

Advice from Indie Rock Mom

Musical Movie Magic

For moms who love a good movie with cool music, you're in luck. Hollywood studios have finally realized that indie musicians are the perfect compliment to kids movies. Here are some of my current favorite soundtracks:

The Muppets. With music written by Bret McKenzie (Flight of the Conchords), the Muppets are back with a eclectic collection of tunes. A Barbershop Quartet's wacky version of Nirvana's "Smells Like Teen Spirit" and a chicken choir's cover of Cee-Lo's "Forget You" round out the collection. Warning: fast-forward the regrettable inclusion of Starship's "We Built This City."

Winnie the Pooh. Fans of indie-darling, Zoey Deschanel (She & Him), will be excited to hear her singing on a few of the tracks on this retro-vibed soundtrack. The album also includes the orchestral score by Henry Jackman—perfect for future little Mozarts.

Where the Wild Things Are. OK, so this album is a few years old, but I couldn't pass up an opportunity to recommend Karen O's (Yeah Yeah Yeahs) score for this children's classic. She's helped by her YYY bandmates, as well as members of Deerhunter and The Dead Weather. The end product is a cool and hip album for kids and parents alike.

Keep Rockin',

Indie Rock Mom

*50

[words or less]

Penny stock

* Low-priced stocks that trade for less than \$5 a share. These tend to be extremely volatile, as prices may go up and down dramatically from day-to-day. Investors should be prepared for the possibility that they may lose their whole investment.¹

¹ <http://www.sec.gov/answers/penny.htm>

Altra Kids on Facebook

Altra is committed to keeping you up-to-date, so we created a Facebook page dedicated to families with kids. Access **Altra Kids** on our Altra Facebook page, search **Altra Kids** in Facebook, and/or visit



www.facebook.com/#!/AltraKids.

Check out the latest events, family financial tidbits, share your experiences, and get tips from other families. Join the **Altra Kids** community on Facebook ... It's where you belong.

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family money

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4 Tips to an easy never-ending shopping season

Homer Simpson Talks Money

Entertaining Your Toddler on a Budget

Shrink the Family Budget without cutting back on the fun

If you have children, you know how important it is to keep family expenses in check. That's a lot easier said than done.

By Sarah Borroum

From buying clothes for a growing family, to keeping little ones entertained, making ends meet is a challenge for any household. Here are a few ideas to help you reduce spending in the coming year:

Buy used. Used DVDs and video games are just as good as new ones. Search websites like Amazon, Ebay and Second Spin for great used deals.

Set up a clothing exchange. Kids outgrow clothes quicker than Lady Gaga changes outfits. Get together with local families and trade gently-used clothes everyone can use today.

Shop thrift stores. And speaking of gently-used, many thrift stores offer kids clothes for a fraction of the retail price.

Visit a library (often). With special events like story readings, movie screenings and craft classes, a trip to the library can provide free family entertainment.

Get 'em on the school bus. We know some kids may think riding the bus isn't too cool, but it can help lower your fuel costs, as well as decrease the wear-and-tear of your car.

Enjoy a staycation. You don't have to travel far to have a great family vacation. Stay close to home and save money on gas, airfare, and hotels.

Cut back on the birthday extravaganza. It's easy for birthday party expenses to quickly get out of control. Skip the costly-themed venues and have an old-fashioned party at home.



Holiday Shopping All Year 'Round

Still recovering from the rigors of holiday shopping? Be on the lookout for bargains and sales all year 'round. By Sarah Borroum



Unless you enjoy the stress of shoving your way through tightly-packed crowds in December, consider holiday shopping an "all year" adventure. This can be great for your budget, as well as your sanity and the year-round search gives you plenty of time to find the best deals. Here are four tips to make a never-ending shopping season easy:

1

Plan for growth spurts. Kids grow quickly. A beautiful 2T sweater may go to waste if your child sprouts into 3T clothes before receiving the gift. Also keep in mind seasonal needs. A bathing suit in December may not make sense, even at a discount price.

