

# Rockford Register Star rrstar.com

Published: June 12, 2005

Business Columnist: Bruce Brinkman

## Cool money tips for summer

According to the popular song, "It's summertime, and the livin' is easy."

Easy for a few, maybe. But for the rest of us, the next three months will be a blur of activities: kids' soccer and baseball games, yard work and perhaps a few days of vacation. What is easy for most is overspending on all the special activities that make up the summer.

**I spoke recently with Christine Walker, author of "The Smart Mom's Guide to Staying Home: 65 Simple Ways to Thrive, Not Deprive, on One Income," about ideas on how to make this summer season a little easier on the pocketbook. Here are a few of her favorites suggestions:**

# The garage-sale season is in full swing. Look in the paper for sale notices, especially in the more affluent neighborhoods. Plan ahead and outfit your kids for next year with garage-sale finds. This is the time to buy those Halloween costumes and winter outfits.

# Check out the local library. Many, like the Rockford Public Library, offer free summertime activities. (Visit [www.rpl.rockford.org](http://www.rpl.rockford.org) for an updated schedule.)

# Your local park district offers a menu of activities for all ages. (And don't forget the local community college. Rock Valley College offers daytime classes: [www.rockvalleycollege.edu](http://www.rockvalleycollege.edu).) These programs can be excellent alternatives to more expensive summer camps for the kids.

# Watch for special midweek promotions from local stores. For example, some Shell gas stations offer a nickel off each gallon of gas on Tuesdays. You also can save \$5 on an oil change expense on Tuesdays at some Jiffy Lubes.

# If you are planning a trip with children, look for the hotels that cater to them. Some chains offer meals that are free for kids. Others, like Howard Johnsons, have created special Crayola suites designed for children with an adjoining room for the adults. Be sure to call the hotel directly when making reservations, as they may offer special rates that aren't listed on their Web sites. Travel midweek for the best rates.

*(Continues next page)*

# Rockford Register Star rrstar.com

# If your kids are young and don't travel well, don't let that stop you from getting out of town on a shorter trip. Look for destinations that are only three to four hours away from home.

# For last-minute travel packages, check out [www.site59.com](http://www.site59.com). These are special deals that can't be booked more than two weeks in advance.

# When traveling, find a grocery store and shop there for easy family meals. Buying snacks or deli sandwiches and sodas at the grocery is far less expensive than hotel vending machines, room service or dining out, not to mention a great time saver. If you are road tripping, just get one of those great new Igloo coolers on wheels packed with ice and you're good to go!

With a little bit of planning, even your charge cards could get a break this summer.

Bruce E. Brinkman is a certified financial planner with Timothy Financial Counsel Inc., an hourly, fee-only planning firm in Rockford. His column appears every Sunday in MoneyTalk. Contact him at 815-226-4320 or [bruce.brinkman@timothyfinancial.com](mailto:bruce.brinkman@timothyfinancial.com).