first things that families give up are recreational activities. However, relaxation, recreation and celebration are important parts of the happiness of families. Fortunately, families with limited means do

Recreational activities

Most communities have free or inexpensive recreational opportunities, including parks, playgrounds, hiking and biking trails, nature centers, zoos, beaches, outdoor recreational areas, skating rinks, and swimming pools, just to name a few. Other possibilities include museums, galleries, gardens and botanical sites. Many areas have free concerts and plays in local parks or theaters. Most towns have at least one movie theater with lower-price tickets, usually for slightly older films. Local high school or semi-professional sporting events are an affordable alternative to pricey professional sports tickets. High schools and colleges also offer free and low-cost concerts and plays, and many have art galleries, as well. Scouts, YMCA/YWCA's and church youth groups provide fun activities for children, and parents can participate as volunteers. Lynne Richardson points out that another source of inexpensive entertainment is amusement parks, which are set up temporarily in various parts of cities for fairs, church bazaars, and other such events. These might include carnival rides and games. Local papers will have information on these and other festivals, parades, craft shows, and other local events.

Celebra



**us amount of resources required for even basic care of children,
s to go during hard financial times are vacations and leisure
important to the development and well-being of children and the
not have to sacrifice these necessities for a fulfilling life.**

Richardson also offers ideas for simple activities like plane-watching at the observation tower of the airport. Not only is this fun, but it is also an economical way for children to be exposed to possibilities for their own lives and careers as they get older. An afternoon of plane-watching could spark a discussion about what is required to become an airline pilot, or other ways to work with an airline. A nice follow-up could be research on this and many other topics at the public library. In most places, anyone can obtain a library card and sign out books for free. Libraries also have audio-visual resources for lending, including CDs and videotapes, and many have Internet access as well. Libraries often have free programs of many types, so it is a good idea to check their schedules. Some places even have toy-lending libraries, which can be joined for a nominal fee.

Richardson touches briefly on the topic of pets, although she points out that pets cost money. As she puts it, "Even the allegedly 'free' stray puppy or kitten still needs food, shots and regular medical care." For those who do decide to get a pet, she suggests checking local pounds for dogs and cats, and finding free or low-cost clinics for their shots and other care. Smaller pets, such as fish and hamsters, might be affordable for a child who really wants a pet, although they still need cages, tanks and food.

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Inexpensive Ideas

- Take a hike
- Go to the beach
- Take a swim at the neighborhood pool
- Attend a high school sporting event
- Check the paper for free outdoor concerts
- Join the YMCA, Boy/Girl Scouts
- Town fairs and festivals
- Craft shows
- Go plane-watching
- Go to the zoo
- Check out a museum
- Visit the library

Lynne Scholle Richardson's Play Dough Recipe

- 1 cup flour
- 1/4 cup salt
- 1 tablespoon vegetable oil
- 1 cup water
- food coloring

Making it can be just as much fun as playing with it!

Earlene Meyer

Cheap Travel

- Go camping
- Stay at a hostel
- Buy a bus pass
- Use "E-Savers"

CAMPING

- www.execpc.com/~thomas/camp.htm is a great site on family camping, which offers many resources, links, and a lot of good advice.
- www.camping.about.com
- www.gocampingamerica.com
- www.gorp.com/gorp/activity/camp.htm (GORP stands for "Great Outdoor Recreation Pages")
- www.woodalls.com

AMERIBUS

- www.ameribus.com

PARKS AND HISTORICAL SITES

- www.sports.yahoo.com/parks
- National Park Service
www.nps.gov
www.us-parks.com
www.gorp.com/gorp/resource/US_National_Park/main.htm
www.park-escape.com
- National Register of Historic Places
www.cr.nps.gov/nr

BARGAIN TRAVEL SITES

- www.frommers.com
- www.budgettravel.com

YOUTH HOSTELS

- American Youth Hostels
National Administrative Offices
1332 I Street, NW, Suite 800
Washington, D.C. 20005
202-782-6161

Be creative—make up games to play at home, such as making frisbees out of paper plates or puppets out of socks, or make your own play dough (see sidebar). FFL President Serrin Foster remembers her mother filling tin cans with water, getting out some old paint brushes, and letting kids in the neighborhood "paint" pictures on the sidewalk. "Not only was it inexpensive, there was no clean-up involved!" said Foster. Simply **take the time to talk to kids**—explain to them whatever you're doing. Let them help with various tasks, and make a game out of them. Most important, enjoy spending time with them.



