

Everything Newlyweds Should Know about Coupling Finances

Turns out that “coupling” doesn’t just mean “pairing” in the traditional sense, but is also a catchphrase when it comes to finances. As we head into wedding season, it’s especially relevant. Because as much as you may think no two people have ever been more in love than you are, the truth is that it could be less than smooth sailing ahead if you’re not on the same page when it comes to financial matters.

“Couples have a very hard time talking about money,” Joan Atwood, a Hofstra University professor of marriage and family therapy, bemoaned on an NPR “Money Coach” segment on the issue. “I would say it’s the last taboo.”

Ready to break the cycle? Read on.

- Set common goals. You have probably discussed this in a dreamy sort of way while dating, but turning those reveries into reality requires habitually saving to pay for them to finance your later retirement years. This is most likely one thing you may not have thought of at a time when the median ages, respectively, for brides and grooms are 29 and 31.

“While people may come into a marriage with their own assets, they need to take some time after the wedding to sit down and start getting organized as a couple,” advises Andrew Peterson, a vice president at Fidelity Investments.

- Be transparent. There’s nothing that says you have to put all your cash into a joint savings account – but at the very least you’d be “less than truthful” by not divulging any outstanding debts – and then figuring out, together, how to pay them down.

- Safely store your information. Quick: What’s your new

spouse's Social Security number? And what other vital information don't you know if a sudden need arises?

To truly mark your financial coupling, you might consider using an online service such as FidSafe.com that lets you store, access and share all your new family's important records and documents anywhere via a web browser or iOS app.

Not only is it free and simple to use with handy checklists, but even before it was officially introduced two years ago by Fidelity, Barron's magazine gave the service five stars for being what it called "the first cloud-based safe deposit box we've seen that's secure enough to organize everything from financial statements, insurance policies, and real estate records to a will, IRA benefits, and even passwords."

"With all the other things on their to-do lists, newlyweds typically don't focus on all the important financial and other documents they need to begin married life on a solid footing," says Peterson. "This makes things easier for them from the start, as well as through the years as they have even more joint documents to retain – including those related to perhaps buying a house and having children."

- Investigate this option. Do you both get health insurance through your employer? Congrats. You may have just saved yourselves some money because, if it works out it's less expensive for one of you to be on the other's plan rather than pay for both.

4 Tips to Clean Up Mom's Schedule This Mother's Day

With Mother's Day nearly here, it might be a good idea to start thinking about what to get Mom. While anyone can give her flowers, candy or dinner at a restaurant, why not forgo the old "disposable" gifts, and instead put a little imagination into her special day this year?

Think about it—your mom is most likely an inspiring, amazing, wonderful lady, so why shouldn't her gift be as well? After all, this is the woman who makes your favorite meal when you're home, washes (and probably folds) your laundry without complaint, forgoes her own needs in order to meet yours and a litany of other tasks that help your life run smoothly.

To that point, why not help Mom (or wife or grandmother) out by doing what she's done for you for so long? Give a gift that keeps on giving: a clean house. The following tips are sure to help spark an alternative approach for the second Sunday in May:

- Do the windows. The following solution will give windows a streak- and smudge-free shine: Combine one gallon of water to one-half cup of vinegar, one-half cup of rubbing alcohol and about two squirts of Dawn dishwashing liquid. Pour into a spray bottle, and use newspaper instead of paper towels to make windows shine.
- Tackle the chores she doesn't have time to do. This includes window washing (see above), wiping down baseboards, light switches and cabinets and dusting shutters and blinds.
- Use efficient cleaners. A recent survey shows that U.S. adults spend an average of 13 hours per week cleaning their home. So, why not help mom out by doing it for her? With various products on the market, such as CLR's Bath & Kitchen

Cleaner or Stainless Steel Cleaner, the time it takes to spruce up the house can be cut in half. Currently the company has everything you need to make the house sparkle, including sinks, tubs, showerheads and appliances to patio furniture, cement, grills, driveways and gutters. In addition, the products are environmentally friendly, so you needn't worry about their effects.

