

#BuckarooBuzz A look at pop culture, movies, music and more!

Baby Einstein
vs. Rockabye Baby

Today's babies have it made when it comes to music. From the soothing sounds of classical music's most famous composers, to lullaby versions of mommy and daddy's favorite rock hits, infants can fall asleep without ever having to listen to Barney again.



We put two of today's biggest baby music franchises—**Baby Einstein** and **Rockabye Baby**—head-to-head to see which one delivers in the baby music department.

Baby Einstein	Rockabye Baby	Verdict
Baby Beethoven	Rockabye Black Sabbath	Winner: Beethoven. Not only does the CD celebrate the sounds of different instruments, it does so without the thought of Ozzy barking at the moon.
Baby Mozart	Rockabye Bjork	Winner: Björk. Mozart's a genius, but few modern artists' songs so delightfully translate into lullaby form like Björk.
Playdate Fun	Rockabye Beatles	Winner: Beatles. Always.
Naptime Melodies	Rockabye Nine Inch Nails	Winner: Naptime Melodies. For a nightmare-free slumber, go with this Vivaldi, Handel and Mozart collection over NIN any afternoon.
World Music	Rockabye Bob Marley	Winner: Tie. Sure, we're partial to Bob, but World Music holds its own with a diverse collection of styles from the Americas, Asia and Europe.

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***fifty**
words or less

Electronic Funds Transfer (EFT)

A system of exchanging funds without any paper money changing hands. This includes transfers via credit card, ATM, wires and point-of-sale (POS) transactions. EFTs are also used for direct deposit and online bill payments, as well as to make payroll and mortgage payments.

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Announcing Altra Secure ID!

Altra Secure ID offers Free Identity Protection for members with checking accounts or credit cards for you and your family. This is a free identity management service powered by ID Theft 911.

Have you ever been a victim of identity theft or discovered your wallet has been lost or stolen? Altra's call center can connect you to an advocate that can help you through this ID Theft solution. Your advocate will work with you through the entire process, from the first call you make until the crisis is solved. ID Theft 911 will notify the appropriate agencies, businesses, and institutions, all while creating a comprehensive case file for insurance companies and police. They will follow through on all aspects of the case until your identity has been restored.

ID Theft 911 offers new preventative services, including social media and email compromise assistance. Use this service to help protect yourself from email hacking, managing your identity and your privacy in online communications. Get smart about managing standings on social media networks.

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Ready. Set. Sell!

By K. Lawrence

Cash-in at a Mom2Mom Sale

It's no secret that kids outgrow their clothes faster than they can wear them out. As the clothes pile up, you may have a nice pot of money growing in your home. Why not cash-in on your investment?



A Mom2Mom sale is a cross between a garage sale and an indoor flea market—but with kids' and baby items only. They are popping up all over the country, giving families a chance to clear out their closets and make a few extra bucks in the process. Here's what you need to know to get started:

Search online. Find events in your community. Many churches, schools and daycare centers host sales, with Spring and Fall the most popular time of the year. Check for fees and requirements.

Prep and organize. Before the sale, make sure clothes have been washed, folded and sorted by size. Clean all toys, sort by age appropriateness and make sure they're working.

Price to sell. Shoppers are looking for a good deal and garage sale prices. Clearly mark the prices on items. Customers may get frustrated and move on if they can't easily see the price.

Neatness counts. Shoppers are attracted to well-organized spaces, and want to easily find the sizes they need. Add marketing pizzazz with attention-grabbing signs listing sale prices and sizes.

Have fun. Most Mom2Mom sales give sellers the first half hour to shop before opening to the public. This is the perfect time to meet other parents—as well as find some bargains yourself.

ALSO IN THIS ISSUE

5 Ways to Budget for the Perfect Staycation

Cocooning: A Cozy New Way to Have Family Fun

Playground Ink



Make Way for Playground Ink

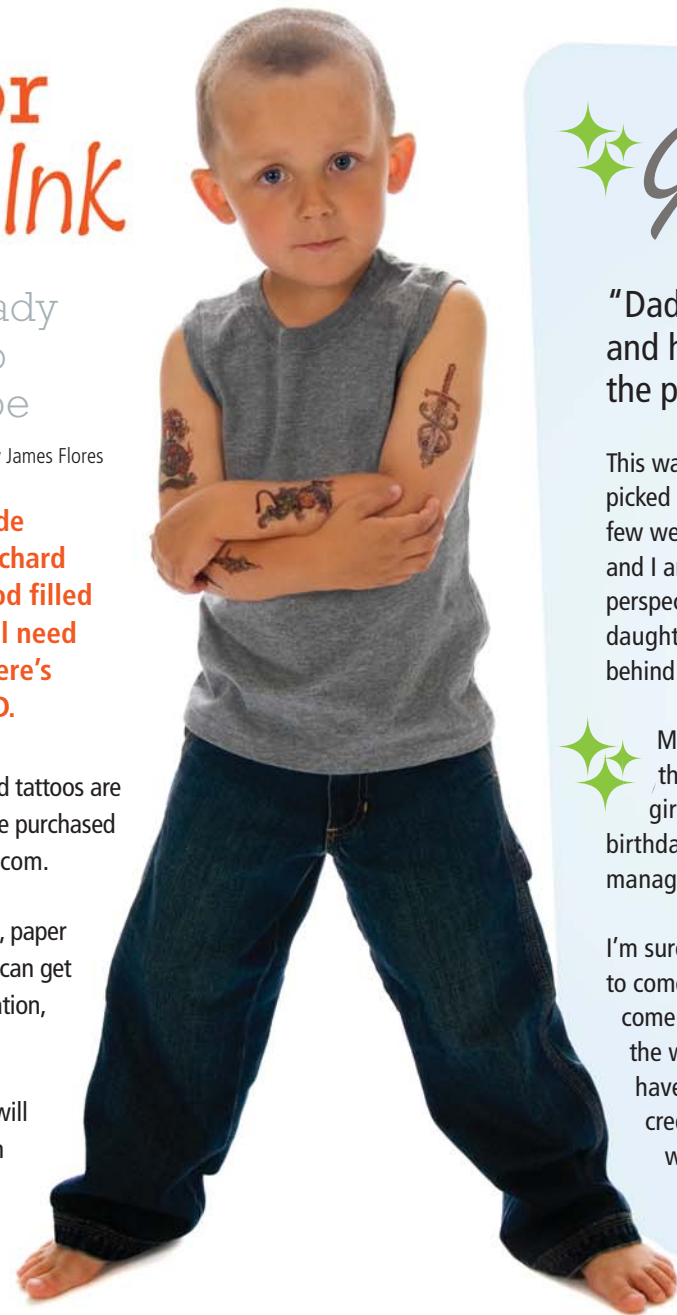
Is your little entrepreneur ready to start a business? A pop-up temporary tattoo shop may be the hit of the neighborhood. By James Flores