Travel

Some traveling is possible even for those who do not have much money to spend. Camping has always been an affordable alternative for families. Internet searches on the word "camping" yield a multitude of informational sites. It is also less expensive to visit out-of-the-way areas than cities—renting a condo and cooking some meals are good compromises. Youth Hostels are a great option for some families. A family can obtain a membership for \$30 a year and stay at any of more than 5,000 hostels in 62 countries for much less than the cost of a hotel. There are plenty of books and Internet resources available on discounted travel, including the well-known Frommer's series. If spontaneity is possible, and there is some money available, several major airlines have weekly e-mail specials for last-minute weekend travel, with sign-up on their Web sites. There are also "hop-on, hop-off" bus passes available from companies such as Ameribus for a reasonable cost.

Holidays

Holidays can be especially trying for those who struggle financially.

It is difficult to avoid succumbing to the temptation to buy, buy, buy,

especially for children.

Quality, rather than quantity, can really be an important goal, though.

Paying close attention to what the children truly are interested in and will use saves much money on gifts that do not hold their interest for very long. Consider buying one large gift, for example, or

even making gifts for each other at holidays such as Christmas. Many big families put the names of each member in a hat and choose one person for whom to buy a gift. It is also easy to create a festive atmosphere by using creativity to decorate with homemade, inexpensive items. Prices for decorations are drastically reduced as the holiday draws closer, and are extremely cheap afterwards, so that is a great time to stock up for the next year. Inexpensive and easy parties include potlucks and cookouts, and parks usually have shelters available for borrowing or rental for much less than a restaurant or hall—even for wedding receptions. For children's birthday parties, going outdoors is a money-saver: Sledding parties, hayrides and swimming parties are some of the alternatives Richardson proposes.

Richardson emphasizes that children will not remember the expensive things their parents handed to them as much as they will treasure the time their parents spent with them. ○

Earlene Meyer is a writer and former English teacher who lives with her husband of 30 years in Billings, Mont., where she was born and raised. She has a master's degree in education focusing on gifted adolescents, and has had articles and essays appear in several publications, including the newsletter she edits for her local pregnancy-care center.



Parties and Games

Birthday Parties for Children. Jean Marzollo/Harper & Row/1983

Festivals, Family and Food. Diane Carey and Judy Large/Hawthorne Press, United Kingdom/1982

The Cooperative Sports and Games Book (Challenge Without Competition). Terry Orlick/Pantheon Books/1978

Easy Halloween Costumes for Children. Leila Albala/ALPEL/1987

An affordable gift idea for Christmas or a birthday is a dress-up trunk. A box with a lid (a copy-paper box from an office, or a cardboard banker's box, which should cost less than \$5) can be filled with old dresses, trousers, hats, shoes, suit coats, vests, purses, jewelry, wallets, sunglasses and so forth. Small children love to dress up and they especially love to do it in adult accouterments. Children can get many hours of fun, make-believe, and pleasure out of one of these trunks.



SMALL INVESTMENTS:

WHETHER IT'S LOVE OR MONEY THAT MAKES THE WORLD GO 'ROUND, MANAGING MONEY WELL CAN ALLOW MO

IT IS ALL TOO EASY to avoid money matters. Keeping track of bank accounts and paying the bills may not be your idea of fun. But staying on top of your financial situation does not only affect your pocketbook. Money, for some people, represents power and fulfillment of desire, causing money management to be an emotional issue. (For example, people splurge when they are depressed.) It is also one of the main reasons couples fight. Fortunately, there are simple tips to help anyone mind their money.

