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Managing Your Money

Five Everyday Reasons You Need To Know Math

(NAPSA)—Many people may shy away from the subject of math, but it is important to understand math as it plays an instrumental role in making good financial decisions. A new University of Phoenix® survey found that 28 percent of respondents reported they were not confident that their current math skills are strong enough to succeed in planning for retirement and 24 percent stated they are not confident in their skills to succeed in understanding tuition assistance and save or pay for college. Additionally, 35 percent are not confident that their math skills were solid enough to start a business.

Susan Hadley, Ph.D., program dean for general education at University of Phoenix, says that people could be taking a financial hit as a result of not understanding basic math and the role it plays in financial decision making.

"Having a foundational knowledge of math helps people make informed purchases for major investments and expenses as well as everyday spending and saving decisions," Dr. Hadley said. "Being comfortable with math is necessary and deeply relevant to our personal and professional lives. As a result, we've gone to great lengths to incorporate math into our undergraduate programs as it relates to everyday financial decisions."

Dr. Hadley provides financial tips for areas where math skills are important:

1. Building a budget—A monthly budget helps allot money for fixed expenses like mortgage payments as well as how to plan for expenses that may vary from month to month, such as groceries. Also knowing how much to dedicate each month for long-term savings is helpful. Having this information can set the stage for making wise spending choices.

2. Renting vs. buying a home—There is no one-size-fits-all answer on whether to purchase a home or rent. Research the

real estate market in the area where you want to live. Determine the mortgage or rent payment and the impact both options have on your lifestyle and short- and long-term financial goals. Review your budget to understand the financial implications of each choice.

3. Buying a car—People often assume that a vehicle is an investment. However, vehicles quickly depreciate. Be mindful of how much you are able to spend, financing options and, if you decide to take a loan to make the purchase, what you will pay in interest over the life of the loan.

4. Saving for college tuition—Start planning early if you intend to send your child to college and will assume responsibility for the cost or if you're planning on going back to school yourself. Knowing the tuition breakdown per semester, costs for materials and living expenses will help you factor them into your monthly budget and savings goals. Searching for scholarship and grant opportunities and researching student loan options will help with making sure you don't overleverage and can repay those loans in full and on time.

5. Planning for retirement—Review your budget regularly and determine what percentage of each paycheck you can contribute to a 401(k) or individual retirement account (IRA) to save for retirement. When determining the best strategy for building your retirement savings, consult a financial adviser.

It's Never Too Late
Whether for business decisions or everyday life, it's never too late to learn new things or refresh what you've already learned. Consider taking a course that reviews mathematical concepts, economics, accounting and finance applications for everyday life. Being comfortable with math will help you determine how you can better allocate your money to make it work for you while making better-informed decisions.

Prep Your Home For Fall

(NAPSA)—As the days get shorter and the kids go back to school, prepare for the cooler weather by getting organized and completing basic maintenance. You'll save money, time and space!

Keep It Moving

After heavy summer use, clean out gunk from sliding glass door tracks. Then apply WD-40® Multi-Use Product, available in an easy-to-store 3-oz handy can, to lubricate and prevent sticking and squeaking.

The handy can is also great for lubricating zippers and suitcase wheels, and removing crayon from walls and sticky residue from metal and glass.

Clothing Exchange

As the temperature cools, wash summer must-haves like beach towels, swimsuits and summer clothing. Then donate gently used pieces your family has outgrown; toss stained, ripped or broken items; and store the rest in airtight containers.

Now you'll have more room in closets and drawers for fall must-haves like umbrellas, coats and sweaters.

Cut The Cost

Most people only think to run their ceiling fans during the summer, but many units come with a switch that reverses the direction of the blades. Switching the blades' rotation to clockwise from counterclockwise makes the room warmer.



Prepare your place now to enjoy an easy slide into the cool of the year.

Air pooled to the ceiling is circulated back into the living space, which can cut your heating costs as much as 10 percent.

Protect Your Investment
Furnace maintenance is key to ensuring it stays in good condition throughout the heating season. Dirty filters restrict airflow and increase energy demand. To prevent expensive problems, check filters once a month and replace or clean as needed.

If replacing your filter once a month is a hassle, consider switching to a permanent filter, such as an electrostatic or HEPA filter, which can remove 99 percent of airborne particles.

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Nobody has ever measured, not even poets, how much the heart can hold.
—Zelda Fitzgerald ***

The ability to concentrate and to use time well is everything.
—Lee Iacocca ***

Honest differences are often a healthy sign of progress.
—Mahatma Gandhi ***

Timid men prefer the calm of despotism to the tempestuous sea of liberty.
—Thomas Jefferson

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IN THE CIRCUIT COURT OF THE STATE OF OREGON FOR THE COUNTY OF LANE PROBATE DEPARTMENT

In the Matter of the Estate of HELEN E. WEBER, Deceased.
No. 17PB07486

NOTICE TO INTERESTED PERSONS
NOTICE IS HEREBY GIVEN that the undersigned, Margaret A. McDiarmid, has been appointed Personal Representative of the above-entitled estate. All persons having claims against the estate are required to present them, with proper vouchers attached, within four (4) months after the date of first publication of this Notice, as stated below, to the Personal Representative at the offices of THOMAS C. NICHOLSON, Attorney at Law, PO Box 308, Florence, Oregon 97439, or the claims may be barred.

ALL PERSONS WHOSE RIGHTS MAY BE AFFECTED BY THESE PROCEEDINGS MAY OBTAIN ADDITIONAL INFORMATION FROM THE RECORDS OF THE COURT, FROM THE PERSONAL REPRESENTATIVE, OR FROM THE ATTORNEY FOR THE PERSONAL REPRESENTATIVE.

Dated: October 6, 2017.
Margaret A. McDiarmid, Personal Representative

ATTORNEY:
Thomas C. Nicholson, OSB #813265
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Fax: 541-997-7152
tnicholson@nicholsonlaw.biz

Publication Dates: October 11, 18, & 25, 2017

Graphic Search

Good luck

Wednesday's Graphic
International Magic Week
Oct. 25 - 31, 2017

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Saturday's Graphic

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