



“Together WE Can Grow a Better Community.”

Visit us on the web at: www.dancing-trees.org

Email us at: dt@dancing-trees.org

DancingTrees is a proud member of www.iSearchiGive.com
 Sign-up and start raising funds today!

Committed to Our:

- Families
- Animals
- Environment

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“How Much of a Cash Cushion Do I Really Need...?”

We see it everywhere! Our friends, neighbors, family members, and even ourselves—laid off. Although the prospect of losing your job is frightening, you can prepare for any financial emergency by asking yourself, **“How much of a cash cushion do I really need if I lose my job and how do I achieve it?”**

According to the Bureau of Labor Statistics, in 2008, the average length of unemployment was 4.5 months; in 2009 the length is 6 months or longer. As bleak as this sounds, you can take action to prepare yourself and your family.

DT used a basic formula to improve your financial cushion

- A. Calculate all of your monthly living expenses: loans, credit cards, utilities, gas, groceries, etc.
 - B. Calculate all of your quarterly, yearly, and semi-annual expenses: real estate taxes, insurance, etc. Break down these expenses into monthly expenses.
- Add A & B together for your total monthly expenses.
 - Multiply your total monthly expenses by 6 months (if there are (2) incomes) or by 12 months (if there is (1) income). This is the amount you want to save for your **cash cushion** or your **“Emergency Income Account”**.
 - Open a savings account and label it **“Emergency Income Account”**. Through your employer’s HR Department, set-up automatic deposits into this account and sock away as much \$\$\$ as possible in the shortest amount of time. If you don’t have the option of automatic deposit, take that amount out of your pay check each pay period and deposit it into your **“Emergency Income Account”** yourself.

Once your **“Emergency Income Account”** is fully funded, open another savings account and label it **“Emergency Household Account”**. This account is used to pay for large household repairs: furnace, hot water heater, roof, automobile, etc. Repeat the process using the same formula as noted above. You decide how aggressive you are willing to get. Many people are cutting back choosing to temporarily give-up cable television, eating out, 401(k) contributions, and land-line telephone service opting instead for activities that don’t cost \$\$\$.

(See page 2 for more ideas).

You will be amazed how quickly your hard earned money will accumulate and be there when you really need it. Simply tell your money what to do and give it a place to go.

Items Needed This Month:

- Black trash bags with drawstrings
- Bleach and paper towels
- Tooth brushes and tooth paste
- Soap
- Winter coats in all sizes

If you can’t deliver, we will pick-up for you!
FMI Contact

Jacki @

dt@dancing-trees.org

Your Answers to Last Month’s Question of the Month

What rainy day activities do you and your family like to do?

- Rent or go to the movies
- Play in the rain of course
- Board games
- Wash my car
- Fishing

Answer Next Month’s Question on Page Two!

Streamline Your Finances

- Cancel your gym membership. Instead utilize your local playgrounds, school track, & bike trails.
- If you refuse to give up your cellular telephone, cancel your land-line(s).
- Temporarily redirect your 401(k) contributions to help fund your **“Emergency Income Account”** or your **“Emergency Household Account”**.
- Forgo prepackaged or prepared foods. Instead cook your own meals. This alone will save you a lot of \$\$\$!
- Pre-buy your utilities: propane, heating oil, etc.
- Swap movies and books with your friends, family, & neighbors; forgo all those rental and late fees.
- Refinance your loans when rates are one percentage point lower than your current rate.
- Automatically deposit your paycheck into at least (2) separate accounts:
 1. A checking account to pay your bills and
 2. A savings account to fund your **“Emergency Income Account”** or your **“Emergency Household Account”**.

July’s Donations = Time & Gifts

- Delivered meals to (20) people.
- Update. Last month, DT reported on helping a homeless family (since February 2008) move back into their home. As reported, this family was told by their propane company there was a severe leak in the propane line and the tank was shut off. Then, their sewer backed-up and the water pump stopped working. As of today, this is what we know:
 - * Volunteer, Michael Libby repaired their water pump’s casing
 - * DT received a donation to purchase a new 20 gallon water tank
 - * DT contracted A&C Plumbing/Heating to install the new water tank and repaired water pump.
 - * A representative from Community Concepts, Inc. came to inspect the weatherization of the home and attained a favorable reading.
 - * Another representative from Community Concepts, Inc. is scheduled to inspect the home for repairs.
 What does this mean? The family can move into the home following A&C Plumbing/Heating’s visit. Whatever federal monies become available in the future, will resolve what DT has temporarily fixed.