Have a plan and plan ahead

Getting organized and having a plan is the first step in saving money. Start by making a budget. This list of all income and monthly expenses will tell you where your money goes. Remember to factor in amounts for unexpected items such as gifts, sickness and equipment breakdowns, and to make realistic estimates. It is also a good idea to make a "wish list" of everything the family needs and wants, and to prioritize. Saving for large items instead of putting them on a credit card will save interest charges, which add up in

the long run. Staying on top of bills and knowing when they are due will prevent late fees and bad credit.

Next, invest in insurance for various situations—health insurance and homeowners' or renters' insurance, for example. One health crisis or home disaster can be devastating to a family's finances. Lynne Richardson also suggests investigating bank loans for large purchases, as the interest rates can be much lower than credit cards. If credit becomes a big

problem, many areas have consumer credit counseling services, which will help with analyzing a budget and working out a payment plan, at a low cost or even free of charge.

No matter how little disposable income is left, it is essential to save money as well. Retirement may seem like it is very far in the future, but the sooner a savings



B I G R E T U R N S

RE TIME TO SPEND WITH LOVED ONES.

plan is started, the better off the family will be. It is particularly beneficial to take advantage of company retirement plans, especially if the company matches the employee's contribution. Also consider investing. It is much easier and cheaper than it used to be, thanks to reputable Internet brokerage services.

UE NOTICE

Organize yourself and your stuff

If two people are sharing money management, it is important to set up spending guidelines, such as who pays for what, how much each person can spend from the joint account without discussion, how much cash to carry around, etc.

Organization of life and household will free up more time, which in turn will facilitate taking care of tasks that might otherwise require hiring someone. Organizing tips such as keeping "like" items together and storing things where they are used also help prevent buying double items.

ice.
FULL

With a few simple steps and some organized thinking about what is coming in and where it's going out, a family can vastly improve its financial outlook in no time.

WEB SITES

- www.kidsmoney.org—an interactive resource for parents interested in helping their children develop successful money management habits and financial responsibility
- www.cheapskatemonthly.com
- www.stretcher.com/index.cfm—a site called "The Dollar Stretcher" offers tips on living simply

BOOKS

- *Mary Hunt's the Complete Cheapskate: How to Get Out of Debt, Stay Out, and Break Free from Money Worries Forever.* Mary Hunt (Paperback)
- *How to Get Out of Debt, Stay Out of Debt and Live Prosperously.* Jerrold Mundis
- *Debt-Free Living: How to Get Out of Debt and Stay Out.* Larry Burkett
- *Get Out of Debt: Smart Solutions to Your Money Problems.* Steve Rhode, Mike Kidwell
- *Debt No More: How to Get Totally Out of Debt Including Your Mortgage* Carolyn J. White
- *How to Get Out of Credit Card Debt and Stay Out: What They Are Not Telling You About Credit Card Debt.* Mitchell Watrous

CREDIT COUNSELING SERVICES

Credit Counseling Centers, Inc.: www.debthelpnow.org
American Consumer Credit Counseling: www.consumercredit.com
National Foundation for Credit Counseling: www.nfcc.org
Consumer Credit and Budget Counseling: www.cc-bc.com
Consumer Credit Consultants: www.cccusa.org
Liberty Credit Counseling Services: www.libertyccs.org
Consumer Counseling Services of America: www.consumercounseling.org
Trinity Credit Counseling: www.trinitycredit.org
DebtConsolidation-CreditCounseling.com:
www.debtconsolidationcreditcounseling.com
Consumer Credit Services: www.consumercreditservices.com
DebtAmerica.com: www.debtamerica.com



Shop smart

Shopping smart is another strategy that will help save money. The best advice is to “look” often. Frequenting stores helps you anticipate sales and know the best times to purchase particular items. Clip—and use—coupons, and send in rebates. Shopping resale at second-hand stores, Goodwill or the Salvation Army can save money and keep you informed when potentially useful items are available. Test equipment before buying it second-hand, since returning used items is not easy. Avoid buying on impulse. Try putting off the purchase for a couple of days to see if the urge goes away. Richardson also reminds the reader that small amounts add up. Buying a magazine once a week, for example, adds up to hundreds of dollars in a year.