2

Think outside the box. The odds are good that if you buy someone's favorite new album in August, they'll have their own copy before the holidays. Here's an alternative: buy an autographed poster or some other, unique gift related to their favorite band.

3

Aim for a debt-free holiday. If you shop all year long, you can budget and save your cash, buying a couple of gifts at a time. This reduces the temptation to charge the gifts, which is more expensive than using cash. This is especially true when using department store credit cards.

4

Find the perfect hiding place. You can hide gifts in locked parts of the house, like storage closets, until you're ready to wrap them. Another option is to stash the items at a relative's house: grandma might have room to hide a few items until the holiday season is near.



Entertaining Your Toddler on a Budget

By Barbie Carpenter

Your energetic toddler is learning his or her way through the world, wanting to see new things and meet new people. However, if you're on a tight budget, costly classes or activities may not be an option. This doesn't mean you can't get out of the house and explore. Get creative and uncover a variety of ways to stimulate your child at little or no cost.

PLAYGROUPS. The Internet has made finding a playgroup easier than ever. Social sites like Meetup or Facebook often list playgroups in different cities, and you can make friends for your little one virtually. These websites are free to search, and most playgroup activities keep budgets in mind.

LIBRARIES. Contact your local branch—or check out its website—to see what your area has to offer. You might find a weekly story time specifically for toddlers, or a free music class where parents and children sing together, and socialize with other children.

PARKS. Local parks are another great spot to engage your toddler and stimulate his or her mind. They'll enjoy watching the birds, listening to the wind, and running through the grass. Stop by the playground and let your child release some energy, and play with other kids.

Find a balance between staying on budget and giving your toddler the activity he or she craves. You don't have to spend a lot of money on your toddler's activities—after all, toddlers are quite easy to entertain. Get creative, and discover some of the top spots in your area for you and your toddler to enjoy.



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

As the ... ahem author of a financial column, I'm often asked who are some of my financial heroes. Donald Trump? Warren Buffet? That Rich Dad, Poor Dad dude? No. No. And No.

When it comes to money, there's only one dad who matters—**HOMER SIMPSON!** Sure, those other guys may have more financial savvy, but when it comes to making me laugh about money, you can't beat Homer. Get a load of these Homer Simpson quotes about money. I dare you not to laugh.

- “Son, if you really want something in this life, you have to work for it. Now quiet! They're about to announce the lottery numbers.”
- “Way ahead of you, Marge. I just ordered a series of tapes on saving money. They should get here soon. I paid a bundle for overnight delivery.”
- “All right, let's not panic. I'll make the money by selling one of my livers. I can get by with one.”
- “Bart! With \$10,000, we'd be millionaires!”

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Daddy-O!



Raising Money for Your Child's Organization



Sports teams, cheerleaders, music groups and academic clubs spend countless hours honing their talents. Many times, parents are just as busy fundraising.

Once your child becomes involved with an organization, it's just a matter of time before you're called upon to help raise much-needed funds. Fundraising, especially in a down economy, can seem difficult and complex, especially for a volunteer-led organization. Here are a few tips to get the ball rolling:

Ask the right people.

A wide base of supporters means that you can regularly ask for money without always asking the same group of people. Keep a list of all the people who have participated with your organization over the years, including alumni and parents of former students. Don't forget local companies looking for advertising opportunities.



Raise money for specific projects.

People like to contribute to something tangible, so try and target your fundraising to something specific. A trip to a competition, a new instrument or equipment replacements are great goals.

Hold a special event.

Events are an effective way to boost fundraising efforts. Sell food and drinks, raffle a prize, or hold an auction. Ask people to donate their time and services, and sell tickets. Plan an event on the anniversary of when your group started, or host an event, themed around a traditional holiday.

Keep in touch with your donors.

People are more likely to give to an organization if they feel they are a part of a community. A short monthly e-mail can help keep donors up-to-date with your progress. A Facebook or Twitter account can also help build an online community.