Recipe of the Month

Pork Chops with Broccoli

From the Victory Garden Cookbook

- 4 1 1/2-2” Thick pork chops
- 2 Tb. Oil
- 2-3 Cloves garlic
- Sprig of fresh thyme or 1/2 tsp. dried
- 1/3 cup Beef broth, wine, or beer
- 1/4 cup Chopped green onions
- 4 Tb Butter
- Salt and pepper
- 2-3 cups of blanched chopped broccoli (cooked 4-5 minutes)
- 1 cup halved water chestnuts (optional)

Brown pork chops in a large frying pan with oil for 2-3 minutes on each side. Drain fat, and add garlic, thyme, and broth, wine or beer. Sprinkle green onions over chops; dot with 2 Tb of the butter. Season with salt and pepper. Cover, and slowly cook for approximately 20 minutes, basting occasionally.

Meanwhile, blanch the broccoli over high heat in the remaining butter to evaporate moisture, tossing to coat with butter. Add to pork chops along with the water chestnuts (optional), basting with the pan juices. Cover until broccoli is heat through and chops are done, 5-10 minutes, then season to taste. (Serves 4) Substitute turnip or other greens for the broccoli.

Shoe Box Christmas Project is dedicated to filling the needs of isolated Maine Islanders. DT is collecting: travel sized toiletries (shampoo, bath soap, tooth paste, disposable razors, and deodorant); crayons; flashlights; pencils & pens; batteries; and dolls. Remember, the items must fit into a shoe box. Nothing used please.



Question of the Month

So many solutions...so little time!

How do you clean your windows?

Email your answers to

Jacki at:

dt@dancing-trees.org

Results posted in next months newsletter.

Current & Upcoming Events

- **Golf Ball Drop** August 1st at 1:30 p.m. Come to The Commons Golf Facility in Bridgton for lunch & watch a live golf ball drop from a helicopter! (1) ball for \$5.00 or (6) balls for \$25. Winner takes 50% of the total proceeds! This fundraising event benefits DancingTrees' Winter Programs.
- **Yard Sale** August 1st 8:00 a.m.—11:00 a.m., at The Magic Lantern Movie Theater. Proceeds support DancingTrees' "**Christmas is for Everyone**" project. Books, Household, & Sundries!
- **DancingTrees's 5 Year Anniversary** November 1st. We will keep you informed on upcoming celebrations!
- **Firewood Program** Fall 2009. DT is currently working with Keoka Campground and Harvest Hills Farms to acquire firewood for our community's families in need. To donate your fallen trees or volunteer to deliver firewood, **contact Jacki** at: dt@dancing-trees.org

The **Sweden/Waterford Food Pantry** announced the "KEEP ME WARM" program sponsored by Food City and Community Concepts. This program is designed to assist families in need with their heating. Food City will donate 2 cents for every UPC code from Best Yet brand products.

To participate:

- Purchase Food City's Best Yet brand products
- Cut out the UPC codes
- Remit your UPC codes to your local Food City or Community Concepts

Food City Locations: Bridgton, Lisbon Falls, Livermore Falls, Turner, and Wilton. Support your community!

Quote of the Month

Takers may eat well, but givers sleep well.
Simple words from Jake and Rocket

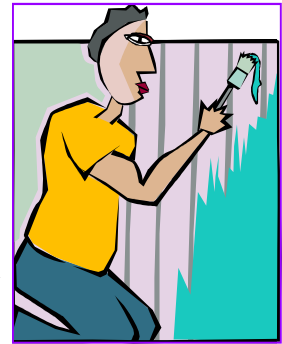
Word of the Month

Sibilant: Any speech sound that resembles a his; in particular, words that begin with s, z, or sh. Of course, it's all in the way you pronounce them. "Yes" is not necessarily sibilant, but could be: "Yesssssss, my pretty," said the wicked witch." If you like, you can pronounce it **SSSSSIB-eh-lant**.

HOME MAINTENANCE

Now is the time to tackle your home maintenance chores.

- Clean your furnace and chimney
- Caulk your windows and box sills around the foundation
- Clean gutters
- Clean trash cans
- Replace your incandescent light bulbs with compact fluorescent light bulbs (CFL)
- Replace batteries in smoke & carbon monoxide detectors



Did You Know? By Jacki Kennagh, Director

Did You Know:

- Origami originated with toilet paper?
- 1/2 cup of mayonnaise = (2) eggs when cooking?
- There is great debate of the recognition of God. Is it nature or nurture?
- Maine has the strongest mineral deposits of any other State in New England?
- Most potatoes purchased in Maine are not grown in Maine?

AUGUST HOLIDAYS & EVENTS

- **National Toasted Marshmallow Day** is August 30th. Light your fire pits!
- **National Inventor's Month.**
- **National Navajo Code Talkers Day**, August 14th. Navajos were recruited during WWII by the Marines and placed in communication units to transmit codes using their unique native language that is difficult to decipher and learn.
- **Friendship Day**, August 2nd.
- **National Dog Day**, August 26th.
- **Perseid Meteor Showers**, August 9th-13th and