Be creative

There are lots of basic ways to avoid spending extra cash. Keep the clothing budget in check by keeping clothing to use as hand-me-downs or as costumes for parties and events, and by sharing maternity clothing with friends or relatives. Recycle and re-use whenever possible. Swapping is a great way to acquire many needed items, such as swapping unused clothes or household goods for babysitting or a tricycle. Be creative and keep an open mind to beneficial ways of exchanging goods and services. ○

Frequenting stores helps you anticipate sales

and know the best times to purchase particular items.



Smart Parents, Smart Kids

continued from pg. 11

Child care choices

In 1998, it was estimated that three-quarters of all mothers in the United States were working outside the home, making reliable, developmentally appropriate child care a crucial issue. However, regular child care arrangements are too expensive for many working families. The major source of federal child care assistance for low- and moderate-income families comes from the Child Care Development Fund, which subsidizes in-home or licensed-facility child care expenses.

Parents who do not qualify for subsidies can be creative about child care arrangements. Richardson suggests that two-parent homes coordinate their work schedules so one parent is always home with the children. Suggestions for single-parent families include arranging with a friend to trade child care services or checking with your employer to see if they provide on-site child care. Richardson also describes a unique child care arrangement created by a group of resourceful working mothers: "They decided among themselves which one wanted most badly to stay at home with her kids. She left the office job to provide day care for her former co-

workers; they split among themselves the cost of matching her office salary."

Finding appropriate child care for children with developmental disabilities or special education requirements can be difficult, but there are many organizations offering guidance in this area. About.com's Single Parent Network offers links to a wide array of educational services for special needs children, including a list of agencies specific to each state.

The high cost of high-quality child care can hinder a parenting student's ability to continue her education.

Many universities and colleges have risen to the challenge of providing on-site child care for their students' children. In fact, two out of three colleges and universities in the United States provide some form of child care or early childhood educational program, and many of them are recipients of grants that help low-income students afford the service. To ensure the success of both parent and child, the Department of Education began the CAMPUS program in 1999. Parenting students from 87 junior colleges, universities and private colleges can

apply for need-based CAMPUS scholarships. If awarded, the scholarships pay partial or full campus-based child care fees, provided the student is taking a full load of classes. A list of colleges and universities awarded CAMPUS day care funding can be found at the U.S. Department of Education/Office of Post-Secondary Education.

Getting around

Transportation issues often complicate a parent's work or school schedule. Purchasing an automobile can be expensive when car payments, insurance, maintenance and the rising price of gasoline are taken into consideration. *The Kelley Blue Book* or the *NADA Official Used Car Guide* is useful in finding appropriate used-car prices. New-car buyers should refer to *Consumer Reports* or other periodicals available at the library or in bookstores about the latest models available, safety information, and the cost of the newest automobiles. An excellent book on car buying is *Don't Get Taken Every Time: The Ultimate Guide to Buying or Leasing a Car in the Showroom or on the Internet*, by Remar Sutton, which thoroughly describes the car-shopping

continued on pg. 20

process, reveals common tricks of dealers and salespeople, and takes the reader through the ins and outs of negotiating prices. Asking the dealer to include “freebies” such as free oil changes or routine maintenance packages as an incentive to purchase a vehicle from them sometimes nets savings for the buyer. Because automobile service fees can inflate the cost of minor repairs, Richardson suggests learning the basics of car maintenance. Books about performing automobile repairs are available in most libraries.

Before buying a car, you should research prospective insurance providers to find out which cars have the lowest premiums. The National Highway Traffic Safety Administration (NHTS) performs crash tests on many makes and models of cars. Insurance companies set their premiums accordingly, and the cars awarded above-average safety ratings often carry lower rates. Conversely, high-theft vehicles and autos with larger engines can make insurance

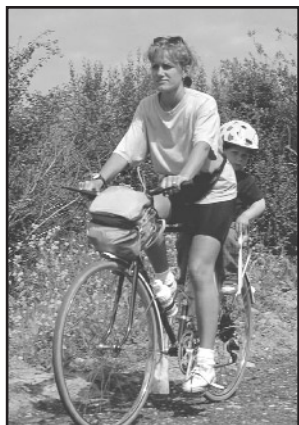
premiums prohibitive. Insurance companies also determine rates by estimating how many miles the owner drives per week to work or school.