- Move appliances and furniture. The big-ticket items in the house tend to get lost in the daily, weekly and even monthly rotation of cleaning. To that end, surprise mom by moving and scrubbing behind appliances like stoves and refrigerators, and furniture such as couches and recliners.

For more information, visit www.jelmar.com or www.clrbrands.com.

Treat Mom to Something Precious This Mother's Day

Just mention the word "Mom," and it's likely to stir up memories of love, warmth and kindness. That's why there is a day dedicated just to her, honoring all that she's done.

Trying to decipher what she would like, however, can be a daunting task.

Experts agree, saying there is a tremendous amount of pressure to find that perfect gift, when in reality, most mothers just want to know they're cherished and appreciated.

That's all well and good, but does little to help you with the decision of what to get the most important woman in your life.

For that, the following ideas may help you create a precious moment any mom will love on her special day:

- Give the gift of time. Anyone can pick up the phone and make a reservation at a restaurant. A real treat, however, is to scoot her out of the house for some alone time—maybe with a gift card in hand—to her favorite book or clothing store while you stay home and cook and clean. This way, she gets the best of both worlds—no chores for a day, a nice meal when she comes home and time to herself with a little walking-around money to boot.

- Write down your words. You love your mom. She knows that. But seeing it on paper takes “I Love You” to a whole new level. Be it in a poem, story or letter, moms love the written word. Want some bonus points? Tuck this on a tray with a homemade breakfast (in bed, of course) and a handpicked flower in a vase, and it guarantees a few tears.

- Pick the perfect pendant. To say that women love jewelry would be an understatement. But this type of gift is also very personal, making it difficult to find that piece that embodies the amount of love you have for this lady you call Mom. This is why Galatea has created a hand-carved pearl that contains the first near field communication (NFC) in the industry. The Momento Pearl allows users to create a tailored voice message that can be played when the pearl is tapped against a compatible mobile device. The Momento Pearl can also store a variety of digital content, including images, messages and web links—so even if you can’t be with Mom on her day, you can still send her a message or photo showing your love with a piece of jewelry that will last a lifetime.

“A person can ‘live’ with this pearl forever, as it holds the voice and memories of a loved one,” says inventor and Galatea founder Chi Huynh. “The real interest in the Momento Pearl lies in its ability to summon a voice, a memory and emotion,” adds Huynh, who plans on introducing more NFC-enabled jewelry

to include gemstones and diamonds.

The new Galatea line includes earrings, rings and pendants in 14k white or yellow gold. To learn more, visit www.galateausa.com.

Mom Knows Best When Picking the Perfect Gift for Mother's Day

If choosing the right Mother's Day gift has been your biggest challenge over the years, try taking a cue from mom herself.

Millions of dollars have been spent researching and/or polling what moms desire most, so use it to your advantage! Thank mom, a mother figure or wife for all that she does – from giving you style advice to motivating you when you needed it most – by celebrating your unique bond with a gift she will celebrate for many years to come.

Mom has always been there when you needed it, and she deserves the best. Below are a few ways to treat her on Mother's Day:

- **Handwritten Letter.** Showing your appreciation for mom with a handwritten note takes time and thought, and she'll recognize this. Remember all of the moments that mean the most to you and express your gratitude in a way that is unique to the bond you share. It will be a letter she'll cherish.

- **Time to Unwind.** A thoughtful way to thank mom for all she does is to give a gift that helps alleviate her busy schedule so she can relax. Whether giving a spa package or simply cleaning the home, research has shown that moms expressed

wanting to have time to themselves as a top Mother's Day gift.

- **Create Unexpected Wrapping Paper.** Because mom wants a thoughtful gift, why not put extra care into how you wrap it? A unique way to showcase the special bond you share is to create custom wrapping paper decorated with photos of the two of you at different stages of your life.

- **Jewelry.** Research has shown that jewelry is one of the best-received gifts on Mother's Day. The question then becomes which jewelry to choose for the one-of-a-kind woman in your life.