For business-savvy kids, setting up a lemonade stand is a rite of passage. But if your little Richard Branson wants to stand out in a neighborhood filled with lemonade stands on every corner, they'll need something fresh: a temporary tattoo shop. Here's what they'll need to tap their inner Kat Von D.

Temporary tattoos. Inexpensive kid tattoos are available at most discount stores. Value packs can also be purchased from orientaltrading.com. For unique tattoos, try tattly.com.

Supplies. Check discount stores for sponges, paper towels, trash bags (for clean up) and hand soap (tattoos can get messy). Since temporary tattoos rely on water for application, you'll need shallow plastic bowls to hold the water.

The tattoo parlor. Your little artist will need a table and chairs. Add an old plastic tablecloth since water will most likely be spilled. Boxes can be cut up and used to make "storefront" signs with crayons or markers.



SAVING MONEY WITH ONE HIP DADDY™ Grow DADDY-O!

"Daddy, I have a boyfriend, and he knows how to use the potty." ~ Juliet, age 3



This was the first thing I heard when I picked up my daughter from daycare a few weeks ago. Obviously my daughter and I are looking at this from two entirely different perspectives. My first thought about someone dating my daughter was, "does he have a job?" followed close behind by, "can he support a family?"

Maybe it's just a father's first instinct to think about their child's financial future. That's why both my girls had a credit union account before their first birthdays. They can save for the future, learn about managing money, and grow up informed consumers.

I'm sure there'll be plenty of suitors in the years to come, and hopefully when "the one" does come courting, my daughter will speak the words I long to hear: "Daddy, I have a boyfriend, and he has a credit union account." That's when I'll know my daughter picked a winner.



Budget for the Perfect Staycation



A staycation gives you the chance to stay local, see the sights, have fun and avoid a hefty price tag—provided you budget correctly. by Antonia Anderson

With post-recession travel expenses still on the rise, many families are opting to stay close to home this summer. However, if you're not careful, you can still overspend during a "staycation". The key is to plan ahead and budget. Here's how:

- 1 Know your limit.** If you have a certain amount of money set aside for your staycation, figure out how much that allows you per day. Just like vacations, staycations often include unexpected expenses, so factor in an extra 10 percent.
- 2 Break down your expenses.** List the things you'd like to do and prioritize them. Estimate how much everything will cost. Include things like admissions, transportation, food and activities. If expenses are too high, reevaluate your wish list.
- 3 Pick your trade-offs.** Staying close to home doesn't mean you can't enjoy a little luxury. Want to spend a few extra dollars doing something special? Find creative ways to cut expenses and reallocate the savings.
- 4 Carry cash.** Withdraw the cash you'll need for your staycation. Don't put it all in your wallet. Instead, only carry the amount you'll need for each day. This will help you track your money, as well as help you avoid spending too much.
- 5 Track your expenses.** Stay on top of your spending. See where your biggest money drains are and make daily adjustments. It will also ensure that you stay on target with your spending goals.

Do You Cocoon? Families are staying home to beat back expenses.

Instead of spending money on movie tickets, sporting events or restaurants, families are investing in HDTVs, lightning-fast Internet and home improvements. It's the latest craze and it's called cocooning. So how do people cocoon to save money? Let's take a look:

Movie night. With streaming movie services like Netflix, Amazon and Hulu, it's easier than ever to save money on entertainment. Many families own HDTVs, so having a movie night becomes more like the real theatre experience—without the six dollar tub of popcorn. Don't forget the comfort factor: big sofas, cushions, rugs and plenty of seating.

Talent show. With game consoles like Nintendo Wii, Xbox Kinect and PlaystationMove, the whole family can sing and dance together. Don't have a game console, no problem. YouTube has thousands of popular songs—karaoke-ready—for you to stage your own version of The Voice from the comfort of your living room.

Dinner time. Cooking at home is usually a cheaper option than eating out, and can include the whole family involved in the prep work. Share recipes, pictures and do-it-yourself dining experiences through your social media networks. This may also be a great time to start a family recipe book.

Get the balance right
Although cocooning has its financial advantages, some say it can isolate people from each other. Cocooning, like anything else in life, must be part of a balance. After a fun night at home, reconnect with friends and enjoy the world outside your doorstep!