Most metropolitan areas have reliable bus and/or rapid transit systems. Monthly passes for buses and trains routinely save patrons a percentage of the base fare, and

students with a valid university I.D. ride at a substantially reduced cost in many areas. Car-pooling with other employees or students not only saves money but also gives busy parents a chance to talk to adults who often share similar work, school, and family concerns. If a car-pool partner is not readily available, Richardson recommends calling

Rideshare, a federally funded program linking riders together. Walking and riding bicycles are great options for adults and older children as well, particularly for short trips.

Education, child care and transportation issues can flummox any parent. But don't despair—a little creativity and research can yield a wealth of helpful information. ○



EDUCATION, CHILD CARE AND
TRANSPORTATION ISSUES CAN
FLUMMOX ANY PARENT.
BUT DON'T DESPAIR, A LITTLE
CREATIVITY AND RESEARCH CAN YIELD
A WEALTH OF HELPFUL INFORMATION.



Herstory

Worth Repeating

BORN NEAR ROCHESTER, N.Y., in 1839, to a politically active father and a well-educated, deeply supportive mother, Frances Willard absorbed their ambition and learned about social responsibility. In 1871, she committed herself to the women's movement and to education of women as the vehicle of progress. Willard became president of the women's college associated with Northwestern University in Evanston, Ill. She was frustrated by the obstacles male administrators placed in her way, however, and went to work full-time for the Women's Christian Temperance Union (WCTU). Years later, she would become its president.

The WCTU was the largest and arguably most effective force for women's rights in the United States, and many early feminists were first involved in activism through temperance reform. They saw alcohol as a substance that caused men to rape, commit domestic violence, abuse their children, be financially irresponsible and abandon their families.

Willard promoted temperance through both education and prohibition. Her aim was to bring women into the political arena through their natural concern for the home. She advocated suffrage because women had a "rightful and natural interest" in the denying or granting of saloon licenses for the sake of their children and home life.

Her involvement in the temperance movement enabled her to become politically involved in a variety of issues, including: infant mortality, dress reform, opening co-educational schools, prison reform, vocational training, labor reform, retirement programs, and child support.

Willard had the reputation of speaking eloquently, "with a fluent tongue, vivid imagination, and fervid utterance," inspiring audiences across the nation. For the 10 years between 1879-89, Frances Willard spoke at an average rate of one meeting per day, encouraging the "White Ribbon"-wearing WCTU women to join hands with those working to heal various other social ills. During 1882-83 she visited every state and territory, bearing the message "Do Everything" to indicate how temperance was related to other reforms. She spoke forthrightly: "I do not wish to know what the country does for the rich, they can take care of themselves; but what it does for the poor determines the decency, not to say the civilization, of a government." Willard produced many influential writings, including a vocational guidance manual for women,

a reference book on 1,400 prominent women and a reinterpretation of the Bible that contended that women deserved a place in ministry and church government.

WCTU lobbied for legislation to raise the age of sexual consent for women, prosecute rapists and customers of prostitutes and fight child abuse. As with many feminists of the time, Willard and her organization opposed involuntary motherhood (which, at the time, referred to the right of women to refuse to have sex with their husbands) and addressed the lack of support and resources for single women, particularly pregnant ones, whom she referred to as "deceived and defrauded."

Financially and through speaking engagements, she supported Chicago's Florence Crittendon home which helped young women who came to big cities find jobs, shelter and other forms of support so they would not be forced to turn to prostitution. The WCTU began a tradition of social service agencies which recognized the victimization of women, while encouraging them to take responsibility for their and their children's lives.

After 13 years of intense activism, she limited her public speaking for health reasons, although she continued to work in the position of National WCTU president from her home in Evanston. Temperance was a popular movement; her organizational and philosophical approaches were in the mainstream of societal thought. Her annual

address to the WCTU, a summary of the country's strengths and weaknesses and an assessment of the current status of American women, had been read alongside the president's yearly State of the Union address. Frances Willard additionally assumed the role of World WCTU president in 1891, and held both leadership offices till her death in 1898.