Country singer Jessie James Decker, wife to football player Eric Decker, has her own personal favorite: "I'm a huge fan of PANDORA Jewelry," says Jessie, herself a mother of two. "Their hand-crafted pieces are so customizable that you can have fun stacking and layering them to wear every day or on special occasions. On the top of my wish list at the moment are the Sparkling Love Knots earrings and Sparkling Love Knot pendant, which can be styled on one of PANDORA's .925 sterling silver or 14K gold necklace chains."

PANDORA Jewelry (Pandora.net) released a special Mother's Day collection of 14K gold and .925 sterling silver rings, bracelets, necklaces, charms and earrings with whimsical blooms, symbolic knots and love-filled hearts sure to be on mom's "most wanted" list.

Whether the woman in your life is modest or tuned into the latest trends, she deserves a gift that makes her feel as special as she actually is. So this Mother's Day put some thought into it and give her something she'll actually want to keep.

Gardening Projects Help Children Flower

American parents may bond with their children by taking them to farmers' markets or showing them how to grow potted plants, but in other areas of the world, growing plants may literally help keep families together.

In Ecuador, for example, children were often left alone while their parents went into the city to work. Because children had to take care of the home while their parents were away, many stopped going to school. ChildFund International, an organization that focuses on working with children, as well as with families, local organizations and communities to create environments in which children can thrive, decided to take a unique, community-wide approach to solving this problem – by growing a garden.

ChildFund Ecuador started training the community in flower and vegetable cultivation, as well as business administration. The local bank, which ChildFund helped develop, gave local fathers the loans that they needed to build greenhouses for roses, carnations and tomatoes. Today, more than 285 families now use their greenhouses as their primary source of income, so the parents don't have to migrate into the cities to work, and children can attend school regularly.

The Actively Engaged Mayan Women, or Mujeres Emprendedoras Mayas, in rural Tecpan, Guatemala, are using macro tunnels – or miniature greenhouses – to grow tomatoes, thereby creating income and improving food security for their families. As the women become more able to create their own income, they also gain the ability to better care for their children.

In ChildFund Uganda, children and their parents planted more than 10,000 eucalyptus trees and 5,000 pine trees to create

two new forests. In an area where environmental degradation has reduced the quality of life, the new forests provide inexpensive firewood, protection against soil erosion and an economic boost, as the trees provide timber for housing and other projects.

“Forests will be a major source of timber, which will be mainly used in house construction, and houses are very important to us,” said 14-year-old Nalubega Florence, a student at St. Andrew Primary School.

To learn how you can help communities come together through the plants that they grow, visit ChildFund International at www.ChildFund.org.

Balancing Housework And Your Baby

Babies need constant attention – they require constant feedings and diaper changes, and they require them at all hours. Tending to a baby is a full-time job, so it’s no big surprise when dishes start piling up and you’re running out of clean baby bibs.

Still, a clutter-free home can make your life feel just a little less hectic. Here are some tips for new parents hoping to keep their homes clean and organized while caring for their baby:

– Declutter. Less clutter in your home will help you keep your sanity. Get your partner or a friend to help you sort through, store or get rid of things you no longer need. Having fewer objects in the house means fewer items to be dusted, wiped,

polished, picked up and rearranged.

– Invest in a sling. With your baby in a sling or other carrier, your hands will be free to fold laundry, dust and vacuum. As the baby gets older and you are able to do more activities outside of the house, the sling will also help you carry your baby through stores and other areas.

– Let products make your life easier. Some products help simplify routine household tasks. For example, Pak-It (www.pakit.com) water-soluble liquid packets deliver concentrated glass cleaner, disinfectant, and multi-purpose cleaning products, such as those for floors, kitchens, bathrooms and laundry. Pak-It products come prepackaged in biodegradable packets -; users simply put the packet in water. A busy mom, for example, can toss Pak-It Laundry Detergent directly into the laundry machine while still holding her baby.

– Take advantage of naps. It's certainly okay to sneak in a few chores while your baby sleeps. But if you're exhausted, listen to your body and use the time to catch a few winks yourself.

– Don't stress out too much. Twenty years from now, what will you regret more – letting laundry pile up or neglecting to spend enough time with your baby? Your health and the baby's needs come first. Besides, if you think your home's messy with a new baby, just imagine how it's going to look with a teenager!