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## Between the Bookends

by Nancy Burch, Librarian Vernonia Public Library



In late December the library received a Ready to Read Grant for 2010-11 in the amount of \$1,000.00. This annual grant, funded by the General Fund of the State of Oregon, is administered by the Oregon State Library. Established in 1993 to assist local libraries in helping achieve the Oregon Benchmarks for childhood learning and development, this grant must be used to improve public library services to chil-

dren. Realizing the importance of encouraging youngsters to sustain their reading skills throughout the entire year, we have chosen to use this grant to support our Summer Reading Program by providing incentives for reaching reading goals, supplies for crafts, themed books, and by presenting entertaining and educational performances for the youngsters in the community. We agree wholeheartedly with State Librarian Jim Scheppke when he says, "We want every child to come to our library reading programs and to go home with a stack of books that will help to make them lifelong readers and learners."

We feel that the weekly Pre School Story Time and After School Reading Enrichment-Activities are equally important in encouraging youngsters to have a love of reading. All youngsters are welcome to take part in these activities, which take place on Mondays at 10:30 and on Tuesdays at 3:30 respectively. We rely on funding from the Friends of the Library for supplies for these programs, and the new year is a good time to join the Friends of the Library by paying dues of \$5.00 for an individual or \$10.00 for a family, and to think about helping this organization in their ongoing efforts to raise money to supplement library programs/materials. Nearly \$800.00 has been donated to the book fund that was initiated to restore the amount that the book budget was reduced this year. Administered through the Friends, this amount is, of course, being used to purchase books, but the Friends have also provided snacks and supplies for the after school and pre school programs, helped pay for having the carpet cleaned, paid for overnight lodging for authors, etc. and have recently provided money for implementing improvements to the children's area. (Watch for this—it's going to be fantastic!)

New acquisitions include the latest Joe Pike-Elvis Cole thriller, The Sentry, by Robert Crais; Tami Hoag's suspenseful novel, Secrets to the Grave; the first in Ken Follett's Century Trilogy, Fall of

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Giants; Decision Points by George W. Bush; Rescue by Anita Shreve; William and Kate: The Love Story by Christopher Anderson; and In the Still of the Night by Ann Rule. Patron interest in knitting and crocheting has been revived lately, bringing about the addition of several new books on these techniques.

Book discussion for the month will take place on Monday, January 31 at 5:30 with *My Family and Other Animals* by Gerald Durrell being the topic.

Movie night will be Thursday, January 27 at 6:30 with *Happy, Texas* being shown. This is a comedy where a case of mistaken identity leads to a beauty of a con game. The public is welcome to enjoy the movie with friends while having some free popcorn.

**Vernonia Public Library:** 701 Weed Avenue **Hours:** Mon., Wed., Fri. 10 a.m. - 5:00 p.m.

Tues., Thu. 1:00 p.m. - 7:00 p.m., Sat. 10 a.m. - 4:00 p.m. **Preschool Story Time:** Mondays, 10:30 a.m. when school is in session.

Phone: 503-429-1818

## Money stretching tips provided

by Jason Alderman (www.practicalmoneyskills.com)

Between holiday shopping bills now coming due, increased winter heating bills and the upcoming income tax season, many people are feeling the pinch. Your best bet for getting back on track is probably to trim expenses.

Here are several ideas – big and small – that might do the trick:

- Lower your thermostat. Each degree you lower it saves up to three percent on your heating bill. Turning down your thermostat 10 to 15 degrees for eight hours at night can save 5-15 percent. For a \$300 monthly heating bill, that's up to \$45 in savings.
- Up to 30 percent of heated or cooled air can be lost through leaks, so add insulation, apply weather stripping around windows and doors, and caulk around ducts, plumbing bypasses and other openings.
- Water heating is the thirdlargest home energy expense,

so try lowering your water heater temperature to 120° F or lower to see if it's still comfortable.

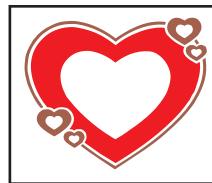
- EnergyStar products consume up to 50 percent less energy and water than standard models (visit www.energystar. gov).
- Compact fluorescent lamps use up to 75 percent less energy than incandescent bulbs and, although initially more expensive, last three to 10 times longer.
- A faucet leaking one drop per second wastes about 2,000 gallons a year.
- If you have low-deductible home, renter's or auto insurance (say \$250), ask your insurer how much your premiums would drop by raising the deductible to \$500 or \$1,000. Many save 15 to 30 percent or more.
- Balance your checkbook to avoid fees for overdrawn accounts and returned checks. Ask your bank about phone or email alerts when your balance drops below a certain level or payments are due.

- Switch to free checking.
   You can shop rates for banks at www.bankrate.com and find credit unions for which you're eligible at the Credit Union National Association (www.cuna. org).
- Consider generic vs. brand-name drugs; copayments are usually much lower.
- Ask whether your insurance offers quantity discounts for mail-order prescriptions. Often, the copayment for a 60- or 90-day supply will equal a 30day supply at a regular pharmacy.
- Ask your doctor or pharmacist about pharmaceutical companies' drug assistance programs for uninsured or low-income people. There's a lot of paperwork involved, but you could save thousands of dollars if you qualify.
- Examine your phone bill for services you're not using like call waiting, call forwarding or caller ID. Dropping them could save \$100 a year or more, depending on your plan.
- Slow down. Fuel efficiency drops about 5 mpg for each 10mile speed increase over 55 mph.

And finally, this may be my favorite off-the-wall tip: By switching from Ariel, the most common type font, to Century Gothic, someone printing 25 pages a week on their home printer could save \$20 a year in ink costs.

For more cost-saving ideas:

- AARP has great tips on the "Budgeting & Saving" site (www.aarp.org).
- America Saves is full of savings strategies and links to other resources (www.americ asaves.org).
- Visa Inc.'s free personal financial management program Practical Money Skills for Life (www.practicalmoneyskills.co m) offers numerous savings and budgeting tools.



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