At her death, flags were flown at half-staff in Washington, D.C., and Chicago. Thousands of mourners—30,000 in one day—filed past her coffin to pay homage to Frances Willard, widely hailed in the 19th century as America's "heroine." She was the first woman to be honored with a statue in the Rotunda of the United States Capitol building. ○

Lisa M. Bellecci-st. romain is an FFL member, author of three books and a public high school social worker who teaches psychology at the high school and college levels.

Bringing Women Into the Political Arena



Frances Willard

1839-1898

Feminist Message, Feminist Solutions for Today's College Students

FFL President Serrin M. Foster will present "The Feminist Case Against Abortion" at the following locations:

- October 22, 2001. University of Rochester, Rochester, New York
- October 23, 2001. University of Buffalo, New York
- October 24, 2001. Hamilton College, Clinton, New York
- November 1, 2001. Sacred Heart University, Fairfield, Connecticut
- November 3, 2001. Hood College, Frederick, Maryland

Please contact the national office at COP@feministsforlife.org or (202) 737-3352 to schedule a lecture or Pregnancy Resources Forum.

Check out our new membership brochure enclosed with this issue and share it with someone who may feel all alone in their pro-woman, pro-life beliefs.

Ask them to join us in our lifesaving work!

Electronic Fund Transfer Form

Help FFL Help Women and Children! Your monthly electronic donations provide essential support as FFL works to bring about positive change for women and children. Electronic donors receive semi-annual President's reports, detailing FFL's progress. To begin your monthly contributions, simply fill out the electronic transfer form and send it (along with a voided check) to FFL. It's that easy! Donations will be debited on the first business day of each month and will be put to work immediately by FFL. Your participation helps FFL continue the tradition of the early feminists—pro-woman and pro-life!

I want my bank to transfer monthly donations to Feminists for Life of America. My authorization to charge my account at my bank shall be the same as if I had personally signed a check to FFLA. This authorization shall remain in effect until I notify FFLA, or notify my bank in writing that I wish to end this agreement, and my bank or FFLA has had a reasonable time to act on it. A record of each charge will be included in my regular bank statements and will serve as my receipt.

\$_____ Amount of monthly pledge (\$5 minimum).

Name _____

Address _____

City _____ State _____ Zip _____

Phone: Day(____) _____ Eve.(____) _____

E-mail _____

Signature _____ Date _____

Please enclose a voided check from your account to show the bank's address and your account number. Send to: Feminists for Life, 733 15th Street, N.W., Suite 1100, Washington, D.C. 20005. Electronic fund transfers will begin immediately upon receipt.
Thank you!

Voices

OF WOMEN WHO MOURN

EMOTIONAL, VERBAL AND SEXUAL ABUSE were part of my childhood. When I got older I dated men who abused me in one way or another. I became pregnant in my early thirties. I had attempted to get an abortion, but when I sat on the table with my gown on, and looked down at the garbage can, I cried. Knowing I'd be on welfare, food stamps and in poverty, I went through with the pregnancy. I was glad.

A few years later, and one, last, bad relationship, I was pregnant again. He did not say he wanted me or the baby, or to support us or help us. I went against my instincts and had the abortion. I was left with no choice and my boyfriend was no help.

After that day, I was suicidal and cried for eleven months consistently. The woman who advised me to "go ahead, do it — it will empower you," was not there for me. My spirit was broken.

No one told me that after you have an abortion you hear babies screaming in your sleep, or that the counseling services offered after your abortion are not really there for you, even though they say they are. You can't talk to your friends. You can't get close to anyone including your living child. You are angry for no reason and snap at the least bit of stress. No one told me that I would lose [my] desire for sex and intimacy or that abortion caused hormonal imbalances that hit me way too young. No one warned me that I would suffer panic attacks and fear my own death and death of my living children. No one told me that this quick fix would cause a host of other emotional problems that I would be dealing with my whole life.

After the experience of abortion, I can honestly tell you that it was easier to be a single mother, on welfare and food stamps, whose baby never slept, and [with] no family support, than it was to abort my baby and deal with the other problems for the rest of my life that nobody told me about. To this day, I am still working on healing this part of me.

Signed: *Wish somebody had told me*

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For more information about Rachel's Vineyard, please contact: Rachel's Vineyard, P.O. Box 195, Bridgeport, PA 19405, 1-877-HOPE-4-ME

ORDER FORM

Membership/Subscription

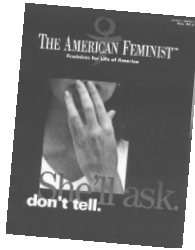
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- ☐ \$25 Gift Membership (may not be anonymous to the recipient)
Name of recipient: _____
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- ☐ \$15 Student Membership (_____ graduation date)
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(may not be anonymous to the recipient)
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non-membership/institutional
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The American Feminist \$5.00 ea.

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- ☐ *Raising Kids Cheap*
Fall 2001
- ☐ *Women Deserve Better*
Summer 2001
- ☐ *Remarkable Pro-Life Men*
Spring 2001
- ☐ *Remarkable Pro-Life Women II*
Winter 2000-2001
- ☐ *Two Faces of the Internet*
Fall 2000
- ☐ *Human Commodities for Sale*
Summer 2000
- ☐ *Embracing All Life: From Conception Until Its Natural End*
Winter 1999-2000
- ☐ *What Will She Face?: Back on Campus*
Fall 1999
- ☐ *Is Life Always Worth Living?: Assisted Suicide and Euthanasia*
Summer 1999
- ☐ *Victory Over Violence: Rape, Incest and Domestic Violence*
Fall 1998
- ☐ *Work vs. Family: The Struggle to Balance Career & Family*
Summer 1998
- ☐ *The Bitter Price of Choice: The Aftermath of Abortion*
Spring 1998
- ☐ *She'll Ask. Don't Tell: Women's Right To Know*
Winter 1997-98



College Outreach Program: Send a Kit to Campus

Indicate number of items:

- ☐ \$35 Health Clinic Kit ☐ \$55 Pro-life Feminist History Kit
- ☐ \$35 Pro-life Collegiate Kit ☐ \$35 Pro-life Advisor Kit
- ☐ \$35 Campus Counselor Kit ☐ \$250-500 range for ad placement
- ☐ Please send kit to where the need is greatest
- ☐ A college of my choice: _____

Name of kit recipient _____

Title _____

College _____

Address _____

Phone _____

Materials

- Indicate number of items:
- ☐ \$16 *Pro-life Feminism Yesterday and Today*
(anthology of pro-life feminist essays)
- ☐ \$18 *Swimming Against the Tide: Feminist Dissent on the Issue of Abortion*
- ☐ \$15 *Different Voices*
(anthology of pro-life feminist essays)
- ☐ \$2 "Question Abortion" bumper sticker
- ☐ \$2 "Voices of Our Feminist Foremothers" poster
- ☐ \$5 *Man's Inhumanity to Woman*
(essays by 19th-century feminists)
- ☐ "You're Not Alone" brochures:
50 for \$5; 100 for \$10; 250 for \$20
- ☐ "What Women Really Want" brochure:
Free with a self-addressed stamped envelope
- ☐ "You Have Choices" brochure:
Free with a self-addressed stamped envelope
- ☐ "College Outreach Program" brochure:
Free with a self-addressed stamped envelope



Donations

- ☐ Monthly pledges
- ☐ Please send monthly donor envelopes
- ☐ Electronic transfer form; see page 22.
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\$ ☐ **TOTAL ENCLOSED**

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Thank you!

IF SHE'S IN TROUBLE



HE'S IN TROUBLE, TOO.

When you conceive a child, you both enter into an invisible contract to care for your daughter or son for the next 18 years. Thanks to legislation that strengthens paternity establishment and child support enforcement, no longer can the father threaten a woman or abandon his child by saying, "Hey, I'll pay for an abortion, but I won't pay for child support."

Non-custodial parents who refuse to pay for the children they conceive now face stiff penalties including loss of a driver's license.



Refuse to Choose. There *is* a better way.

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